

BENEFITS AT A GLANCE

PART-TIME ACADEMIC FACULTY – UUP

BINGHAMTON UNIVERSITY

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	BI-WEEKLY PREMIUM
Health Insurance/ Prescriptions	<p>Options – NYSHIP Choices Book https://www.cs.ny.gov/employee-benefits/nyship/shared/publications/choices/2021/active-choices-2021.pdf</p> <p>New York State Empire Plan: Blue Cross - Hospitalization United HealthCare – Major Medical/Surgical</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.excellusbcbcs.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>	42 calendar-day waiting period from hire date	<p style="background-color: yellow;">*NYS EMPIRE PLAN:</p> <p>Annual Salary BELOW \$46,102 Individual \$ 46.30 Family \$ 199.61</p> <p>Annual Salary of \$46,102 OR ABOVE: Individual \$ 61.73 Family \$ 237.76</p> <p style="background-color: yellow;">*HMO BLUE:</p> <p>Annual Salary BELOW \$46,102 Individual \$ 44.77 Family \$ 188.80</p> <p>Annual Salary of \$46,102 OR ABOVE: Individual \$ 59.69 Family \$ 225.06</p> <p style="background-color: yellow;">*MVP:</p> <p>Annual Salary BELOW \$46,102 Individual \$ 74.28 Family \$ 194.97</p> <p>Annual Salary of \$46,102 OR ABOVE: Individual \$ 89.56 Family \$ 232.97</p> <p style="background-color: yellow;">*CDPHP</p> <p>Annual Salary BELOW \$46,102 Individual \$ 65.23 Family \$ 197.25</p> <p>Annual Salary of \$46,102 OR ABOVE: Individual \$ 80.02 Family \$ 234.99</p> <p style="background-color: yellow;">* Bi-weekly (per paycheck) cost effective 1/7/2021</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	Must be eligible for health insurance coverage	42 day waiting period from beginning of professional obligation.	Jointly funded by UUP and New York State
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.</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, AIG, 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 10 years of full-time service.</p> <hr/> <p>Vested after 366 days in ORP; may be immediately vested with existing TIAA, Fidelity, Voya or AIG 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	<p>\$6,000 group life insurance plan.</p> <p>For more information go to: www.uupinfo.org</p>	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>
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.

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Long-Term Disability Coverage	<p>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.</p> <p>For more information go to: http://www.suny.edu/insurance/ltd/</p>	<p>Must be eligible for health insurance coverage; benefits begin following six months of total disability.</p>	<p>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.</p>	<p>No cost to employee.</p>
Tuition Assistance	<p>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 Luanne Stento/HR for more information</p>	<p>Appointment must cover period of support.</p>	<p>Upon employment.</p>	<p>No cost to the employee for this benefit.</p>
Sick Leave	<p>Number of courses 1 course 2 courses 3 courses</p>	<p>Days Earned $\frac{1}{4}$ day per month $\frac{1}{2}$ day per month 1 day per month</p>		
Paid Family Leave	<p>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</p>	<p>Funded through contributions taken as payroll deductions Visit https://www.suny.edu/benefits/news/2018announcements/pfl/ for details</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.</p> <p>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.