

BENEFITS AT A GLANCE

PART-TIME ACADEMIC FACULTY - UUP

BINGHAMTON UNIVERSITY

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	BI-WEEKLY PREMIUM
Health Insurance/ Prescriptions	<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>	<p>Effective 1/1/19, part-time academic employees who teach at least six or more credits, contact hours or credit equivalents per semester</p> <p>Appointments must exceed three months</p> <p>Receive 13 pay periods of coverage for each eligible semester</p>	28 calendar-day waiting period from hire date	<p>*NYS EMPIRE PLAN: Annual Salary BELOW \$50,885 Individual \$ 60.23 Family \$ 272.67 Annual Salary of \$50,885 OR ABOVE: Individual \$ 80.31 Family \$ 324.22</p> <p>*HMO BLUE: Annual Salary BELOW \$50,885: Individual \$ 58.77 Family \$ 248.57 Annual Salary of \$50,885 OR ABOVE: Individual \$ 78.36 Family \$ 296.28</p> <p>*MVP: Annual Salary BELOW \$50,885 Individual \$ 87.54 Family \$ 245.35 Annual Salary of \$50,885 OR ABOVE: Individual \$107.07 Family \$ 293.19</p> <p>*CDPHP Annual Salary BELOW \$50,885 Individual \$ 98.03 Family \$ 248.45 Annual Salary of \$50,885 OR ABOVE: Individual \$ 117.29 Family \$ 296.86</p> <p>* Bi-weekly (per paycheck) cost effective January 1, 2025</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 Trust Fund 800-887-3863	Must be eligible for health insurance coverage	28 calendar-day waiting period from hire date	Jointly funded by UUP and New York State – Administered by the UUP Benefit Fund
Retirement Systems	<p>Options</p> <p>TRS (Teachers' Retirement System) and ERS (Employees' Retirement System): Defined benefit plans; benefits are based on final average salary and years of employment as defined by Tier.</p> <p>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.</p> <p>For more information go to: http://www.suny.edu/retirement/orp/#d.en.10525</p>	<p>Membership for part-time employees is optional in TRS and ERS</p> <p>ORP membership is available to part-time academic employees with TERM appointments.</p>	<p>Vested after 5 years of full-time service.</p> <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>
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> <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>
Tax Deferred Annuities & Roth After-Tax 403(b) Options	After-tax and deferred tax retirement savings/investment plans http://www.suny.edu/benefits/vsp/	Upon employment.	Choice of employee.	Employee contributions through salary reduction subject to IRS limitations. No employer contribution.

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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/	Must be eligible for health insurance coverage; benefits begin following six months of total disability.	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.
Holidays	Eligible for up to 13 holidays per year (refer to UUP Contract for eligibility clarification)			
Sick Leave	Current Number of courses 1 course 2 courses 3 courses	<u>As of July 1, 2024</u> 3 credit hours/equiv to <6 6 credit hours/equiv to <9 9 credit hours/equiv 9+	Days Earned 1/4 day per month 1/2 day per month 1 day per month	
Paid Family Leave	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 Contact: 607-777-6613 Visit https://www.suny.edu/benefits/attendance/pfl/ for details		
Paid Parental Leave	NYS provided 12 weeks of Paid Parental Leave to bond with newly born, adopted or fostered child Contact: Human Resources - 607-777-6613	Benefits eligible employee working at least 50% part-time	Must be benefits eligible and have worked at least one semester (academic year employees)	No cost to employee and no charge to sick leave 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.