

BENEFITS AT A GLANCE

FULL-TIME PROFESSIONAL EMPLOYEES, 12-MONTH & LIBRARY FACULTY – UUP

BINGHAMTON UNIVERSITY

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	BI-WEEKLY PREMIUM
Health Insurance & Prescriptions <i>All health insurance plans are administered by the NYS Department of Civil Service Employee Benefits Division.</i>	<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>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>For more information and to search providers visit: HMO Blue – http://www.excellusbcbs.com/wps/portal/xl MVP – www.mvphealthcare.com CDPHP – www.cdphp.com</p>	Appointments that exceed three months.	28 calendar-day waiting period from beginning of professional obligation	<p>*NYS EMPIRE PLAN: Annual Salary BELOW \$52,413 Individual \$ 65.99 Family \$ 298.75 Annual Salary of \$52,413 OR ABOVE Individual \$ 87.99 Family \$ 355.24</p> <p>*HMO BLUE: Annual Salary BELOW \$52,413: Individual \$ 62.02 Family \$ 262.05 Annual Salary of \$52,413 OR ABOVE: Individual \$ 82.70 Family \$ 312.37</p> <p>*MVP: Annual Salary BELOW \$52,413 Individual \$ 130.14 Family \$ 287.91 Annual Salary of \$52,413 OR ABOVE: Individual \$ 151.59 Family \$ 344.09</p> <p>*CDPHP Annual Salary BELOW \$52,413 Individual \$ 113.41 Family \$ 276.16 Annual Salary of \$52,413 OR ABOVE: Individual \$ 134.47 Family \$ 329.89</p> <p>* Bi-weekly (per paycheck) cost effective January 1, 2026</p>

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	COST
Dental and Vision Plans	Partial reimbursement for services through participating and non-participating providers. For more information go to: www.uupinfo.org and click on Benefits / UUP Benefit Fund 800-887-3863	Eligible to receive health insurance.	28 calendar-day waiting period from beginning of professional obligation.	Jointly funded by UUP and New York State – Administered by the UUP Benefit Fund
Retirement Systems	<p>Options TRS (Teachers’ Retirement System) and ERS (Employees’ Retirement System): Defined benefit plans; benefits are based on final five years average salary and years of employment. For more information go to: www.nystrs.org or http://www.osc.state.ny.us/retire/index.htm</p> <p>OPTIONAL RETIREMENT PROGRAM: TIAA, Voya, Corebridge or Fidelity - Defined contribution plan; benefits are based on employer and employee contributions and the success of the investments. Employer contribution is 8% of salary for first seven years of service; 10 % of salary thereafter. For more information go to: http://www.suny.edu/retirement/orp/#d.en.10525</p>	Membership for full-time employees is mandatory.	<p>Vested after 5 years of full-time service.</p> <hr/> <p>Vested after 366 days in ORP; may be immediately vested with existing TIAA, Fidelity, Voya or Corebridge contracts</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>NOTE: Pensionable salary is capped at the Governor’s annual salary (\$250K as of 10/27/21) for ERS or TRS membership.</p>
Life Insurance	\$10,000 group life insurance plan. For more information go to: www.uupinfo.org	Employees represented by UUP.	Date employee is placed on payroll.	No cost to employee.
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>	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>
SUNY Voluntary 403(b) Savings Plan	<p>After-tax and deferred tax retirement savings/investment plans http://www.suny.edu/benefits/vsp/</p> <p>Enrollment & changes made by employee via <i>SUNY Retirement at Work</i> online</p>	Upon employment.	Choice of employee.	Employee contributions through salary reduction subject to IRS limitations. No employer contribution.

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New York State Deferred Compensation 457 Plan	Voluntary savings program designed to provide funds in retirement. For more information or to enroll go to: www.nysdcp.com or call 1-800-422-8463	Upon employment.	Choice of employee.	Employee contributions through salary reduction subject to IRS limitations. No employer contribution.													
Long Term Disability Coverage	Monthly income benefit equal to 60 percent of covered monthly salary, not to exceed \$7,500 a month; also provides a monthly annuity premium benefit. For more information go to: http://www.suny.edu/insurance/ltd/	Full-time faculty who are disabled for six consecutive months.	First of the month following one year anniversary. If you were covered by a previous employer within the last 3 months with a similar plan, the waiting period may be waived.	No cost to employee.													
Tuition Assistance	Partial assistance is available through the UUP Space Available Program or (based on funding) the SUNY Tuition Waiver Program: https://binghamton.edu/offices/human-resources/benefits/tuition-assistance.html Employee pays course fees Contact Meaghan Liberati/HR for more information	Appointment must cover period of support.	Upon employment.	No cost to the employee for this benefit.													
Vacation and Sick Leave	Calendar and college year employees accrue both vacation and sick leave according to a schedule. On January 2 of each Agreement year, one vacation day is added to the balance. Note: Academic Year employees do not accrue vacation.*	<table><tr><th>Years of Service</th><th>Days Earned (both Vacation & Sick Leave)</th></tr><tr><td>0-1</td><td>1.25 days per month (15 days)</td></tr><tr><td>2</td><td>1.33 days per month (16 days)</td></tr><tr><td>3, 4, 5</td><td>1.50 days per month (18 days)</td></tr><tr><td>6</td><td>1.66 days per month (20 days)</td></tr><tr><td>7</td><td>1.75 days per month (21 days)</td></tr></table>	Years of Service	Days Earned (both Vacation & Sick Leave)	0-1	1.25 days per month (15 days)	2	1.33 days per month (16 days)	3, 4, 5	1.50 days per month (18 days)	6	1.66 days per month (20 days)	7	1.75 days per month (21 days)			
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Holidays	Eligible for up to 13 holidays per year if they fall on a regularly-scheduled work day. Visit https://goer.ny.gov/employee-resources - click on State Holidays	*On January 1 of each calendar year, accrued vacation leave credits shall not exceed 40 days; employee will forfeit unused annual leave if not used by the last day of each calendar year. Accumulation of employee sick leave cannot exceed 225 days.															
Paid Family Leave	Effective 1/1/19: Provides job-protected, paid leave for eligible employees to bond with new child, care for family member with serious health issue & assist with family pressures when military service abroad is necessary	Funded through contributions taken as payroll deductions Visit https://www.suny.edu/benefits/attendance/pfl/ for details HR Contact: 607-777-4939 professionals / 607-777-6613 faculty															
Paid Parental Leave	NYS provided 12 weeks of Paid Parental Leave to bond with newly born, adopted or fostered child Contact: 607-777-4939 professionals / 607-777-6613 faculty	Benefits eligible employee working at least 50% part-time	Must be benefits eligible and have worked 6 months (calendar year employees)	No cost to employee and no charge to accruals													
Important Payroll Information	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																

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. ****NOTE: College-year appointments only accrue and charge vacation & sick leave during obligation period**

Dec. 2025