

Don't Miss Out! Open Enrollment Is **November 1 – 30**

Open enrollment is your opportunity to select the plans and coverage levels you want for next year in the following plans: Health Care, Dental Care, Vision Care, Health Care Flexible Spending Account (HCFSA) and Dependent Care Flexible Spending Account (DCFSA).

Enrolling is easy.

Simply log on to the Employee Self Service website at www.rfsuny.org/selfservice, starting **November 1**.
(For best results, use Internet Explorer.)

If you're unable to enroll online, you can submit the proper forms to your campus Benefits Office.

New for 2019

Here is a quick look at the changes for next year.

New Administrator for Flexible Spending Accounts

PayFlex will be our new administrator for Health Care and Dependent Care Flexible Spending Accounts (FSAs). See [page 6](#) for details.

Optional Life Insurance – New Timing for Coverage and Premium Changes

We are moving to one common date for any changes to your coverage or premiums for Optional Life Insurance. See [page 2](#) for details.

Open Enrollment for Short-Term Disability

This year only! You can enroll or increase your coverage during open enrollment without providing Evidence of Insurability (EOI). See [page 2](#) for details.

Updates to New York State Paid Family Leave Program

Both the amount of time you can take for an approved leave, as well as the maximum benefit amount you can receive are increasing for 2019. See [page 5](#) for details.

Paid Time Off Updates

The RF is increasing family sick days, as well as other updates to Paid Time Off. See [page 4](#) for details.

Pet Insurance Available

You can now purchase Pet Insurance for your furry friends at low group rates. See [page 8](#) for details.

Learn More Inside

- 2 >>** Eight Things to Know About Open Enrollment
- 3 >>** Your Biweekly Rates and Plans
- 4 >>** Your Vision Benefits
- 5 >>** New York State Family and Medical Leave Updates
- 6 >>** New FSA Administrator
- 8 >>** Take Advantage of Great Deals
- 9 >>** Benefit Reminders

Receive RF Benefits Text Alerts! Simply text RFBENEFITS to 24587

You'll receive up-to-date notifications and reminders about your benefits!
(Standard messaging rates apply. You may opt out at any time by texting STOP.)

8

THINGS TO KNOW ABOUT Open Enrollment



- 1 If you take no action during Open Enrollment** – Your 2018 Health, Vision and Dental Care elections will roll over into 2019. But, if you want to participate in a Health Care or Dependent Care FSA in 2019, you must enroll even if you're using an FSA now. Turn to [page 7](#) to learn more about FSAs.
- 2 The date your benefit choices are effective** – January 1, 2019.
- 3 You can't change pretax elections once open enrollment ends** – If you pay for your coverage on a pretax basis, you will not be able to change your elections outside of the open enrollment period unless you experience a qualifying event, such as getting married or having a child.
- 4 If you are enrolling a domestic partner** – Please complete a paper enrollment form. To be approved, you also need to provide supporting documentation to show proof of one-year residency and financial interdependency. To obtain the enrollment form and for additional details, visit the RF Benefits website (www.rfsuny.org/benefits).
- 5 You can make changes to Optional Life Insurance coverage** – However, you will need to submit an Evidence of Insurability (EOI) form, which you can find on the RF Benefits website (www.rfsuny.org/benefits). Your EOI must be approved by the insurance carrier before your changes are effective.
- 6 New deductions for 2019 premiums will appear on your January 4, 2019 paycheck** – Make sure to review your paycheck to confirm deductions are accurately reflected.
- 7 If you need more information on your benefits** – Visit www.rfsuny.org/benefits or contact your campus Benefits Office.
- 8 You have one chance to print an enrollment confirmation statement** – Once you have entered your elections online through Employee Self Service, use your browser's print function (*File > Print*) to print. Your confirmation statement is proof of your enrollment in the event of a discrepancy.

Updates to Optional Life and AD&D Coverage

Beginning in 2019, any changes to your Optional Life and Accidental Death and Dismemberment (AD&D) coverage level or premium that result from an age change or mid-year increase in salary will occur on January 18, 2019, and on an annual basis moving forward. This will make it easier for you to know when your coverage changes and when that change will be reflected on your paycheck. This means your coverage amounts will remain the same for the entire year.

Open Enrollment for Voluntary Short-Term Disability

Available this year only! Open Enrollment is also an opportunity to enroll or increase your coverage for Voluntary Short-Term Disability without having to submit Evidence of Insurability (EOI). This plan supplements the benefits paid under the New York State Short-Term Disability Benefits law. Note that any new coverage is subject to a pre-existing condition limitation (any medical condition you have had during the last three months will not be eligible for benefits for the first 12 months after you enroll).



2019 Health Care Plan Comparison

Plan Feature	Empire Blue Cross Traditional PPO	Empire Blue Cross Deductible PPO ²	Blue Choice (Rochester/Excelsus) ^{1,3,4}	Capital District Physicians' Health Plan (CDPHP) ¹	Independent Health Association (IHA) ¹	MVP ¹
Individual	\$64.79	\$29.60	\$49.49	\$53.28	\$48.45	\$62.54
Individual + Spouse/ Domestic Partner	\$205.99	\$135.60	\$178.12	\$159.86	\$184.11	\$243.84
Individual + Child(ren)	\$164.54	\$101.19	\$212.90	\$149.20	\$125.97	\$163.08
Family	\$322.97	\$217.49	\$212.90	\$245.11	\$222.87	\$259.43
What You Pay						
Preventive Care	\$0 (gym reimbursement up to \$300)	\$0 (gym reimbursement up to \$300)	\$0	\$0	\$0	\$0
Office Visit	\$20	\$30	\$25-\$40	\$20	\$20	\$20
Lab	\$20	deductible and coinsurance	\$25	\$20	\$0-\$20	\$20
X-ray	\$20	deductible and coinsurance	\$40	\$20	\$20	\$20
Emergency Room	\$50	\$50	\$100	\$50	\$125	\$50
Outpatient Surgery	\$0	deductible and coinsurance	\$50+\$40	\$75	\$15	\$75
Durable Medical Equipment	\$0 covered in full	deductible and coinsurance	50%	20%	50%	20%
Generic Rx	\$10	\$10	\$10	\$10	\$10	\$10
Preferred Rx	\$25	\$25	\$25	\$25	\$30	\$25
Nonpreferred Rx	\$45	\$45	\$40	\$45	\$50	\$40
Mail Order Rx	\$10/\$50/\$90	\$10/\$50/\$90	3 copays	2.5 copays	2.5 copays	2.5 copays
Deductibles						
Inpatient Hospital Services	\$100	deductible and coinsurance	\$100	\$100	\$100	\$240

¹ These are anticipated rates and plan designs. Final rates and plan designs are awaiting approval from the New York State Department of Financial Services.

² This plan has a \$500 in-network deductible and 10 percent coinsurance for services other than an office, urgent care or emergency room visit.

³ This plan is no longer accepting new enrollments.

⁴ Blue Choice has an inpatient surgery copayment of the lesser of 20 percent or \$200.



2019 Dental Plan Rates

Coverage Level	Biweekly Rates
Individual	\$1.59
Family	\$7.03



Your Vision Benefits

You can keep the Regular Vision Plan at no cost or enroll in the Vision Plan Plus by paying the bi-weekly premiums noted below. Both plans will be administered by Davis Vision. You can use your current vision card to access your 2019 benefits.

2019 Vision Plan Plus Rates

Coverage Level	Bi-Weekly Rates for Vision Plan Plus
Single	\$4.06
Family	\$9.66

Plan Highlights

Plan Feature	Regular Vision Plan	Vision Plan Plus
Retail Frame Allowance	Up to \$14	Up to \$130 plus 20% discount on overage
Contact Lens Allowance	Up to \$45	Up to \$105 plus 15% discount on overage
Eye Exams, Frames, Contacts (in lieu of eyeglasses)	Every 24 Months	Every 12 Months
Davis Vision Exclusive Collection (in lieu of retail frame allowance)	Fashion: \$0 Designer: \$0 Premier: \$25	Fashion: \$0 Designer: \$0 Premier: \$0

For full detail, please refer to the RF Benefits Handbook or the RF Benefits Website (www.rfsuny.org/benefits).

Updates to Paid Time Off

Effective January 1, 2019 the RF will increase the Family Sick days from 15 days to a maximum of 25 days per calendar year. This increased benefit allows you to use accrued sick time for an immediate family member's illness, injury or death. An immediate family member is defined as a parent, child, spouse, sibling, parent-in-law, child-in-law, grandparent, grandchild or any person with whom the employee makes his/her home.

In addition, you can now take up to four hours of paid leave, including travel time, per calendar year to undertake screening for any type of cancer, without deducting Paid Time Off (e.g. sick, personal or vacation time).



New York State Paid Family Leave Program

Last year, New York State introduced the Paid Family Leave Program. It provides job-protected, paid-leave to bond with a new child, care for a loved one with a serious health condition or help relieve family pressures when someone is called to active military service. This benefit is paid for by employees through payroll deduction and it is not optional for most employees.

What's Changing for 2019

Paid Family Leave Benefits are being phased in through 2021. The changes for 2019 include:

- **An increase in the number of weeks** – The number of weeks you can take for Paid Family Leave will increase from the current 8 weeks to 10 weeks.
- **The Paid Family Leave wage replacement benefit is increasing** – In 2019, employees taking Paid Family Leave will receive 55 percent of their average weekly wage, up to a cap of 55 percent of the current Statewide Average Weekly Wage of \$1,357.11. The maximum weekly benefit for 2019 is \$746.41.
- **An increase in the deductions and removal of the weekly cap on deductions** – Currently the deduction rate is .126 percent of weekly earnings, capped at \$1.65 per week or \$3.30 bi-weekly. Starting January 1, 2019, the deduction rate will increase to .153 percent of weekly earnings and will be capped annually at \$107.97.

For More Information

For more information about the Paid Family Leave Program and how to apply for benefits, refer to the *RF Benefits Handbook* online at www.rfsuny.org/benefits and select *Benefits Publications > Benefits Handbooks*.

Tell Us What You Think

Take a quick online survey about this Benefits Bulletin at www.research.net/r/ZHNC35D





New Administrator for Flexible Spending Accounts

Beginning January 1, our new administrator for our Flexible Spending Accounts (Health Care and Dependent Care) will be PayFlex. Since 1987, PayFlex has been committed to paving the way through technology and innovation for account-based benefits administration. PayFlex is an industry leader in FSA administration, serving over 3 million participants and 5,500 clients. Customer service is available 24/7 with both website and mobile app capabilities.

There is no change to the benefits provided through these accounts. However, if you currently have a Health Care or Dependent Care account administered through WageWorks, there are some things you need to know about the transition.

The FSA Transition

- **FSA claims made on 2018 FSA dollars** must be incurred by March 15, 2019, and received by WageWorks by March 31, 2019.
- **FSA claims made on 2019 FSA dollars** will be processed by PayFlex starting January 1, 2019.
- **WageWorks debit cards will be deactivated on January 1, 2019.** If you have any 2018 claims that you want to submit against your 2018 FSA balance, you must submit them manually to WageWorks after December 31, 2018. You can submit 2018 claims online to WageWorks by going to www.wageworks.com. Any claims for 2018 must be submitted to WageWorks by March 31, 2019.

Watch for a new Health Care FSA debit card from PayFlex in the mail in late December. You can start using the new card on January 1. As a reminder, if you would like to enroll in the Health Care FSA or Dependent Care FSA for 2019, you need to enroll through self-service. This benefit will not roll over from 2018.

■ Contacting PayFlex

Here is the contact information for PayFlex, starting January 1, 2019:
844-729-3539
www.payflex.com

Is it Time to Consider a Flexible Spending Account?

Flexible Spending Accounts can help you save money. Maybe it's time to consider if one of these accounts is right for you.



Health Care FSA

The Health Care FSA can be used to pay for qualified medical expenses not covered by your insurance plan, such as copays or vision and dental services beyond plan limits. You will receive a PayFlex debit card, which can be used to pay upfront for qualified medical expenses. For standard health care copays for prescription drugs, office visits or lab/X-ray services, you won't have to submit a receipt. You will be notified when you have an expense that requires documentation. You must provide any requested documentation to keep your account active and avoid being taxed on unsubstantiated expenses.

2019 Pretax Contribution Limits

Health Care FSA	\$2,650
-----------------	---------



Dependent Care FSA

The Dependent Care FSA can be used to pay employment-related daytime dependent care expenses for your dependent children or dependent relatives, including day care costs for children under age 13.

The RF provides an annual subsidy to your Dependent Care FSA, ranging from \$300 to \$800, based on your full-time salary. If you work part time, your salary is converted to the full-time equivalent annual salary for purposes of the subsidy. **You must elect the subsidy to receive it.**

2019 Pretax Contribution Limits

Dependent Care FSA	\$2,500 or \$5,000 (depending on your filing status)
--------------------	---



Important

Plan Carefully

Any money left in your FSA at the end of the year is forfeited (by Internal Revenue Service rules). Plan carefully to ensure you only contribute what you are sure you will use during the year.

You Must Enroll

To participate in an FSA in 2019, you must enroll – even if you're participating in one now.

Take Advantage of These Great Deals

Virgin Pulse Program

It's easy to earn up to \$400 a year while improving your health.

Complete simple healthy behaviors to earn money that can be deposited right into your bank account. Or, you can use it to purchase gift cards or certain wearable devices. Any money earned is considered taxable income.

■ To sign up, go to join.virginpulse.com/rfsuny.

SUNY Perks at Work

Get discounts from more than 150 businesses.

You'll find discounts from local providers as well as big names like Apple, AT&T and Dell. Earn points for every dollar you spend to save even more.

■ For more information go to www.suny.edu/benefits/discounts.

Pet Insurance

The RF is pleased to offer Pet Insurance through Nationwide.

The My Pet ProtectionSM suite of pet insurance plans saves you money on your vet bills and lets you use any vet – all for one low monthly rate (regardless of your pet's age).

■ Go to petinsurance.com/rfsuny for more information.



It's Easy to Get Started

To take advantage of any of these great deals, simply contact the program directly – either online or by phone.

ConsumerMedical

Get free, reliable medical information from a team of nurses and doctors.

Get one-on-one support to help you and your family make informed decisions about medical care and treatment. In addition, if your doctor has recommended Hip Replacement, Knee Replacement, Low Back Surgery, Hysterectomy, or Weight Loss Surgery (obesity/bariatric) for you or an insured dependent, and that surgery is considered nonemergency, contact ConsumerMedical to see if you are eligible for a \$400 gift card.

■ Download our free "MyMedicalAlly" app from iTunes or Google Play. Or go to www.myConsumerMedical.com (enter Research Foundation in the company code field) or call **888-361-3944** (toll-free) Monday through Friday, 8:30 a.m. to 11:00 p.m. ET.

Auto, Homeowner's and Renter's Insurance Discount

Get a 10 percent discount off standard rates.

Save on insurance for personal auto, homeowner's and renter's insurance through Liberty Mutual. All regular RF employees are eligible. You can enroll any time online, by phone or at your local Liberty Mutual office. When enrolling, identify yourself as an RF employee (RF client number 111756).

■ Go to www.libertymutual.com/rfsuny or call **800-524-9400**.

! Benefits Reminders!

Make Sure to Update Your Beneficiaries

Your beneficiary receives valuable benefits available from your Life Insurance plan and your retirement benefits.

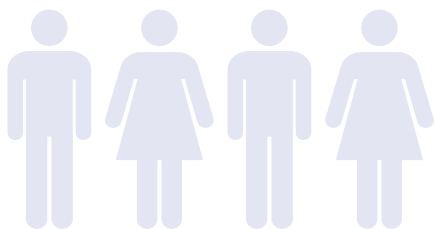
To update your beneficiary ...

Life Insurance:

www.rfsuny.org/selfservice

Retirement Plans:

www.tiaa-cref.org/rfsuny



Total Rewards Statements Available in March

Your 2018 Total Rewards Statement will be available at the end of March 2019. If you have an email address on file with the RF, watch your inbox. Or, go to *My Total Rewards Statement* on the Employee Self Service site.

Your Total Rewards Statement shows your salary as well as the amounts the RF contributed for your benefits in 2018.*

** Total Rewards Statements do not include the RF's contributions to NYS Disability and Workers' Compensation; paid time-off benefits that are fully paid for by the RF.*



Need an RF Website Password?

Most information on the RF Benefits website is accessible without a login, but some sections require a user name and password. If you don't yet have a user account, visit www.rfsuny.org/signup.



Where to Find Enrollment Forms

If you're unable to enroll online, you can submit the proper forms to your campus Benefits Office. The following forms are available from the RF Benefits website (www.rfsuny.org/benefits) and from your campus Benefits Office.

Enrolling in ...	Forms needed ...
Health, Dental and Vision Care	RF Benefits Enrollment Form
Optional Life Insurance	RF Benefits Enrollment Form Evidence of Insurability Form (required and must be approved for any changes to Life Insurance)
Voluntary Short-Term Disability	RF Benefits Enrollment Form Voluntary Short-Term Disability Enrollment Form
Health Care FSA / Dependent Care FSA	Flexible Spending Account Enrollment Form

Who to Call

For more information about open enrollment and the benefits you are eligible for, visit the RF Benefits website (www.rfsuny.org/benefits) or contact your campus Benefits Office. For more information about a specific plan before you enroll, contact the appropriate claims administrator listed below.

Benefit	Provider	Phone/Website
Health Care	Empire Blue Cross	800-342-9816 www.empireblue.com
	Blue Choice (Rochester/Excellus)	800-462-0108 www.excellusbcbs.com
	Capital District Physicians' Health Plan (CDPHP)	800-777-2273 www.cdphp.com
	Independent Health Association (IHA)	800-501-3439 www.independenthealth.com
	MVP Health Plan (All Areas)	888-687-6277 www.mvphealthcare.com
Prescription Drug (for PPO members)	Express Scripts	800-251-7690 www.express-scripts.com
Dental Care	Delta Dental	800-932-0783 www.deltadentalins.com
Vision Care	Davis Vision	800-999-5431 www.davisvision.com
Flexible Spending Accounts (Health and Dependent Care)	PayFlex	844-729-3539 www.payflex.com
Life Insurance	Securian Life Insurance Company	877-491-5265 www.securian.com
Voluntary Short-Term Disability Long-Term Disability	First Reliance Standard Life Insurance Company	866-752-8117 www.reliancestandard.com
Basic and Optional Retirement Plan	TIAA	800-842-2252 www.tiaa-cref.org/rfsuny
Auto, Homeowner's and Renter's Insurance Discount Program	Liberty Mutual Insurance	800-524-9400 www.libertymutual.com/rfsuny
College Savings Program	Vanguard/Upromise	877-NYSAVES (877-697-2837) www.nysaves.org
International Travel Assistance (Health Insurance and Worldwide Emergency Assistance while working on RF programs)	GeoBlue Traveler	855-282-3517 www.geo-blue.com
Wellness Program	Virgin Pulse	join.virginpulse.com/rfsuny
Medical Support	Consumer Medical	888-361-3944 www.myConsumerMedical.com
Pet Insurance	My Pet Protection	www.petinsurance.com/rfsuny

Annual Notices

Annual Notice of Women's Health and Cancer Rights Act

Did you know that the Women's Health and Cancer Rights Act of 1998 requires that all RF health plans provide benefits for mastectomy-related services?

Services include all stages of reconstruction and surgery to achieve symmetry between the breasts, fashion prostheses and correct complications resulting from a mastectomy, including lymphedemas.

For more information, refer to the Benefits Handbook, available from the RF Benefits website (www.rfsuny.org/benefits) under "Quick Links" or from your campus Benefits Office.

Reminder of Health Plan Privacy Practices

There is a "Notice of Privacy Practices" that describes how protected health information (PHI) may be used or disclosed by your group health plan to carry out payment, for health care operations and for purposes that are permitted or required by law. This notice also sets out legal obligations of the RF concerning your PHI and describes your rights to access and control it.

You can access this notice on the RF Benefits website (www.rfsuny.org/benefits *Health Insurance > Legal Notices*) or you may request a paper copy of the notice from your campus Benefits Office.

Availability of Optional Retirement Plan

As an employee of the Research Foundation, you can participate in the RF's Optional Retirement Plan without a waiting period. Your contributions to the plan reduce your taxable income by the amount you contribute, and earnings accumulate tax-free. The contributions are subject to the annual IRS limits. You may enroll or change your contribution in Employee Self Service (www.rfsuny.org/selfservice) or by completing the Optional Retirement Plan Salary Reduction Agreement and returning it to your campus Benefits Office.

Watch for Your 1095 Tax Form

As required by the Affordable Care Act (ACA), you will receive a Form 1095 in February. The form serves as a statement of the health insurance you enrolled in and are eligible for. You will need this form to complete your tax return, but you do not need to send this form in with your 2018 tax returns. Be sure to keep it with your other tax documentation. To ensure you receive your Form 1095, make sure your address is up to date with your Human Resources Department.



This Benefits Bulletin Is Online!

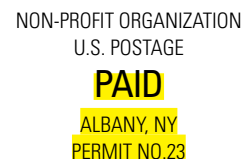
Go to www.rfsuny.org/benefits and select "Benefits Publications" under "Quick Links."

About This Benefits Bulletin

This document is intended to provide a brief overview of changes taking effect. It is not meant to be all-inclusive. If there are any conflicts between the information presented in this document and the legal plan documents, the legal plan documents will govern. The Research Foundation reserves the right to change or terminate the plans at its discretion.



35 State Street
Albany, New York 12207-2826



Benefits Open Enrollment Is **November 1 – November 30**

Look inside for important information.

The background of the lower half of the page is a blue-tinted photograph. It shows a person's hands and arms as they interact with a laptop and a tablet. The person is wearing a white shirt with large black polka dots. The laptop is open, and the person's hands are on the keyboard. The tablet is held in their other hand, and they are looking at the screen. The overall tone is professional and modern.

Enroll online through the RF
Employee Self Service website at
www.rfsuny.org/selfservice.

Look inside for important information about your 2019 benefits!