

# BENEFITS AT A GLANCE

## ALL EMPLOYEES REPRESENTED BY PEF

### BINGHAMTON UNIVERSITY

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

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

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<b>Flexible Spending Accounts</b>	<p><b>Dependent Care Advantage Account:</b> A portion of salary is designated by employee to cover child, elder and dependent care expenses with tax-free dollars.</p> <p><b>Health Care Advantage Spending Account:</b> A portion of salary is designated by employee to cover unreimbursed health-related expenses with tax-free dollars.</p> <p><b>Adoption Advantage Option:</b> A portion of salary is designated by employee for expenses related to the adoption of an eligible child.</p> <p>Visit <a href="http://www.flexspend.ny.gov/">http://www.flexspend.ny.gov/</a> 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>	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>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>
<b>Holidays</b>	Eligible for up to 13 holidays per year.			
<b>Vacation*</b>	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.			
<b>Sick Leave*</b>	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.			
<b>Personal Leave*</b>	5 days each year on personal leave anniversary date.			
<b>Important Payroll Information</b>	<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.</p> <p>For more information: <a href="http://osc.state.ny.us/payroll/files/gettingpaid_2013.pdf">http://osc.state.ny.us/payroll/files/gettingpaid_2013.pdf</a></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.*