### BENEFITS AT A GLANCE

#### PART-TIME ACADEMIC FACULTY – UUP

**BINGHAMTON UNIVERSITY**

<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>DESCRIPTION</th>
<th>ELIGIBILITY</th>
<th>EFFECTIVE DATE</th>
<th>BI-WEEKLY PREMIUM</th>
</tr>
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</table>
| **Health Insurance/Prescriptions**          | **Options – NYSHIP Choices Book**                                           | Effective 1/1/19, part-time academic employees who teach at least six or more credits, contact hours or credit equivalents per semester | 42 calendar-day waiting period from hire date | *NYS EMPIRE PLAN:  
Annual Salary  
BELOW $47,024  
Individual $ 50.89  
Family $ 219.75  
Annual Salary of $47,024 OR ABOVE:  
Individual $ 67.85  
Family $ 261.73*  |
Annual Salary  
BELOW $47,024  
Individual $ 46.44  
Family $ 195.73  
Annual Salary of $47,024 OR ABOVE:  
Individual $ 61.91  
Family $ 233.33*  |
|                                              | **New York State Empire Plan:**                                              |                                                                              |                                     | **MVP:**  
Annual Salary  
BELOW $47,024  
Individual $ 53.90  
Family $ 197.41  
Annual Salary of $47,024 OR ABOVE:  
Individual $ 70.39  
Family $ 235.91*  |
|                                              | Blue Cross - Hospitalization                                                 |                                                                              |                                     | **CDPHP:**  
Annual Salary  
BELOW $47,024  
Individual $ 43.60  
Family $ 182.66  
Annual Salary of $47,024 OR ABOVE:  
Individual $ 58.14  
Family $ 217.79*  |
|                                              | United HealthCare – Major Medical/Surgical                                 |                                                                              |                                     | * Bi-weekly (per paycheck) cost effective 1/6/2022  |
|                                              | For more information go to:                                                 |                                                                              |                                     | **Health Maintenance Organizations (HMO):**  
Hospitalization and medical/surgical care by designated primary care physicians |                                     |
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<td>dental and vision plans</td>
<td>partial reimbursement for services through participating and non-participating providers.</td>
<td>must be eligible for health insurance coverage</td>
<td>42 day waiting period from beginning of professional obligation.</td>
<td>jointly funded by uup and new york state</td>
</tr>
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| retirement systems | options tiaa, voya, aig, or fidelity - defined contribution plan; benefits are based on final five years average salary and years of employment. | membership for part-time employees is optional in trs and ers orp membership is available to part-time academic employees with term appointments. | vested after 5 years of full-time service. orp membership is available to part-time academic employees with term appointments. | 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%. |
<p>| life insurance | $10,000 group life insurance plan. | employees represented by uup. | date employee is placed on payroll. | no cost to employee. |
| flexible spending accounts | dependent care advantage account: a portion of salary is designated by employee to cover child, elder and dependent care expenses with tax-free dollars. | must be receiving regular bi-weekly paychecks. | 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. | the employee determines the amount to be deducted up to irs-establish maximum allowance funds are &quot;use it or lose it&quot; by 12/31 each plan year enrollment does not automatically carry over each plan year. |
| adoption advantage option | a portion of salary is designated by employee for expenses related to the adoption of an eligible child. | must be annual salaried employee and eligible for health insurance. | vested after 366 days in orp; may be immediately vested with existing tiaa, fidelity, voya or aig contracts | vested after 5 years of full-time service. orp membership is available to part-time academic employees with term appointments. |
| tax deferred annuities &amp; roth after-tax 403(b) options | after-tax and deferred tax retirement savings/investment plans | upon employment. | choice of employee. | employee contributions through salary reduction subject to irs limitations. no employer contribution. |</p>
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<td>Long-Term Disability Coverage</td>
<td>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: <a href="http://www.suny.edu/insurance/ltd/">http://www.suny.edu/insurance/ltd/</a></td>
<td>Must be eligible for health insurance coverage; benefits begin following six months of total disability.</td>
<td>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.</td>
<td>No cost to employee.</td>
</tr>
<tr>
<td>Tuition Assistance</td>
<td>Partial assistance is available through the UUP Space Available Program or (based on funding) the SUNY Tuition Waiver Program. <a href="https://binghamton.edu/offices/human-resources/benefits/tuition-assistance.html">https://binghamton.edu/offices/human-resources/benefits/tuition-assistance.html</a> Employee pays course fees Contact Luanne Stento/HR for more information</td>
<td>Appointment must cover period of support.</td>
<td>Upon employment.</td>
<td>No cost to the employee for this benefit.</td>
</tr>
<tr>
<td>Holidays</td>
<td>Eligible for up to 13 holidays per year (refer to UUP Contract for eligibility clarification)</td>
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| Sick Leave                            | Number of courses  
1 course  
2 courses  
3 courses  | Days Earned  
¼ day per month  
½ 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  
| 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.

January 2022