

# Benefits Bulletin

Postdoctoral Employees / October 2023

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

Select the plans and coverage levels you want for 2024 in the following plans: Health Care, Dental Care, Vision Care, Health Care Flexible Spending Account (HCFSA), Dependent Care Flexible Spending Account (DCFSA) and Life Insurance. Your benefit choices are effective January 1, 2024.

### 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.)

### Do You Have Questions Regarding Open Enrollment?

The Benefits Department will be hosting office hours to answer your questions on 11/3, 11/10, 11/17 and 11/24 from 12 to 1 p.m.

Dial-in #: 877-853-5247

Meeting ID: 843 5355 0203

Learn more at [www.rfsuny.org/benefits](http://www.rfsuny.org/benefits).



Health



Financial Security



Retirement



Additional Benefits

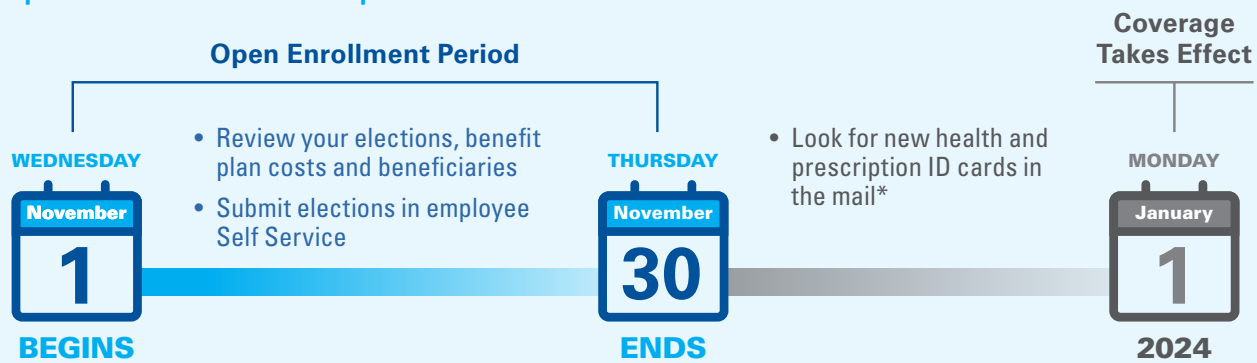
## Five Actions to Get the Most from Your Benefits

- 1 See what's new.** We've made some improvements to your benefits for 2024, including the ability to make Roth (after tax) contributions to the Optional Retirement plan and a new disability and leave administration partner.
- 2 Compare your options.** Don't miss the opportunity to explore and make changes to your health, dental, and vision coverage to be confident you have the coverage that's right for you and your family in 2024.
  - If you take no action during Open Enrollment, your 2023 Health, Dental and Vision Care elections will roll over into 2024.
  - If you want to participate in Health Care or Dependent Care Flexible Spending Accounts in 2024, you **must enroll** even if you currently participate. To receive the 2024 Dependent Care subsidy, you must select it during Open Enrollment.
- 3 View your 2024 coverage rates.** New deductions for 2024 premiums (if applicable) will appear in your January 12, 2024, paycheck.
- 4 Log on to [www.rfsuny.org/selfservice](http://www.rfsuny.org/selfservice), starting November 1.** If you're unable to enroll online, you can submit the proper forms to your campus Benefits Office.
- 5 Print your enrollment confirmation statement.** Once you've made your elections online through Employee Self Service, print your confirmation statement for proof of your enrollment in the event of a discrepancy.

### Learn More Inside

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# Open Enrollment Snapshot



## What's New for 2024



### Roth Contributions: A New Way to Save

#### Retirement

Effective January 1, 2024, you can begin making Roth contributions to the Optional Retirement plan. By offering Roth contributions you have greater flexibility to manage your savings in the future. You can continue to make traditional before-tax contributions, new Roth contributions or a combination of the two.

Roth contributions offer you a different type of tax advantage: the earnings you accumulate in a Roth account can provide you with tax-free income in retirement. But there's a tradeoff—Roth contributions are made on an after-tax basis, so they don't reduce your current taxes the way before-tax contributions to the Optional Retirement plan do.

Look for more information on the new Roth savings feature coming from TIAA in late November to help you make an informed decision about which type of contribution will work best for you. You can also go to [www.tiaa.org/rfsuny](http://www.tiaa.org/rfsuny) to learn more.



#### Financial Security

### Disability and Leave Administration: Improving the Experience

Beginning January 1, 2024, the RF will partner with The Standard to administer Long-Term Disability, Voluntary Disability, New York State Short-Term Disability and Paid Family Leave benefits. The Standard is a leading provider of group and individual disability insurance that was chosen because of its overall track record and caring and compassionate service approach.

The transition to The Standard will improve the overall experience for employees on a leave of absence, including a more streamlined claims process, and lower employee premiums for voluntary Short-Term Disability coverage.

### Making the Transition

If you're enrolled in Voluntary Short-Term Disability, you will see a reduction in your bi-weekly cost starting with the January 12th, 2024, payroll.

If your New York State Disability or Paid Family leave begins prior to January 1, 2024, your claim will remain with First Reliance. Leaves beginning January 1, 2024 or after will be administered by The Standard.

\* Express Scripts will provide you with a Prescription Drug identification card, which you present to the pharmacist at a participating pharmacy when a prescription is filled. Do not use your Anthem Blue Cross PPO card at the pharmacy--Anthem Blue Cross does not cover prescription drugs for members of the PPO plan.



## Benefit Plan Transitions: New Names, New Brands, Same Service

You will see three of our current benefit plans transition their names to align with new brands in the marketplace. There will be no impact to your plans, pricing, networks or coverage.



Empire BlueCross will become Anthem Blue Cross. Empire has been operating as an Anthem company since 2006 and will remain part of the Blue Cross Blue Shield Association. These new names bring together the industry-leading **Anthem** brand with the strength and value of the **Blue Cross and Blue Shield** brand.

My **Medical Ally**™ | **alight**

ConsumerMedical, our partner for one-on-one medical decision support, was acquired by Alight Solutions, a leader in technology-enabled health, wealth and HR solutions in October of 2021. ConsumerMedical is now fully integrated with Alight Solutions, with the new name and logo on all digital and print communication. While the ConsumerMedical name is being replaced by **Alight Solutions**, the Medical Ally name and call center resources continue.



Payflex, our Flexible Spending Account and COBRA administrator, will become Inspira Financial in early 2024. Inspira will provide the same services as they do today.

## Get Connected with the Sydney Health App

Did you know Anthem Blue Cross has an app? Download the Sydney Health App today for a quicker and simpler way to manage your healthcare.

- Download electronic insurance cards
- Find providers based on cost and quality
- Receive personalized health tips



## Deductible vs. Copayment/ Coinsurance: What's the Difference?

### Deductible

The annual deductible is the amount you must pay each calendar year out of pocket for care before the plan pays benefits.

### Copayment

The dollar amount you pay when you receive care. The plan pays the remaining amount.

### Coinsurance

The percentage of the health care cost you pay when you receive care. The plan pays the remaining percentage.

If you are enrolled in the Anthem Blue Cross Traditional or Deductible PPO, your prescription drug coverage is administered by Express Scripts. You will receive a separate prescription drug ID card from Express Scripts. You should not use your Anthem Blue Cross ID card at the pharmacy.

If you are enrolled in the Graduate Student and Postdoctoral PPO, you will receive one ID card from Anthem Blue Cross which can be used for both medical and prescription drug coverage.

# 2024 Health Care Plan Comparison

PLAN FEATURE	ANTHEM BLUE CROSS TRADITIONAL PPO	ANTHEM BLUE CROSS DEDUCTIBLE PPO <sup>1</sup>	CAPITAL DISTRICT PHYSICIANS' HEALTH PLAN (CDPHP)	INDEPENDENT HEALTH ASSOCIATION (IHA)	MVP	GRADUATE STUDENT AND POSTDOCTORAL PPO PLAN BY BLUE CROSS
<b>POSTDOCTORAL EMPLOYEES BIWEEKLY RATES</b>						
Individual	\$93.80	\$39.68	\$73.39	\$64.99	\$72.57	\$26.31
Individual + Spouse/ Domestic Partner	\$294.27	\$186.00	\$234.84	\$246.98	\$273.60	\$88.92
Individual + Child(ren)	\$239.54	\$142.12	\$205.49	\$168.99	\$207.28	
Family	\$467.90	\$305.69	\$337.59	\$298.98	\$307.49	\$123.49
<b>WHAT YOU PAY</b>						
Preventive Care	\$0 (gym reimbursement up to \$300)	\$0 (gym reimbursement up to \$300)	\$0	\$0	\$0	\$0
Office Visit	\$20	\$30	\$20	\$20	\$20	\$10
Lab	\$20	deductible and coinsurance	\$20	\$0-\$20	\$20	\$15
X-ray	\$20	deductible and coinsurance	\$20	\$20	\$20	\$15
Emergency Room	\$50	\$50	\$50	\$125	\$50	\$25
Outpatient Surgery	\$0	deductible and coinsurance	\$75	\$15	\$75	\$15
Durable Medical Equipment	\$0 covered in full	deductible and coinsurance	20%	50%	20%	\$0 covered in full
Generic Rx	\$10	\$10	\$10	\$10	\$10	\$5
Preferred Rx	\$25	\$25	\$25	\$30	\$25	\$25
Nonpreferred Rx	\$45	\$45	\$45	\$50	\$40	\$45
Mail Order Rx	\$10/\$50/\$90	\$10/\$50/\$90	2.5 copays	2.5 copays	2.5 copays	\$5/\$50/\$90
<b>DEDUCTIBLES</b>						
Inpatient Hospital Services	\$100	deductible and coinsurance	\$100	\$100	\$240	\$200

<sup>1</sup> This plan has a \$500 in-network deductible and 10 percent coinsurance for services other than an office, urgent care or emergency room visit.

## Your 2024 Dental and Vision Plan Options

2024 Dental Care Plan Offered through Delta Dental		2024 Vision Care Plans Administered by Davis Vision, Inc.			
Covers preventive, basic, major and orthodontic care.		<b>Basic Vision Plan</b> Provides a basic level of coverage for eye exams, and eyeglasses or contact lenses.		<b>Vision Plan Plus</b> Provides an enhanced level of coverage for eye exams, and eyeglasses or contact lenses.	
COVERAGE LEVEL	BIWEEKLY RATES	COVERAGE LEVEL	BIWEEKLY RATES	COVERAGE LEVEL	BIWEEKLY RATES
Individual	\$1.59	Individual	\$0	Individual	\$4.85
Family	\$7.03	Family	\$0	Family	\$11.31

For full details, please refer to the RF Benefits Handbook or visit [www.rfsuny.org/benefits](http://www.rfsuny.org/benefits).





# Save Money with Flexible Spending Accounts

**Important: To participate in an FSA in 2024, you must enroll – even if you’re participating in one now.**

## Health Care FSA

Pay for qualified medical expenses not covered by your insurance plan, such as copays or vision and dental services. You can use your PayFlex debit card 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 if an expense requires documentation, and you must submit any requested documentation to keep your account active and avoid being taxed on unsubstantiated expenses.

2024 PRETAX CONTRIBUTION LIMITS	
Health Care FSA	\$3,050

## Dependent Care FSA

Pay for employment-related dependent care services, such as preschool, summer day camp, before or after school programs, and child or adult daycare, for your children under age 13 or dependent relatives.

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.**

2024 PRETAX CONTRIBUTION LIMITS	
Dependent Care FSA	\$2,500 or \$5,000 (depending on your filing status; includes employer subsidy if you elect)

### Plan Carefully

According to IRS rules, any money left in your FSA at the end of the year is forfeited. For the 2024 plan year, a grace period gives you until March 15, 2025 to incur expenses and until March 31, 2025 to file claims. Plan carefully to ensure you have the opportunity to maximize your FSA funds and avoid forfeiting them.

### Contact PayFlex

1-844-729-3539  
[www.payflex.com](http://www.payflex.com)

# New York State Paid Family Leave Program

The New York State Paid Family Leave Program 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. In 2023, the program was expanded to include care for siblings.

**Available Leave Time:** 12 weeks.

**Benefit Amount:** 67 percent of your average weekly wage, up to a cap of 67 percent of the Statewide Average Weekly Wage of \$1,718.15. The maximum weekly benefit for 2024 is \$1,151.16.

**Deduction Rate:** .373 percent of weekly earnings capped annually at \$333.25.

## Learn More

For more information about the Paid Family Leave Program and how to apply for benefits, refer to the *RF Benefits Handbook* at [www.rfsuny.org/benefits](http://www.rfsuny.org/benefits) and select *Benefits Publications > Benefits*.



## For More Information and Enrollment Forms

To find more information about your benefits please visit [www.rfsuny.org/benefits](http://www.rfsuny.org/benefits) or contact your campus Benefits Office. If you are unable to enroll online, you can submit the required enrollment forms to your campus Benefits Office. To obtain the required enrollment forms visit the RF Benefits website at [www.rfsuny.org/benefits](http://www.rfsuny.org/benefits).

### 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).

# Make the Most of These Great Programs

## New for 2024: Virgin Pulse +

Explore the Virgin Pulse app for new offerings like Headspace, Foodsmart and wellness coaching.

Plus, you can still earn up to \$400 a year while improving your health! Being healthy can be fun and rewarding with the Virgin Pulse Program. Earn money that can be deposited right into your bank account or use it to purchase gift cards or wearable devices. Any money earned is considered taxable income.

- ▶ To sign up, go to [join.virginpulse.com/rfsuny](https://join.virginpulse.com/rfsuny).

## Get Discounts from 150+ Businesses

Through SUNY Perks at Work 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](https://www.suny.edu/benefits/discounts).

## Protect Your Furry Friends

Liberty Mutual's 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 [pet.libertymutual.com/rfsuny](https://pet.libertymutual.com/rfsuny) for more information.

## Free, Reliable Medical Information from 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](https://www.myConsumerMedical.com) (enter Research Foundation in the company field) or call **888-361-3944** Monday through Friday, 8:30 a.m. to 11:00 p.m. ET.

## Save on Auto, Homeowner's and Renter's Insurance

Get a 10 percent discount off standard personal auto, homeowner's and renter's insurance rates through Liberty Mutual.

- ▶ Enroll any time at [www.libertymutual.com/rfsuny](https://www.libertymutual.com/rfsuny) or call **800-524-9400**. When enrolling, identify yourself as an RF employee (RF client number 111756).

# Benefits Reminders!

## Update Your Beneficiaries

Your beneficiary receives valuable benefits available from your Life Insurance plan and your retirement benefits. Make sure you enter a name of who will receive benefits upon your death. Do not enter your name as a beneficiary.

Life insurance benefits are generally not governed by an individual's will and the only way to make sure that the benefits of the policies are distributed to the appropriate parties is by naming the beneficiaries appropriately.

### To update your beneficiary ...

Life Insurance: [www.rfsuny.org/selfservice](https://www.rfsuny.org/selfservice)

Retirement Plans: [www.tiaa-cref.org/rfsuny](https://www.tiaa-cref.org/rfsuny)

## Total Rewards Statements Available in March

Your 2023 Total Rewards Statement will be available at the end of March 2024. 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 2023.\*

\* 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.



# 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	Anthem	800-342-9816	<a href="http://www.anthem.com">www.anthem.com</a>
	Capital District Physicians' Health Plan (CDPHP)	800-777-2273	<a href="http://www.cdphp.com">www.cdphp.com</a>
	Independent Health Association (IHA)	800-501-3439	<a href="http://www.independenthealth.com">www.independenthealth.com</a>
	MVP Health Plan (All Areas)	888-687-6277	<a href="http://www.mvphealthcare.com">www.mvphealthcare.com</a>
Prescription Drug (for PPO members)	Express Scripts	800-251-7690	<a href="http://www.express-scripts.com">www.express-scripts.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>
Flexible Spending Accounts (Health and Dependent Care)	PayFlex	844-729-3539	<a href="http://www.payflex.com">www.payflex.com</a>
Life Insurance	Securian Life Insurance Company	877-491-5265	<a href="http://www.securian.com">www.securian.com</a>
Voluntary Short-Term Disability Long-Term Disability	The Standard	800-426-4332	<a href="http://www.standard.com">www.standard.com</a>
Basic and Optional Retirement Plan	TIAA	800-842-2252	<a href="http://www.tiaa-cref.org/rfsuny">www.tiaa-cref.org/rfsuny</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)	<a href="http://www.nysaves.org">www.nysaves.org</a>
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>
Wellness Program	Virgin Pulse		<a href="http://join.virginpulse.com/rfsuny">join.virginpulse.com/rfsuny</a>
Medical Support	Alight Solutions	888-361-3944	<a href="http://www.mymedicalally.alight.com">www.mymedicalally.alight.com</a>
Pet Insurance	Liberty Mutual Pet Insurance	844-250-9199	<a href="http://pet.libertymutual.com/rfsuny">pet.libertymutual.com/rfsuny</a>



# 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.

## 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](http://www.rfsuny.org/selfservice)) or by completing the Optional Retirement Plan Salary Reduction Agreement and returning it to your campus Benefits Office.

## Specialty Pharmacy Copay Assistance Program

The Research Foundation for SUNY offers a specialty pharmacy copay assistance program.

Please note that there are certain specialty pharmacy drugs that are considered non-essential health benefits under the plan and the cost of these drugs will not be applied toward satisfying the participant’s out-of-pocket maximum. Although the cost of these drugs will not be applied towards satisfying a participant’s out-of-pocket maximum, the cost of the drugs will be reimbursed by the manufacturer at no cost to the participant. A listing of these drugs can be found at [www.express-scripts.com](http://www.express-scripts.com).

Copays for certain specialty medications may be set to the max of the current plan design or any available manufacturer-funded copay assistance.

# 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.

This Benefits Bulletin is available online at [www.rfsuny.org/benefits](http://www.rfsuny.org/benefits) by selecting *Benefits Publications* under *Quick Links*.

### 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 2023 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.



The Research  
Foundation for

The State University of New York

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Albany, New York 12207-2826

Benefits Open Enrollment:

**November 1 – 30**

Look inside for important  
information.

Look inside for important  
information about your  
2024 benefits!

