

# Benefits Bulletin

Postdoctoral Employees / October 2024



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

Select the plans and coverage levels you want for 2025 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, 2025.

### Do You Have Questions Regarding Open Enrollment?

The Benefits Department will be hosting office hours to answer your questions on 11/8, 11/15, 11/22 and 11/29 from 12 to 1 p.m.

Dial-in #: 877-853-5247

Meeting ID: 879 6110 8721

Learn more at

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

### Great News! No Increases to a Number of 2025 Plan Rates

In 2025, there will be no increase to Traditional PPO and Deductible PPO Health Plan rates. There will also be no change to Dental Plan and Vision Plan Plus rates, and a 7% decrease to Optional Employee Life rates!



Wellness



Health



Financial Security



Retirement



Additional Benefits

## Five Actions to Get the Most from Your Benefits

- 1 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 2025.
  - If you take no action during Open Enrollment, your 2024 Health, Dental and Vision Care elections will roll over into 2025.
  - If you want to participate in Health Care or Dependent Care Flexible Spending Accounts in 2025, you **must enroll** even if you currently participate. To receive the 2025 Dependent Care subsidy, you must select it during Open Enrollment.
- 2 View your 2025 coverage rates.** New deductions for 2025 premiums (if applicable) will appear in your January 10, 2025, paycheck.
- 3 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.
- 4 Enroll in our Voluntary Short Term Disability program.** This year, we have a new Open Enrollment opportunity for employees not enrolled in Voluntary Short-Term Disability coverage. See [page 3](#) for more details.
- 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

- 2 What's New for 2025
- 4 2025 Plan Comparison and Rates
- 5 FSA Information
- 6 New York State Paid Family Leave Program
- 6 Where to Get More Information
- 7 Other Important Benefits and Reminders
- 8 Who to Call
- 9 Annual Notices

# Open Enrollment Snapshot

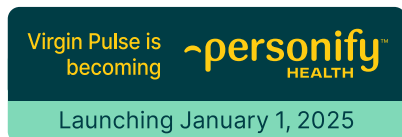


## What's New for 2025



### Benefit Plan Transition

Virgin Pulse, our wellness program, is rebranding and becoming Personify Health in 2025. Personify Health will provide the same health and wellbeing services as it does today. Starting January 1, 2025, when you update your app, it will switch from Virgin Pulse to Personify Health with the same username and password.



Financial Security

### Disability and Leave Administration: Improving the Experience

Beginning January 1, 2025, the RF will partner with First Reliance Standard to administer Long-Term Disability, Voluntary Short-Term Disability, New York State Short-Term Disability and Paid Family Leave benefits. Voluntary Short-Term-Disability insurance replaces a portion of your income if you become disabled and can't work for a short amount of time. You may purchase a weekly benefit in \$100 increments not to exceed the lesser of \$2,000 or 60 percent of salary.

During Open Enrollment, employees will have a guaranteed issue opportunity to enroll in Voluntary Short-Term Disability if not currently enrolled. If you are interested in enrolling, please visit [www.rfsunys.org/information-for/employee-center-/self-service/](http://www.rfsunys.org/information-for/employee-center-/self-service/).



## 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.

# 2025 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	\$83.15	\$69.66	\$80.55	\$29.08
Individual + Spouse/ Domestic Partner	\$294.27	\$186.00	\$266.09	\$264.73	\$298.79	\$98.31**
Individual + Child(ren)	\$239.54	\$142.12	\$232.83	\$181.13	\$224.00	
Family	\$467.90	\$305.69	\$382.50	\$320.46	\$329.80	\$136.52
<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 individual deductible or \$1,250 family deductible and 10 percent coinsurance for services other than an office, urgent care or emergency room visit.

\* Capital District Physician's Health Plan final 2025 rates were not available at the time of publication. Proposed rates have been provided here. Final rates will be communicated once approved at a later date.

\*\* This rate is for Individual plus Spouse or Individual plus One Child. Families with multiple children fall under the Family Tier.

## Your 2025 Dental and Vision Plan Options

2025 Dental Care Plan Offered through Delta Dental		2025 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 2025, 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 Inspira Financial 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.

2025 PRETAX CONTRIBUTION LIMITS	
Health Care FSA	\$3,200

## 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.**

2025 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 2025 plan year, a grace period gives you until March 15, 2026 to incur expenses and until March 31, 2026 to file claims. Plan carefully to ensure you have the opportunity to maximize your FSA funds and avoid forfeiting them.

**Contact Inspira Financial**

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

**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 \$1,757.19. The maximum weekly benefit for 2025 is \$1,177.32.

**Deduction Rate:** .388 percent of weekly earnings capped annually at \$354.53.

## 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/information-for/employee-center/self-service/](http://www.rfsuny.org/information-for/employee-center/self-service/).

# Make the Most of These Great Programs

## Earn Wellness Rewards with Personify Health

Explore the Personify Health (formerly called 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 Personify Health 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.personifyhealth.com/rfsuny](https://join.personifyhealth.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 the Apple Store or Google Play. Or go to [www.mymedicalally.alight.com](https://www.mymedicalally.alight.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 2024 Total Rewards Statement will be available at the end of March 2025. 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 2024.\*

\* 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 for which you are eligible, 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)	Inspira Financial	844-729-3539	<a href="http://www.inspirafinancial.com">www.inspirafinancial.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	First Reliance Standard Life Insurance Company	866-752-8117	<a href="http://www.reliancestandard.com">www.reliancestandard.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	Personify Health		<a href="http://join.personifyhealth.com/rfsuny">join.personifyhealth.com/rfsuny</a>
Medical Support	Alight Solutions	888-361-3944	<a href="http://mymedicalally.alight.com">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 in 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 maximum amount 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 2024 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

35 State Street

Albany, New York 12207-2826

Benefits Open Enrollment:

**November 1 – 30**

Look inside for important  
information.

Look inside for important  
information about your  
2025 benefits!

