

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

**If you are a retiree or an eligible dependent of a retiree and you are not eligible for Medicare, your current RF benefits will continue for 2019 unless you make changes during open enrollment, or become eligible for Medicare in 2019.**

Your new choices are effective January 1, 2019. New premiums will appear on your monthly billing coupons.

### 3 Things to Know

#### 1 There are certain situations when you need to make changes to your RF benefits.

You only need to take action during open enrollment if:

- You want to waive RF Health Care coverage,
- You want to change health care plans, or
- You want to remove dependents from your health plan.

#### 2 You can change your health insurance carrier.

To change your health insurance carrier, get the RF Benefits Enrollment Form from the RF Benefits website ([www.rfsuny.org/retirees](http://www.rfsuny.org/retirees)), or from RF Benefits Services (address is on page 5).

#### 3 You cannot add dependents.

Dependents cannot be added to Retiree Health Care coverage for any reason.

## What's New!

### New Administrator for Retiree Premium Billing

Starting January 1, 2019, PayFlex will be the premium billing administrator for our Pre-65 Retiree Medical, Retiree Dental and Retiree Vision plans. PayFlex is replacing our current vendor, WageWorks.

New PayFlex premium coupons will be mailed to you in December. If you currently have your premiums automatically withdrawn from your bank account (called Electronic Funds Transfer or EFT), you will need to complete a new form giving PayFlex permission to withdraw the funds. If you mail your premium payment each month, the mailing address will change.

You will receive more information about this change, including any forms you need to complete and the new mailing address for premiums, in December.

## Tell Us What You Think

Take a quick online survey about this Benefits Bulletin at <https://www.research.net/r/ZZYHKW3> or use the QR code.



## For More Information

From the RF website ([www.rfsuny.org](http://www.rfsuny.org)) click on *Information For > Retirees*





# 2019 Health Care Plan Comparison

For retirees and dependents not Medicare eligible

	Empire Blue Cross Traditional PPO	Empire Blue Cross Deductible PPO <sup>2</sup>	Blue Choice (Rochester/Excelsus) <sup>1,3,4</sup>	Capital District Physicians' Health Plan (CDPHP) <sup>1</sup>	Independent Health Association (IHA) <sup>1</sup>	MVP <sup>1</sup>
<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	\$25-\$40	\$20	\$20	\$20
Lab	\$20	deductible and coinsurance	\$25	\$20	\$0-\$20	\$20
X-ray	\$20	deductible and coinsurance	\$40	\$20	\$20	\$20
Emergency Room	\$50	\$50	\$100	\$50	\$125	\$50
Outpatient Surgery	\$0	deductible and coinsurance	\$50+\$40	\$75	\$15	\$75
Durable Medical Equipment	\$0 covered in full	deductible and coinsurance	50%	20%	50%	20%
Generic Rx	\$10	\$10	\$10	\$10	\$10	\$10
Preferred Rx	\$25	\$25	\$25	\$25	\$30	\$25
Nonpreferred Rx	\$45	\$45	\$40	\$45	\$50	\$40
Mail Order Rx	\$10/\$50/\$90	\$10/\$50/\$90	3 copays	2.5 copays	2.5 copays	2.5 copays
<b>Deductibles</b>						
Inpatient Hospital Services	\$100	deductible and coinsurance	\$100	\$100	\$100	\$240

<sup>1</sup>These are the anticipated rates and plan designs. Final rates and plan designs are awaiting final approval from the New York State Department of Financial Services.

<sup>2</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.

<sup>3</sup>This plan is no longer accepting new enrollments.

<sup>4</sup>Blue Choice has an inpatient surgery copayment of the lesser of 20 percent or \$200.



## 2019 Dental and Vision Plan Rates\*

Coverage Level	Dental Plan Monthly Rate	Regular Vision Plan Monthly Rate	Vision Plan Plus Monthly Rate
Individual	\$35.22	\$4.34	\$13.30
Family	\$83.27	\$10.30	\$31.65

\* Dental and vision rates are applicable to those currently enrolled. If you did not elect retiree dental coverage or COBRA vision coverage within 60 days of your retirement, you are not eligible to enroll.



# 2019 Health Care Plan Rates

For retirees and dependents not Medicare eligible

Service at Retirement	Eligible to retire before January 1, 2012 <sup>1</sup>	Eligible to retire after January 1, 2012 Find your rates here based on your years of service at retirement.		
	N/A	20 or more	15 to 19	10 to 14
<b>MEDICARE PART A AND B STATUS: NOT MEDICARE ELIGIBLE</b>				
<b>Empire Blue Cross</b>				
Individual	\$140.38	\$140.38	\$233.96	\$374.34
Individual + Spouse/DP	\$446.31	\$446.31	\$794.83	\$1,241.14
Individual + Child(ren)	\$356.50	\$356.50	\$630.18	\$986.68
Family	\$699.76	\$699.76	\$1,259.50	\$1,959.27
<b>Empire Blue Cross Deductible PPO</b>				
Individual	\$64.14	\$64.14	\$157.72	\$298.10
Individual + Spouse/DP	\$293.81	\$293.81	\$642.33	\$1,088.64
Individual + Child(ren)	\$219.25	\$219.25	\$492.93	\$849.43
Family	\$471.22	\$471.22	\$1,030.96	\$1,730.73
<b>Blue Choice (Rochester/Excellus)<sup>2,3</sup></b>				
Individual	\$105.71	\$105.71	\$176.18	\$281.89
Individual + Spouse/DP	\$380.41	\$380.41	\$679.80	\$1,060.21
Individual + Child(ren)	\$435.55	\$435.55	\$764.50	\$1,191.12
Family	\$454.68	\$454.68	\$815.96	\$1,270.63
<b>Capital District Physicians' Health Plan<sup>2</sup></b>				
Individual	\$115.45	\$115.45	\$192.42	\$307.87
Individual + Spouse/DP	\$346.35	\$346.35	\$615.73	\$962.09
Individual + Child(ren)	\$323.26	\$323.26	\$573.41	\$896.67
Family	\$531.07	\$531.07	\$954.39	\$1,485.47
<b>Independent Health Association<sup>2</sup></b>				
Individual	\$104.98	\$104.98	\$174.96	\$279.94
Individual + Spouse/DP	\$398.91	\$398.91	\$713.84	\$1,112.75
Individual + Child(ren)	\$272.94	\$272.94	\$482.89	\$755.83
Family	\$482.89	\$482.89	\$867.80	\$1,350.69
<b>MVP<sup>2</sup></b>				
Individual	\$135.50	\$135.50	\$225.84	\$361.34
Individual + Spouse/DP	\$528.32	\$528.32	\$876.84	\$1,325.49
Individual + Child(ren)	\$353.35	\$353.35	\$625.22	\$978.57
Family	\$562.10	\$562.10	\$1,007.93	\$1,570.03

<sup>1</sup> These rates are for retirees who retired or were eligible to retire before January 1, 2012. Retirees who were hired before January 1, 1986 do not contribute to coverage under these rules.

<sup>2</sup> These are anticipated rates and plan designs. Final rates and plan designs are awaiting final approval from the New York State Department of Financial Services.

<sup>3</sup> This plan is no longer accepting new enrollments.

# RF Retiree Benefits Plan

For Medicare-eligible retirees and their Medicare-eligible dependents

Here is a quick refresher on RF health care benefits for Medicare-eligible retirees and their Medicare-eligible dependents age 65 and older – and how the program works.



## Plan Choices

You can choose from a wide variety of health plans through the Aon Retiree Health Exchange™. You can keep your same medical plan provider for 2019 or you can change it – the choice is yours.

## Health Reimbursement Account (HRA)

To help pay for health coverage, the RF will make an annual contribution to an HRA for most Medicare-eligible retirees and/or their Medicare-eligible spouse or domestic partner.

Medicare-eligible retirees and their Medicare-eligible spouse or qualifying domestic partner each get their own HRA and HRA funding (if eligible). This provides the greatest flexibility and allows them to enroll in different health plans, if they want.

## How HRA Funds Are Used

Participants can use HRA funds 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.

Remember, if you waive coverage, you cannot re-enroll. Dependents cannot be added to Retiree Health Care coverage for any reason.

If you will become eligible for Medicare in 2019, you will receive an education packet from Aon Retiree Health Exchange as you get closer to Medicare eligibility. The packet contains complete information about obtaining health care coverage. Annual HRA contributions are pro-rated based on the date you become Medicare eligible.

2019 HRA Contributions	Annual RF Contribution			
	Employees hired before 1/1/2012		Employees hired on or after 1/1/2012	
Service Category	Retiree	Spouse	Retiree	Spouse
10-14 YOS	\$2,356	\$0	\$0	\$0
15-19 YOS	\$4,194	\$153	\$3,097	\$153
20+ YOS	\$4,901	\$3,581	\$4,901	\$3,581
All current retirees under pre-2012 rules and employees eligible to retire under pre-2012 rules	\$4,901	\$4,901	n/a	n/a

## Questions?

Topic	Contact	Phone/Website
Current medical coverage/ retiree benefits	RF Benefits Services	518-434-7101, Monday – Friday, 8:30 a.m. – 5:00 p.m. Eastern time
Medicare eligibility, enrollment or cost	Social Security	800-772-1213   800-325-0778 (TTY)   <a href="http://www.ssa.gov">www.ssa.gov</a>
Medicare benefits	Medicare	800-633-4227   877-486-2048 (TTY)   <a href="http://www.medicare.gov">www.medicare.gov</a>
Retiree Health Exchange	Aon	844-689-7837   <a href="http://www.myhealthexchange4retirees.com/rfsuny">www.myhealthexchange4retirees.com/rfsuny</a>
Premiums and billing	PayFlex	844-729-3539   <a href="http://www.payflex.com">www.payflex.com</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.

# Keep Your Contact Information Up-to-Date!

You can update your contacts in the following ways:

<b>Phone</b>	518-434-7101
<b>Email</b>	<a href="mailto:benefits@rfsunny.org">benefits@rfsunny.org</a>
<b>Mail</b>	Send a completed Information Update Form to: The Research Foundation for SUNY Attn: RF Benefits Services P.O. Box 9 Albany, NY 12201-0009

Go to [www.rfsuny.org](http://www.rfsuny.org), click on *Information For > Retirees* to download the form.

## 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.



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

If you are not eligible for Medicare (as a retiree or a dependent of a retiree), this is your opportunity to change or cancel your coverage.



Look inside for important details

- Understand the changes you can make during open enrollment
- See your 2019 monthly rates

You can also read this Benefits Bulletin online! Simply go to [www.rfsuny.org/benefits](http://www.rfsuny.org/benefits) and select *Benefits Publications* under *Quick Links*.