It’s Time to Enroll in Your 2018 Benefits

In August, you had the opportunity to make changes to your coverage under the Graduate Student Employee Health Plan (GSEHP) through the end of this year. From November 1 to 30, you have the opportunity to choose the coverage you want for 2018.

As announced in August, the GSEHP is changing from an “off-cycle” plan year (August 15 to August 14) to a calendar year plan year (January 1 to December 31). From now on, the GSEHP open enrollment period will occur each November.

You Can Enroll Online

To enroll, log on to the Employee Self Service website at www.rfsuny.org/selfservice, starting November 1. (For best results, use Internet Explorer.) If you need help, refer to the Employee Self Service Guide, which you will find on the site. If you’re unable to enroll online, you can submit the proper forms to your campus Benefits Office. See page 4.

If You Don’t Make Changes

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

Check out the enhanced vision benefits! Turn to page 5 to learn more.

NEW! Receive RF Benefits Text Alerts!

Text RFGRAD to 24587 for up-to-date notifications and reminders!

(Standard messaging rates apply. You may opt out at any time by texting STOP.)

NEW! New York State Paid Family Leave

Starting January 1, 2018, the New York State Paid Family Leave Program will provide New Yorkers job-protected, paid leave to bond with a new child, care for a loved one with a serious health condition or to 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.

See page 3 for more >>

Learn More Inside

➔ Your biweekly rates,
➔ New York State Paid Family Leave Program,
➔ More about open enrollment,
➔ Enhanced Vision Benefits,
➔ Great deals for RF employees,
➔ Important notices regarding your rights, and
➔ Helpful phone numbers and websites.
Your Health Care Plan Biweekly Rates

Biweekly rates are based on 26 pay periods during the 2018 plan year. The rates below are effective January 1, 2018 through December 31, 2018.

<table>
<thead>
<tr>
<th></th>
<th>Graduate Student Employees</th>
<th>Graduate and Postdoctoral Fellows</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$10.25</td>
<td>$102.46</td>
</tr>
<tr>
<td>Individual + one dependent</td>
<td>$40.02</td>
<td>$221.54</td>
</tr>
<tr>
<td>Individual + two or more dependents</td>
<td>$57.67</td>
<td>$292.15</td>
</tr>
</tbody>
</table>

For More Information

There are more details about your health care plan in the Summary Plan Description (SPD), which can be found at www.umr.com or 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.

Tell Us What You Think

Take a quick online survey about this Benefits Bulletin at goo.gl/nUe6np ... or here:
New York State Paid Family Leave Program Rolls Out in 2018

**The Benefit**
Starting in 2018, if you take an approved paid family leave, you will be eligible to receive 50 percent of your average weekly wages for up to eight weeks. The average weekly wage used to calculate the Paid Family Leave benefit is capped at the State’s Average Weekly Wage amount, which is currently $1,305.92, and is subject to change annually.

For example, in 2018, the program will replace 50 percent of pay during a qualified leave. So, an employee who makes $1,000 a week would receive a benefit of $500 a week (50 percent of $1,000) for up to eight weeks. But, a second employee who makes $2,000 a week would receive a benefit of $652.96 for up to eight weeks. That’s because the second employee’s pay is capped by New York State’s Average Weekly Wage — currently $1,305.92. Half of $1,305.92 is the $652.96 benefit.

Over a period of four years, the amount of the benefit will increase to 67 percent, capped at the New York State’s Average Weekly Wage, which is set to increase every year. The maximum number of weeks will increase incrementally to 12.

The program also guarantees that employees who use the leave can return to the same or a comparable position and continue their health insurance, if they continued to pay their insurance premiums while on leave.

**Eligibility**
Virtually every full-time or part-time RF employee will be eligible for the new Paid Family Leave Program. Employees with a regular schedule of 20 or more hours per week are eligible after 26 continuous weeks of employment. Employees with a regular schedule of less than 20 hours per week are eligible after 175 days worked.

**Participation Is Not Optional**
Participation in the program is not optional for most RF employees. You will be offered the ability to complete a Paid Family Leave waiver if it is determined your regular employment schedule is 20 hours or more per week but you will not work 26 continuous weeks, or when your regular employment schedule is less than 20 hours per week and you will not work 175 days. Please contact your campus HR/Benefits Office by November 21, 2017 if you feel you qualify for a waiver. A waiver form can also be found online at www.rfsuny.org/benefits.

**What You Pay**
The maximum employee contribution in 2018 will be 0.126 percent of your weekly wage up to the New York State Average Weekly Wage. Paid family leave deductions will begin with your December 8, 2017 paycheck. Your deduction will not exceed $1.65 per week (subject to change).

<table>
<thead>
<tr>
<th>2018</th>
<th>2019</th>
<th>2020</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Weeks Available in Any 52-Week Period</td>
<td>8</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Max. % of Employee Average Weekly Wage</td>
<td>50%</td>
<td>55%</td>
<td>60%</td>
</tr>
<tr>
<td>Cap % of State Average Weekly Wage*</td>
<td>50%</td>
<td>55%</td>
<td>60%</td>
</tr>
</tbody>
</table>

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

**Transition Information**
Effective January 1, 2018 the Research Foundation will use a look back method for determining FMLA availability. This means that the RF will look back over the last 12 months prior to the effective date of an FMLA request. Any FMLA used during that period will be deducted when determining the balance available for the current request.

Keep an eye out for an additional communication on Paid Family Leave that will be distributed next week.
What You Need to Know About Open Enrollment

**When will I notice any differences on my paycheck?**

New deductions for 2018 premiums will appear on your first paycheck of the new year. Make sure to review your paycheck to confirm deductions are accurately reflected.

**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 2017 tax returns. Be sure to keep it with your other tax documentation.

**What if I can’t enroll online?**

If you’re unable to 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) and from your campus Benefits Office.

**Where can I get more info about the benefits I am eligible for?**

Visit www.rfsuny.org/benefits or contact your campus Benefits Office.

**Will I receive a confirmation statement of the benefits choices I make?**

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 screen, you will not be able to review it again online.
We are pleased to announce the vision benefits under the plan have been enhanced. At right are highlights of the enhanced benefit.

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

<table>
<thead>
<tr>
<th>Benefits Plan</th>
<th>Current Benefit</th>
<th>Vision Plan Plus Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail Frame Allowance</td>
<td>Up to $14</td>
<td>Up to $130 plus 20% discount on overage</td>
</tr>
<tr>
<td>Contact Lens Allowance</td>
<td>Up to $45</td>
<td>Up to $105 plus 15% discount on overage</td>
</tr>
<tr>
<td>Eye Exams, Frames, Contacts (in lieu of eyeglasses)</td>
<td>Every 24 Months</td>
<td>Every 12 Months</td>
</tr>
<tr>
<td>Davis Vision Exclusive Collection (in lieu of allowance)</td>
<td>$0/$0/$25</td>
<td>$0/$0/$0</td>
</tr>
<tr>
<td>Fashion/Designer/Premier</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

**Great Deals for RF Employees**

**Auto, Homeowner’s and Renter’s Insurance Discount**

**www.libertymutual.com/rfsuny**

800-524-9400

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).

**RF Ride**

**wageworks.com**

877-WageWorks (877-924-3967) Monday through Friday, 8 a.m. to 8 p.m. ET

Pay for work-related parking or commuting expenses on a pretax basis. To enroll, 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.
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.

**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 14, 2017  
**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 also may be contacted directly by Medicare prescription drug plans. For more information:

- Visit www.medicare.gov  
- Call your State Health Insurance Assistance Program for personalized help (see the inside back cover of your copy of the “Medicare & You” handbook for their telephone number)  
- Call 800-MEDICARE (800-633-4227); TTY users should call 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).

*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.*
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.

**Health Care**
UMR  
800-826-9781  
[www.umr.com](http://www.umr.com)

**Prescription Drug**
Express Scripts  
800-818-6632  
[www.express-scripts.com](http://www.express-scripts.com)

**Dental Care**
Delta Dental  
800-932-0783  
[www.deltadentalins.com](http://www.deltadentalins.com)

**Vision Care**
Davis Vision  
800-999-5431  
[www.davisvision.com](http://www.davisvision.com)

**New York State Short-Term Disability**
First Reliance Standard Life Insurance Company  
Contact your campus RF office  
[www.wcb.ny.gov](http://www.wcb.ny.gov) (Select “Workers”)

**Workers’ Compensation**
Chubb Insurance Company  
Contact your campus RF office  
[www.wcb.ny.gov](http://www.wcb.ny.gov) (Select “Workers”)

**Auto, Homeowner’s and Renter’s Insurance Discount Program**
Liberty Mutual Insurance  
800-524-9400  
[www.libertymutual.com/rfsuny](http://www.libertymutual.com/rfsuny)

**RF Ride**
WageWorks  
877-924-3967  
[www.wageworks4me.com/rfsuny](http://www.wageworks4me.com/rfsuny)

**Unemployment Benefits**
New York State Department of Labor  
Contact your local unemployment office  
https://www.labor.ny.gov/home/  
(Select “Individuals” tab)

**International Travel Assistance**
(while working on RF programs)
**Health Insurance**
GeoBlue Traveler  
855-282-3517  
[www.geo-blue.com](http://www.geo-blue.com)

**Worldwide Emergency Assistance Services**
UnitedHealthcare Global  
800-537-2029  
[www.unitedhealthcareglobal.com](http://www.unitedhealthcareglobal.com)

**Paid Family Leave**
First Reliance Standard Life Insurance Company  
Contact your campus RF office  
[www.wcb.ny.gov](http://www.wcb.ny.gov) (Select “Workers”)

Benefits Open Enrollment Is
November 1 – November 30

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

Look inside for important information about your 2018 benefits!