

Benefits Bulletin

Graduate Students / October 2024

Enroll for Your 2025 Benefits



Open Enrollment runs from **November 1 to 30**. This is your opportunity to make any changes to your benefits for 2025, so don't miss out.



Five Actions to Get the Most from Your Benefits

- 1 Review your coverage.** You may add or remove dependents or waive coverage.
If you take no action during Open Enrollment, your 2024 coverage elections will roll over into 2025.
- 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, starting November 1.** If you're unable to enroll online, you can submit the proper forms to your campus Benefits Office.
- 4 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.
- 5 Need more information?** Visit benefits.rfsuny.org or contact your campus Benefits Office.



Financial Security



Additional Benefits

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Open Enrollment Snapshot



What's New for 2025



Financial Security

Disability and Leave Administration: Improving the Experience

Beginning January 1, 2025, the RF will partner with First Reliance Standard to administer New York State Short-Term Disability and Paid Family Leave benefits.



Your Health Care Plan Rates

Biweekly rates are based on 26 pay periods during the 2025 plan year. The rates (below) are effective January 1, 2025 through December 31, 2025.

COVERAGE LEVEL	GRADUATE STUDENT EMPLOYEES BIWEEKLY RATES	GRADUATE FELLOWS BIWEEKLY RATES
Individual	\$20.41	\$204.13
Individual + one dependent	\$80.23	\$443.40
Individual + two or more dependents	\$115.31	\$583.72

There are more details about your Health Care plan in the Summary Plan Description (SPD), which can be found at www.anthem.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.

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.

What you pay for health care services

Preventive Care	\$0
Office Visit	\$10
Lab	\$15
Emergency Room	\$25
Generic Rx	\$5
Preferred Rx	\$25
Nonpreferred Rx	\$45
Inpatient Hospital Services	\$200

In-network copays listed above.

Great Deals for RF Employees

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 or call **800-524-9400**. When enrolling, identify yourself as an RF employee (RF client number 111756).

Protect Your Furry Friends

Liberty Mutual's suite of pet insurance plans saves you money on 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 for more information.

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) 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 Blue Cross	800-342-9816	www.anthem.com
Prescriptions	Express Scripts	800-251-7690	www.express-scripts.com
New York State Short-Term Disability	First Reliance Standard Life Insurance Company	866-752-8117	www.reliancestandard.com
Workers' Compensation	Chubb Insurance Company		Contact your campus RF office www.wcb.ny.gov (Select "Workers")
International Travel Assistance (Health Insurance and Worldwide Emergency Assistance while working on RF programs)	GeoBlue Traveler	855-282-3517	www.geo-blue.com
Auto, Homeowner's and Renter's Insurance Discount Program	Liberty Mutual Insurance	800-524-9400	www.libertymutual.com/rfsuny
College Savings Program	Vanguard/Upromise	877-NYSAVES (877-697-2837)	
Unemployment Benefits	New York State Department of Labor		Contact your local unemployment office www.labor.ny.gov/home/ (Select "Individuals" tab)
Paid Family Leave	First Reliance Standard Life Insurance Company	866-752-8117	www.reliancestandard.com
Pet Insurance	Liberty Mutual Pet Insurance	844-250-9199	pet.libertymutual.com/rfsuny

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/.

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 – *Health Insurance > Legal Notices*) or you may request a paper copy of the notice from your campus Benefits Office.

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

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

For more information about the Paid Family Leave Program and how to apply for benefits, refer to the *RF Benefits Handbook* online at www.rfsuny.org/benefits and select *Benefits Publications > Benefits Handbooks*.

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 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 are eligible for and/or enrolled in. 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.



35 State Street
Albany, New York 12207-2826

Look inside for important
information about your
2025 benefits!

