

# Benefits Bulletin

Active Employees / October 2020

## Open Enrollment Is November 1 – 30

Take this opportunity to select the plans and coverage levels you want for next year in the following plans: Health Care, Dental Care, Vision Care, Health Care Flexible Spending Account (HCFSA) and Dependent Care Flexible Spending Account (DCFSA). Your benefit choices are effective January 1, 2021.

### Receive RF Benefits Text Alerts!

Simply text  
**RFBENEFITS to 24587.**

You'll receive up-to-date notifications and reminders about your benefits! (Standard messaging rates apply. You may opt out at any time by texting STOP.)

### Learn More About 2021 Open Enrollment

Beginning November 1, view the Open Enrollment educational video posted at [www.rfsuny.org/benefits](http://www.rfsuny.org/benefits).

## 5 Things to Know About OPEN ENROLLMENT

- 1 Open Enrollment is your opportunity to make changes to your health, dental and vision coverage for 2021** – You may change health plans, add or remove dependents or waive coverage. If you take no action during Open Enrollment, your 2020 Health, Dental and Vision Care elections will roll over into 2021.
- 2 If you want to participate in Health Care or Dependent Care Flexible Spending Accounts in 2021, you must enroll even if you currently participate** – To receive the 2021 Dependent Care subsidy, you must elect it during Open Enrollment.
- 3 New deductions for 2021 premiums (if applicable) will appear in your January 1, 2021 paycheck** – Make sure to review your paycheck to confirm deductions are accurately reflected.
- 4 Enrolling is easy** – Log on to [www.rfsuny.org/selfservice](http://www.rfsuny.org/selfservice), starting November 1. (For best results, use Internet Explorer.) If you're unable to enroll online, you can submit the proper forms to your campus Benefits Office.
- 5 You MUST print your enrollment confirmation statement!** Once you have made your elections online through Employee Self Service, use your browser's print function (*File > Print*) to print. Your confirmation statement is proof of your enrollment in the event of a discrepancy.

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# 2021 Health Care Plan Comparison

PLAN FEATURE	EMPIRE BLUE CROSS TRADITIONAL PPO	EMPIRE BLUE CROSS DEDUCTIBLE PPO <sup>1</sup>	CAPITAL DISTRICT PHYSICIANS' HEALTH PLAN (CDPHP)	INDEPENDENT HEALTH ASSOCIATION (IHA)	MVP
<b>ACTIVE EMPLOYEES BIWEEKLY RATES</b>					
Individual	\$67.71	\$31.21	\$56.52	\$47.54	\$63.93
Individual + Spouse/ Domestic Partner	\$215.64	\$142.63	\$169.56	\$180.67	\$263.61
Individual + Child(ren)	\$171.81	\$106.12	\$158.25	\$123.62	\$186.55
Family	\$337.47	\$228.09	\$259.98	\$218.70	\$268.89
<b>WHAT YOU PAY</b>					
Preventive Care	\$0 (gym reimbursement up to \$300)	\$0 (gym reimbursement up to \$300)	\$0	\$0	\$0
Office Visit	\$20	\$30	\$20	\$20	\$20
Lab	\$20	deductible and coinsurance	\$20	\$0-\$20	\$20
X-ray	\$20	deductible and coinsurance	\$20	\$20	\$20
Emergency Room	\$50	\$50	\$50	\$125	\$50
Outpatient Surgery	\$0	deductible and coinsurance	\$75	\$15	\$75
Durable Medical Equipment	\$0 covered in full	deductible and coinsurance	20%	50%	20%
Generic Rx	\$10	\$10	\$10	\$10	\$10
Preferred Rx	\$25	\$25	\$25	\$30	\$25
Nonpreferred Rx	\$45	\$45	\$45	\$50	\$40
Mail Order Rx	\$10/\$50/\$90	\$10/\$50/\$90	2 copays	2.5 copays	2.5 copays
<b>DEDUCTIBLES</b>					
Inpatient Hospital Services	\$100	deductible and coinsurance	\$100	\$100	\$240

<sup>1</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.

## 2021 Dental Plan Rates

COVERAGE LEVEL	ACTIVE EMPLOYEES BIWEEKLY RATES
Individual	\$1.53
Family	\$6.77

For 2021, your benefit deductions will be taken out of 27 pay periods, as opposed to the typical 26, which lowers the bi-weekly premium for you.

Optional Life Insurance rates have decreased! Please see [https://www.rfsuny.org/media/RFSUNY/Forms/enroll\\_kit\\_life.pdf](https://www.rfsuny.org/media/RFSUNY/Forms/enroll_kit_life.pdf) for enrollment and specific rate information.

# Your Vision Benefits

You can keep the Regular Vision Plan at no cost or enroll in the Vision Plan Plus by paying the bi-weekly premiums. Both plans are administered by Davis Vision. You can use your current vision card to access your 2021 benefits. You may not change vision plans during the year.

## 2021 Vision Plan Plus Rates

COVERAGE LEVEL	ACTIVE EMPLOYEES BIWEEKLY RATES
Single	\$5.45
Family	\$12.90

## Plan Highlights

PLAN FEATURE	REGULAR VISION PLAN	VISION PLAN PLUS
Retail Frame Allowance	Up to \$14	Up to \$130 plus 20% discount on average
Contact Lens Allowance	Up to \$45	Up to \$105 plus 15% discount on average
Eye Exams, Frames, Contacts (in lieu of eyeglasses)	Every 24 Months	Every 12 Months
Davis Vision Exclusive Collection (in lieu of retail frame allowance)	Fashion: \$0 co-pay Designer: \$0 co-pay Premier: \$25 co-pay	Fashion: \$0 co-pay Designer: \$0 co-pay Premier: \$0 co-pay

For full detail, please refer to the RF Benefits Handbook or the RF Benefits Website ([www.rfsuny.org/benefits](http://www.rfsuny.org/benefits)).

# Save Money with Flexible Spending Accounts

**Important: To participate in an FSA in 2021, you must enroll – even if you’re participating in one now.**

## Health Care FSA

The Health Care FSA 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 will receive a PayFlex debit card, which can be used 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 when you have an expense that requires documentation. You must provide any requested documentation to keep your account active and avoid being taxed on unsubstantiated expenses.

2021 PRETAX CONTRIBUTION LIMITS	
Health Care FSA	\$2,750

**Plan Carefully**  
According to IRS rules, any money left in your FSA at the end of the year is forfeited. For the 2021 plan year, a grace period gives you until March 15, 2022 to incur expenses and until March 31, 2022 to file claims. Plan carefully to ensure you have the opportunity to maximize your FSA funds and avoid forfeiting them.

## Dependent Care FSA

The Dependent Care FSA can be used to pay employment-related daytime dependent care expenses for your dependent children or dependent relatives, including day care costs for children under age 13.

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.**

2021 PRETAX CONTRIBUTION LIMITS	
Dependent Care FSA	\$2,500 or \$5,000 (depending on your filing status; includes employer subsidy if you elect)

**Contact PayFlex**  
1-844-729-3539  
[www.payflex.com](http://www.payflex.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.

## Paid Family Leave benefits are fully in effect in 2021

**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 \$1,450.17. The maximum weekly benefit for 2021 is \$971.61.

**Deduction Rate:** .511 percent of weekly earnings capped annually at \$385.34.

### For More Information

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](http://www.rfsuny.org/benefits) and select *Benefits Publications > Benefits*

# CARES Act

The Research Foundation is offering Coronavirus-related loans and distributions on the optional 403B Retirement Plan. If you are impacted by COVID-19 and are interested in these options, please contact TIAA at 800-842-2252.

# NYS Executive Order for Life Insurance Policies

Extended grace periods give you additional rights under your life insurance certificate if you can demonstrate financial hardship as a result of COVID-19. Please contact your campus Benefits Office for more information.

# Where to Find 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/signup](http://www.rfsuny.org/signup).

# Take Advantage of These Great Programs

## Virgin Pulse Program

**It's easy to earn up to \$400 a year while improving your health.** Complete simple healthy behaviors to earn money that 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.

To sign up, go to [join.virginpulse.com/rfsuny](http://join.virginpulse.com/rfsuny).

## SUNY Perks at Work

**Get discounts from more than 150 businesses.** 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](http://www.suny.edu/benefits/discounts).

## Pet Insurance

**The RF is pleased to offer Pet Insurance through Nationwide.** The My Pet Protection<sup>SM</sup> 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 [petinsurance.com/rfsuny](http://petinsurance.com/rfsuny) for more information.

## ConsumerMedical

**Get free, reliable medical information from a team of 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 iTunes or Google Play. Or go to [www.myConsumerMedical.com](http://www.myConsumerMedical.com) (enter Research Foundation in the company code field) or call **888-361-3944** (toll-free) Monday through Friday, 8:30 a.m. to 11:00 p.m. ET.

## Auto, Homeowner's and Renter's Insurance Discount

**Get a 10 percent discount off standard rates.** Save on insurance 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).

Go to [www.libertymutual.com/rfsuny](http://www.libertymutual.com/rfsuny) or call **800-524-9400**.

# Benefits Reminders!

## Make Sure to Update Your Beneficiaries

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](http://www.rfsuny.org/selfservice)

Retirement Plans: [www.tiaa-cref.org/rfsuny](http://www.tiaa-cref.org/rfsuny)

## Total Rewards Statements Available in March

Your 2020 Total Rewards Statement will be available at the end of March 2021. 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 2020.\*

\* 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 you are eligible for, 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	Empire Blue Cross	800-342-9816	<a href="http://www.empireblue.com">www.empireblue.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)	PayFlex	844-729-3539	<a href="http://www.payflex.com">www.payflex.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	Virgin Pulse		<a href="http://join.virginpulse.com/rfsuny">join.virginpulse.com/rfsuny</a>
Medical Support	Consumer Medical	888-361-3944	<a href="http://www.myConsumerMedical.com">www.myConsumerMedical.com</a>
Pet Insurance	My Pet Protection		<a href="http://www.petinsurance.com/rfsuny">www.petinsurance.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 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.

# 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 2020 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.



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Benefits Open  
Enrollment Is

**November 1 – 30**

Look inside for important  
information.

Enroll online through RF Employee  
Self Service at  
[www.rfsuny.org/selfservice](http://www.rfsuny.org/selfservice).

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