Open Enrollment – November 1 to 30

Open Enrollment is your chance to choose the coverage you want for 2017 in the following plans:

- Health Care
- Dental Care
- Vision Care
- Health Care Flexible Spending Account (FSA)
- Dependent Care Flexible Spending Account (FSA)

Your Choices Take Effect January 1, 2017

Your Open Enrollment choices will take effect January 1, 2017. New deductions for premiums will appear on your first paycheck of the new year. Make sure to review your paycheck to confirm deductions are accurately reflected.

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.

Reminder...

If you take no action during Open Enrollment, your 2016 Health, Vision and Dental Care elections will roll over into 2017. But, if you want to participate in a Health Care or Dependent Care FSA in 2017, you must enroll even if you’re using an FSA now.

Turn to page 2 for enrollment instructions >>>

For More Information

Visit the RF Benefits website for more information about all the benefits you are eligible for, or contact your campus Benefits Office.

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Enroll Online by November 30
Starting November 1, log on to the Employee Self Service website at www.rfsuny.org/selfservice. (For best results, use Internet Explorer.) 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.

Need 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.

<table>
<thead>
<tr>
<th>Enrolling in...</th>
<th>Forms needed...</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health, Dental and Vision Care</td>
<td>RF Benefits Enrollment Form</td>
</tr>
<tr>
<td>Optional Life Insurance</td>
<td>RF Benefits Enrollment Form Evidence of Insurability Form (required and must be approved for any changes to Life Insurance)</td>
</tr>
<tr>
<td></td>
<td>Optional Dependent Life Insurance Enrollment Form (if enrolling in this coverage)</td>
</tr>
<tr>
<td>Voluntary Short-Term Disability</td>
<td>RF Benefits Enrollment Form</td>
</tr>
<tr>
<td></td>
<td>Voluntary Short-Term Disability Enrollment Form</td>
</tr>
<tr>
<td>Health Care FSA / Dependent Care FSA</td>
<td>Flexible Spending Account Enrollment Form</td>
</tr>
</tbody>
</table>

ACA Penalty Is Increasing for 2017!
If you do not enroll in any health insurance, whether from the RF or another source, that meets minimum coverage requirements, you may be subject to fines under the Affordable Care Act (ACA). If you are required to file an income tax return, the penalty is the higher of 2.5% of your income or $695 per adult and $347.50 per child under 18 (up to a maximum penalty of $2,085).

Life Insurance and Disability Changes Require EOI
If you choose to make any changes to your Optional Life Insurance and/or Short-Term Disability coverage, 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.

You Will Receive a 1095 Tax Form in February
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 2016 tax returns. Be sure to keep it with your other tax documentation.

Go to www.rfsuny.org/benefits for more information about all the benefits you are eligible for.

You Have One Chance to Print Your 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.
# 2017 Health Care Plan Comparison and Biweekly Rates

<table>
<thead>
<tr>
<th></th>
<th>2017 Health Care Plan Comparison and Biweekly Rates</th>
<th></th>
<th></th>
<th></th>
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<th></th>
</tr>
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<tr>
<td></td>
<td><strong>EMPIRE BLUE CROSS TRADITIONAL PPO</strong></td>
<td><strong>EMPIRE BLUE CROSS DEDUCTIBLE PPO</strong></td>
<td><strong>BLUE CHOICE (ROCHESTER/EXCELLUS)²,³</strong></td>
<td><strong>CAPITAL DISTRICT PHYSICIANS' HEALTH PLAN (CDPHP)</strong></td>
<td><strong>INDEPENDENT HEALTH ASSOCIATION (IHA)</strong></td>
<td><strong>MVP</strong></td>
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<td>Individual + Spouse/ Domestic Partner</td>
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<td>Family</td>
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<td>$192.89</td>
<td>$228.95</td>
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# WHAT YOU PAY

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<tr>
<th></th>
<th>Preventive Care</th>
<th>Office Visit</th>
<th>Lab</th>
<th>X-ray</th>
<th>Emergency Room</th>
<th>Outpatient Surgery</th>
<th>Durable Medical Equipment</th>
<th>Generic Rx</th>
<th>Preferred Rx</th>
<th>Nonpreferred Rx</th>
<th>Mail Order Rx</th>
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<tr>
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<td>$0 (gym reimbursement up to $300)</td>
<td>$20</td>
<td>$20 deductible and coinsurance</td>
<td>$20 deductible and coinsurance</td>
<td>$50</td>
<td>deductible and coinsurance</td>
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<td>$25-$40</td>
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<td>2.5 copays</td>
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<tr>
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<td>2.5 copays</td>
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## DEDUCTIBLES

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<th>Inpatient Hospital Services</th>
<th>$100</th>
<th>deductible and coinsurance</th>
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<th>$100</th>
<th>$100</th>
<th>$240</th>
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</table>

# 2017 Dental Plan Biweekly Rates

<p>| | | | |</p>
<table>
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<tbody>
<tr>
<td>Individual</td>
<td>$1.59</td>
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</tr>
<tr>
<td>Family</td>
<td>$7.03</td>
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</table>

¹ This plan has a $500 in-network deductible and 10 percent coinsurance for services other than an office, urgent care or emergency room visit.
² This plan is no longer accepting new enrollments.
³ Blue Choice has an inpatient surgery copayment of the lesser of 20 percent or $200.

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**Tell Us What You Think**
Take a quick online survey about this Benefits Bulletin.

[www.research.net/r/BBACT](http://www.research.net/r/BBACT)
How Is the RF Retiree Health Care Plan Changing for Medicare-Eligible Retirees?

Earlier this year, the RF announced a change in its approach to providing health care benefits for Medicare-eligible retirees and their Medicare-eligible dependents age 65 and older. Here are some answers to common questions asked by employees since the change was announced.

Q. What’s changing?
A. Previously, Medicare-eligible retirees and their Medicare-eligible dependents age 65 and older could enroll in the RF-sponsored Health Care plan as a supplement to Medicare. Beginning with coverage effective for 2017, instead of enrolling in the RF-sponsored Health Care plan, these individuals will be able to choose from a wide variety of health plans through the Aon Retiree Health Exchange™. To help pay for this coverage, the RF will make an annual contribution to a Health Reimbursement Account (HRA) for most Medicare-eligible retirees and/or their Medicare-eligible dependents.

Q. I’m eligible for Medicare but I am still an active employee. Does this affect me?
A. No. This change affects you only if you are both eligible for Medicare and eligible for RF Health Care benefits as a retiree.

Q. Will the HRA provide enough money to pay for this coverage?
A. Most affected retirees will be better off financially under this arrangement. This is primarily due to the lower premiums available through the Aon Retiree Health Exchange.

Q. Will eligible retirees have to share HRA funds with their enrolled eligible dependents?
A. No. Medicare-eligible retirees and their Medicare-eligible dependents will each get their own HRA and HRA funding (if eligible). And, they can even enroll in different plans.

Q. How can HRA funds be used?
A. Participants can use HRA funds to be reimbursed for their individual Medicare Supplement, prescription drug, or Medicare Advantage plan premiums, as well as other eligible out-of-pocket costs, like copays and deductibles.

For more information about this change, watch the recorded version of the Learning Tuesday webcast at http://livestream.com/hvccstreaming/LearningTuesdays/videos/129558758.

Get Great Deals With SUNY Perks at Work

The SUNY Perks at Work program offers discounts from more than 150 businesses. That includes local providers as well as big names like Apple, AT&T and Dell. And, you earn points for every dollar you spend through SUNY Perks at Work, helping you save even more.

Go to www.suny.edu/benefits/discounts
How to Put an FSA to Work for You

A Flexible Spending Account (FSA) is an IRS-approved, tax-free account that saves you money on eligible expenses. You authorize per-pay-period deposits to your FSA from your before-tax salary. Then, as you incur eligible expenses, you request tax-free withdrawals from your account to reimburse yourself.

There Are Two Types of FSAs: Health Care and Dependent Care

Dependent Care FSAs can be used to pay employment-related, daytime dependent care expenses for your dependent children or dependent relatives. This includes, for example, day care costs for children under age 13. Health Care FSAs 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 Must Enroll!

If you want to participate in an FSA in 2017, you must enroll, even if you’re participating in an FSA now. To enroll in an FSA for 2017, please visit www.rfsuny.org/selfservice.

Health Care FSA Debit Cards Are Good for 3 Years!

If you’re using a Health Care FSA now and plan to enroll again for 2017, do not throw out your current debit card. FSA debit cards are good for up to three years. When yours expires, you’ll automatically receive a replacement within 30 days of expiration.

No Receipts Needed for Standard Copays

If your purchases with your Health Care FSA debit card are for standard health care copays for prescription drugs, office visits or lab/X-ray services, you won’t have to submit a receipt.

If you do have an expense that requires documentation, Conexis will let you know right away. To keep your account active, you’ll need to provide documentation whenever it’s requested. If you do not provide the requested documentation by the close out of the plan year, you will be taxed on any unsubstantiated expenses.

2017 Pre-tax Contribution Limits

Health Care FSA: $2,550
Dependent Care FSA: $2,500 or $5,000 (depending on your tax filing status)

Are Your Beneficiaries Up to Date?

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
Get a 10% Discount!
Liberty Mutual Auto, Homeowner’s and Renter’s Insurance

Regular employees are eligible for a discount of up to 10 percent off standard rates for personal auto, homeowner’s and renter’s insurance through Liberty Mutual. You can enroll any time online, by phone or at your local Liberty Mutual office. There are no payroll forms to complete. When enrolling, identify yourself as an RF employee (RF client number 111756).

800-524-9400
www.libertymutual.com/rfsuny

Total Rewards Statements Available in March

Your 2016 Total Rewards Statement will be available at the end of March 2017. 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 2016.*

* 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.

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.
Virgin Pulse Program Is New and Improved!

On October 4, the Research Foundation moved to a new Virgin Pulse Platform. The new website and mobile app have greater functionality and allow you to earn points faster by participating in various activities.

All HealthCash has been transferred over as PulseCash and individuals already enrolled in Virgin Pulse simply can log onto the new site using their same username and password.

By completing simple healthy behaviors, you can earn up to $100 in cash or gift cards each quarter — $400 for the year.* The money you earn 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, so tax-withholding rules will be applied as your rewards are earned.

To get started, visit join.virginpulse.com/rfsuny and complete the registration steps. Be sure to enter your name exactly as it appears on your RF direct deposit or paycheck so that the Virgin Pulse system will recognize you.

Once you’re registered, you can start earning PulseCash points for exercise, steps, nutrition and sleep; plus wellness challenges and quizzes. To track your activities, you can enter them yourself on the Virgin Pulse website, or upload information from your FitBit or apps like Endomondo and Moves.

What’s Your Financial IQ?

Play for your chance to win a tablet computer. The Research Foundation has once again teamed up with TIAA for the What’s Your Financial IQ? challenge.

During the month of November, employees will have the opportunity to take this educational challenge to have fun and learn important information about financial planning. The more you play, the better your chance of increasing your IQ.

Employees who participate in the challenge will be entered for a chance to win one of three tablet computers. Check your email on November 1 for more information on how to participate in the challenge.
RF Ride – Enjoy Convenience and Savings

Whether you get to work using a bus, a train, a subway – or pay for parking at work or at the station – our RF Ride program can save you money.

Enrolling Is Easy
You can enroll online at wageworks.com or call 877-WageWorks (877-924-3967) Monday through Friday, 8 a.m. to 8 p.m. Eastern time. You’ll need to provide your first name and last name exactly as it appears on your payroll stub. Your ID Code is the last four digits of your Social Security number.

Eligible Expenses Are Deducted From Your Paycheck
The deductions are taken on a pretax basis. You pay no income taxes on the money you contribute to your RF Ride account, saving you money. Your deductions go into your account with WageWorks.

Expenses Are Paid Based on How You Use Your Account

Public transportation
Bus, light rail, regional rail, streetcar, trolley, subway, ferry, or vanpool

- Receive your transit pass or tickets by mail automatically each month, in time for the month they are valid, or
- Your Smart Card (or other electronic pass) is automatically reloaded.

Monthly parking expenses
Parking at or near work, as well as near public transportation for your commute

- Elect Pay My Parking and WageWorks schedules monthly direct payments online to your provider, or
- Pay your provider directly and then submit a claim to WageWorks for reimbursement.

Don’t Spend Hours Searching for Medical Information

With ConsumerMedical, RF employees and their insured dependents can get accurate information about any health concern, any time — for free.

To Register
Online: www.myConsumerMedical.com (enter Research Foundation in the company code field)
App: Download our free “MyMedicalAlly” app from iTunes or Google Play.
Phone: 888-361-3944 (toll-free) Monday through Friday, 8:30 a.m. to 11:00 p.m. ET

Earn a $400 Gift Card
If your doctor has recommended any of the following surgeries, and that surgery is considered non-emergency for you, contact ConsumerMedical to see if you are eligible for a $400 gift card.

- Hip Replacement
- Knee Replacement
- Low Back Surgery
- Hysterectomy
- Weight Loss Surgery (obesity/bariatric)
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 – see “Legal Notices” under “Health Insurance”) 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.

Important Notice About Your Prescription Drug Coverage and Medicare
File This! This is a notice of creditable coverage. If you decide to join one of the Medicare drug plans when you become eligible, you may be required to provide this notice to show whether or not you have maintained creditable coverage, and whether or not you are required to pay a higher premium (a penalty). This notice is distributed each year and at other times, such as before the next Medicare prescription drug coverage enrollment period and if the RF coverage changes. You may request a copy at any time, but you should keep a copy on file.

Date October 15, 2016
Name of Entity/Sender The Research Foundation for SUNY
Contact Benefits Administration
Address 35 State Street, Albany, NY 12207
Email benefits@rfsuny.org

Because your existing RF coverage is on average at least as good as the standard Medicare prescription drug coverage, Medicare considers the RF coverage “creditable.” You can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare plan.

However, even though your RF coverage is creditable, you could still be subject to penalties (in the form of higher premiums) if you lose or decide to leave RF coverage and wait longer than 60 days to enroll for Medicare Part D.

For More Information
Detailed information about Medicare plans that offer prescription drug coverage is available in the “Medicare & You” handbook. You’ll get a copy of this handbook in the mail every year when you become eligible for Medicare. You may also be contacted directly by Medicare prescription drug plans. For more information:

- Visit www.medicare.gov.
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the “Medicare & You” handbook for their telephone number), or
- Call 800-MEDICARE (800-633-4227) or TTY: 877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available from the Social Security Administration at www.socialsecurity.gov; or call 800-772-1213 (TTY users should call 800-325-0778).
Benefits Open Enrollment Is November 1 – November 30

Find the Benefits Bulletin Online!
Go to www.rfsuny.org/benefits and select “Benefits Publications” under “Quick Links.”

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

Look inside for important information about your 2017 benefits!