

## Don't Miss Out! Enroll for Your 2019 Benefits

This is your opportunity to make any changes to your benefits for 2019. Open enrollment runs from **November 1 to 30** – so don't miss out.

### Enroll online.

To enroll, log on to Employee Self Service at [www.rfsuny.org/selfservice](http://www.rfsuny.org/selfservice), starting **November 1**. If you need help, refer to the Employee Self Service Guide, which you will find on the site. (For best results, use Internet Explorer.)

If you're unable to enroll online, you can submit the proper forms to your campus Benefits Office. See [page 2](#).

### What Happens if You Don't Make Changes

**If you take no action during open enrollment, your current GSEHP benefit elections will remain in effect for 2019.**

For example, if you currently have coverage for yourself and one dependent, you will continue to have coverage for yourself and one dependent.

**Benefits purchased on a pretax basis can only be changed during open enrollment.** You will not be able to change your GSEHP elections outside of the open enrollment period unless you experience a qualifying event, such as getting married or having a child.

### New for 2019

#### 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 4](#) for details.

#### Pet Insurance Is Now Available

You can now purchase Pet Insurance for your furry friends at low group rates. See [page 4](#) for details.

#### Learn More Inside

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### Receive RF Benefits Text Alerts! Simply text RFGRAD 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.)

# 5

## THINGS TO KNOW ABOUT Open Enrollment



### Will my benefits choices affect my income taxes?

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.

- 1 Deductions for 2019 premiums** – New deductions for 2019 premiums will appear on your first paycheck of the new year. Make sure to review your paycheck to confirm deductions are accurately reflected.
- 2 If you can't enroll online** – You can submit the proper form to your campus Benefits Office. To enroll for Health, Dental and Vision Care, you must complete the Graduate Student Employee Enrollment Form, which is available from the RF Benefits website ([www.rfsuny.org/benefits](http://www.rfsuny.org/benefits)) and from your campus Benefits Office.
- 3 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](http://www.rfsuny.org/benefits)).
- 4 You must print your confirmation statement** – You will 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 screen. If you navigate away from the Confirmation Statement, you will not be able to review it again online. Your confirmation statement is proof of your enrollment in the event of a discrepancy.
- 5 If you need more information** – Visit [www.rfsuny.org/benefits](http://www.rfsuny.org/benefits) or contact your campus Benefits Office.



# Your Health Care Plan Rates

Biweekly rates are based on 26 pay periods during the 2019 plan year. The rates (below) are effective January 1, 2019 through December 31, 2019.

Coverage Level	Graduate Student Employees Biweekly Rates	Graduate and Postdoctoral Fellows Biweekly Rates
Individual	\$13.05	\$132.00
Individual + one dependent	\$51.57	\$285.46
Individual + two or more dependents	\$74.17	\$375.69



## For More Information

There are more details about your Health Care plan in the Summary Plan Description (SPD), which can be found at [www.umn.com](http://www.umn.com) or [www.rfsuny.org/benefits](http://www.rfsuny.org/benefits). If you have questions about your RF benefits, or to request a printed copy of the SPD, contact your campus Benefits Office.



## This Benefits Bulletin Is Online!

Go to [www.rfsuny.org/benefits](http://www.rfsuny.org/benefits) and select *Benefits Publications* under *Quick Links*.



# 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.
- **An increase in the maximum percentage of the Employee Average Weekly Wage\* (AWW) and State Average Weekly Wage (SAWW)** – The AWW and SAWW will increase from 50 percent to 55 percent. This means your weekly Paid Family Leave benefit is increasing.

Example: In 2019, the program will pay you 55 percent of your AWW during a qualified leave. This means an employee earning \$1,000 a week would receive a benefit of \$550 a week (55 percent of \$1,000) for up to 10 weeks. But a second employee who makes \$2,000 a week would receive a benefit of \$746.41 for up to 10 weeks. That's because the second employee's pay is capped by New York State's AWW – currently \$1,357.11 (55 percent of \$1,357.11).

*\* The Average Weekly Wage (AWW) is set every year after a comprehensive analysis by the New York State Department of Labor.*

- **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](http://www.rfsuny.org/benefits) and select *Benefits Publications > Benefits Handbooks*.

## Great Deals for RF Employees

### Auto, Homeowner's and Renter's Insurance Discount

**Get a 10 percent discount** off standard rates 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](http://www.libertymutual.com/rfsuny) or call 800-524-9400.

### Pet Insurance

**The RF is pleased to offer Pet Insurance through Nationwide.**

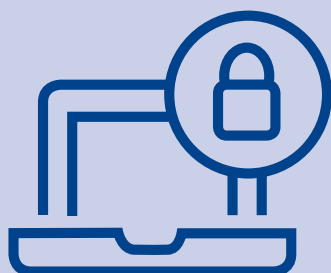
The **My Pet Protection**<sup>SM</sup> suite of pet insurance plans saves you money on vet bills and lets you use any vet – all for one low monthly rate (regardless of your pet's age).

- Go to [petinsurance.com/rfsuny](http://petinsurance.com/rfsuny) for more information.

# 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](http://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	UMR	800-826-9781 <a href="http://www.umar.com">www.umar.com</a>
Dental Care	Delta Dental	800-932-0783 <a href="http://www.deltadentalins.com">www.deltadentalins.com</a>
Vision Care	Davis Vision	800-999-5431 <a href="http://www.davisvision.com">www.davisvision.com</a>
New York State Short-Term Disability	First Reliance Standard Life Insurance Company	Contact your campus RF office <a href="http://www.wcb.ny.gov">www.wcb.ny.gov</a> (Select "Workers")
Workers' Compensation	Chubb Insurance Company	Contact your campus RF office <a href="http://www.wcb.ny.gov">www.wcb.ny.gov</a> (Select "Workers")
International Travel Assistance (Health Insurance and Worldwide Emergency Assistance while working on RF programs)	GeoBlue Traveler	855-282-3517 <a href="http://www.geo-blue.com">www.geo-blue.com</a>
Auto, Homeowner's and Renter's Insurance Discount Program	Liberty Mutual Insurance	800-524-9400 <a href="http://www.libertymutual.com/rfsuny">www.libertymutual.com/rfsuny</a>
College Savings Program	Vanguard/Upromise	877-NYSAVES (877-697-2837)
Unemployment Benefits	New York State Department of Labor	Contact your local unemployment office <a href="http://www.labor.ny.gov/home/">www.labor.ny.gov/home/</a> (Select "Individuals" tab)
Paid Family Leave	First Reliance Standard Life Insurance Company	Contact your campus RF office <a href="http://www.wcb.ny.gov">www.wcb.ny.gov</a> (Select "Workers")
Pet Insurance	My Pet Protection	<a href="http://www.petinsurance.com/rfsuny">www.petinsurance.com/rfsuny</a>



## 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](http://www.rfsuny.org/signup).

# 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?

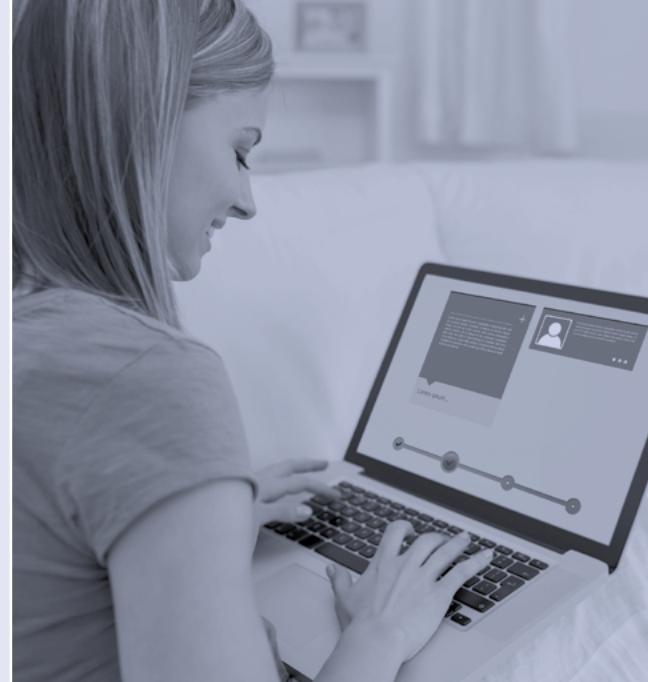
Services include all stages of reconstruction and surgery to achieve symmetry between the breasts, fashion prostheses and correct complications resulting from a mastectomy, including lymphedemas.

For more information, refer to the Benefits Handbook, available from the RF Benefits website ([www.rfsuny.org/benefits](http://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](http://www.rfsuny.org/benefits) – *Health Insurance > Legal Notices*) or you may request a paper copy of the notice from your campus Benefits Office.



## How to Enroll

Enroll online through the RF Employee Self Service website at [www.rfsuny.org/selfservice](http://www.rfsuny.org/selfservice).

**Benefits open enrollment is November 1 – November 30.**

## 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.

## Tell Us What You Think

Take a quick online survey about this Benefits Bulletin at <https://www.research.net/r/Z5X8LNY>