

BENEFITS AT A GLANCE

ALL EMPLOYEES REPRESENTED BY PEF

BINGHAMTON UNIVERSITY

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	BI-WEEKLY PREMIUM
<p>Health Insurance/ Prescriptions</p> <p><i>All health insurance plans are administered by the NY State Department of Civil Service Employee Benefits Division</i></p>	<p>Plan Options – NYSHIP Choices Book</p> <p>New York State Empire Plan: Anthem Blue Cross - Hospitalization United HealthCare – Major Medical/Surgical Carelon– Mental Health/Substance Abuse CVS/Caremark – Prescription Plan Administrator</p> <p style="color: red;">For more information go to: https://www.cs.ny.gov/employee-benefits/login/ Provider search: www.empireplanproviders.com</p> <p>Health Maintenance Organizations (HMO): Hospitalization and medical/surgical care by designated primary care physicians</p> <p style="color: red;">For more information and to search providers visit: HMO Blue – http://www.excellusbcb.com/wps/portal/xl MVP – www.mvphealthcare.com CDPHP – www.cdphp.com</p>	<p>Full-time employees with appointments that are expected to last 3 months or longer.</p> <hr/> <p>Part-time employees need to work at least half-time on a regularly scheduled basis</p>	<p>28 calendar-day waiting period from date of appointment</p>	<p style="background-color: yellow;">*NYS EMPIRE PLAN:</p> <p>GRADE 9 or BELOW Individual \$ 65.99 Family \$ 298.75</p> <p>GRADE 10 or ABOVE Individual \$ 87.99 Family \$ 355.24</p> <p style="background-color: yellow;">*HMO BLUE:</p> <p>GRADE 9 or BELOW Individual \$ 62.02 Family \$ 262.05</p> <p>GRADE 10 or ABOVE Individual \$ 82.70 Family \$ 312.37</p> <p style="background-color: yellow;">*MVP:</p> <p>GRADE 9 or BELOW Individual \$ 130.14 Family \$ 287.91</p> <p>GRADE 10 or ABOVE Individual \$151.59 Family \$ 344.09</p> <p style="background-color: yellow;">*CDPHP</p> <p>GRADE 9 or BELOW Individual \$ 113.41 Family \$ 276.16</p> <p>GRADE 10 or ABOVE Individual \$ 134.47 Family \$ 329.89</p> <p style="background-color: yellow;">* Bi-weekly (per paycheck) cost effective January 1, 2026</p>
<p>OPT-OUT Program</p>	<p>Allows eligible employees who have other employer-sponsored group health insurance, to opt out of the NYSHIP coverage in exchange for an incentive program.</p>	<p>Must be covered under an employer-sponsored group health insurance plan through other employment of your own or a plan through your spouse, domestic partner or parent as the result of their employment.</p>		

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<p>NYS Dental</p> <p>NYS Vision</p>	<p>Partial reimbursement for services through participating and non-participating providers.</p> <p>For more information go to: https://www.suny.edu/insurance/dental/</p> <hr/> <p>Financial assistance in meeting cost of eye exams and glasses/contact lenses.</p> <p>For more information go to: https://www.suny.edu/insurance/vision/</p>	<p>Must be at least half-time and eligible to receive health insurance</p>	<p>28 calendar-day waiting period from date of appointment.</p>	<p>No premium cost; paid for by New York State</p>
<p>Retirement Systems</p>	<p>Options ERS (Employees' Retirement System): Defined benefit plan; benefits are based on final five years average salary* and years of employment.</p> <p>For more information go to: http://www.osc.state.ny.us/retire/index.htm</p> <p>*As defined by TIER</p>	<p>Membership for full-time permanent employees is mandatory.</p> <hr/> <p>Membership for part-time and full-time temporary employees is optional.</p>	<p>Permanent employees: membership is effective on the date of appointment. Vested after 5 years of full-time service.</p> <hr/> <p>Temporary and part-time employees: Membership is effective upon receipt of application at ERS.</p>	<p>Employee contribution is based on salary, as follows:</p> <p>\$45,000 and under: 3% \$45,000.01 – \$55,000: 3.5% \$55,000.01 – \$75,000: 4.5% \$75,000.01 – \$100,000: 5.75% More than \$100,000: 6%</p>
<p>Disability Coverage and Life Insurance</p>	<p>Not provided by the University, but may be purchased individually through the union. For more Info go to: www.pef.org</p>			
<p>SUNY Voluntary Savings 403(b) Plan</p>	<p>After-tax and deferred tax retirement savings/investment plans http://www.suny.edu/benefits/vsp/</p> <p>Enrollment & changes done by employee via SUNY Retirement at Work online</p>	<p>Upon employment.</p>	<p>Choice of employee.</p>	<p>Employee contributions through salary reduction subject to IRS limitations. No employer contribution.</p>
<p>New York State Deferred Compensation 457 Plan</p>	<p>After-tax and deferred tax voluntary savings program designed to provide funds in retirement.</p> <p>For more information or to enroll go to: www.nysdcp.com or call 1-800-422-8463</p>	<p>Upon employment.</p>	<p>Choice of employee.</p>	<p>Employee contributions through salary reduction subject to IRS limitations. No employer contribution.</p>
<p>Tuition Assistance</p>	<p>Partial assistance is available through the Tuition Waiver Program (based on funding) at State operated campuses. Fees are not covered by Tuition Assistance. For further information visit: https://www.binghamton.edu/offices/human-resources/benefits/tuition-assistance.html</p>	<p>Appointment must cover period of support.</p>	<p>Upon employment.</p>	<p>No cost to the employee for this benefit.</p>

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Flexible Spending Accounts	<p>Dependent Care Advantage Account: A portion of salary is designated by employee to cover child, elder and dependent care expenses with tax-free dollars.</p> <p>Health Care Advantage Spending Account: A portion of salary is designated by employee to cover unreimbursed health-related expenses with tax-free dollars.</p> <p>Adoption Advantage Option: A portion of salary is designated by employee for expenses related to the adoption of an eligible child.</p> <p>Visit http://www.flexspend.ny.gov/ and select Enrollment Information for details</p>	<p>Must be receiving regular bi-weekly paychecks.</p> <hr/> <p>Must be annual salaried employee and eligible for health insurance.</p>	<p>New employees become eligible after completion of 60 consecutive days of state service, and must enroll within 60 days of hire date or during annual open enrollment period.</p>	<p>The employee determines the amount to be deducted up to IRS- established maximum allowance</p> <p>Funds are “use it or lose it” by 12/31 each plan year</p> <p>Enrollment does not automatically carry over each plan year</p>
Holidays	<p>Eligible for up to 13 holidays per year.</p>			
Vacation* Sick Leave* Personal Leave*	<p>Generally full-time employees earn at the rate of one-half day per pay period, after the completion of 13 pay periods of employment. (13 days/year for first 7 years then 20 days/year thereafter). Part-time employees who work a regular schedule of at least half time, earn accruals on a pro-rated basis. One bonus vacation day for each year of completed service for the second through seventh years of employment.</p> <p>Full-time employees hired on or after 4/1/82 earn at the rate of 2.75 or 3 hours per pay period based on number of work hours per week. (Total of 10 days per year). Part-time employees who work at least half time earn on a pro-rated basis.</p> <p>5 days each year on personal leave anniversary date.</p>			
Important Payroll Information	<p>The State of New York compensates employees biweekly based on a Thursday to Wednesday work week. New York State employees are subject to a two week “lag” payroll system which means you are paid two weeks after the end of a two-week pay period. For more information: http://osc.state.ny.us/payroll/files/gettingpaid_2013.pdf</p>			

New employees cannot be placed on the payroll or issued parking permits or ID cards until they have completed their I-9’s and the required personnel/payroll forms indicated in their offer letter.

Employees paid on an **hourly basis do not qualify for Attendance Rules Coverage (holidays, vacation, sick leave, personal, etc.) until completion of 19 consecutive pay periods of at least half-time service.*