



Open Enrollment

Learning Tuesday

October 2017

Learning Objectives

- Learn about how open enrollment impacts you
 - New Rates / Compare Plans
 - New Enhanced Vision Plan
 - Text Alerts
 - Flexible Spending Account (FSA) reminders
 - Retirement Changes

Open Enrollment

- New Rates / Compare Plans
 - Health plan rate increases vary
 - PPO individual rate increasing about 8%, and
 - RF contribution rate unchanged at 85% single and 70% dependent share.
 - NO CHANGE in Dental rates

Open Enrollment

- New Rates / Compare Plans
 - Read details in the Benefits Bulletin, which you should have recently received.
 - Or, online by November 1st, 2017

www.rfsuny.org/benefits, select “Benefits Publications” in Quick Links

REGULAR EMPLOYEES
What is a regular employee?

GRADUATE STUDENT EMPLOYEES
What is a graduate student employee?

UNDERGRADUATE STUDENT EMPLOYEES
What is an undergraduate student employee?

SUMMER EMPLOYEES
What is a summer employee?

LIFE EVENTS

- Birth/Adoption
- Death of Employee
- Dependent Death
- Dependent - Loss of Eligibility
- Disability
- Divorce
- Domestic Partnership
- Elder Care
- Injury/Accident
- Leave of Absence
- Leaving the RF
- Long Term Illness
- Marriage
- Military Service
- Moving
- Retirement
- Spouse Change in Benefits

QUICK LINKS

- Employee Discounts
- Benefits Publications
- Commuter Benefits
- Wellness

What changes can I make?

- Medical, Dental and Vision Coverage
 - Add or remove dependents
 - Enroll in, or waive coverage
 - Change health plans
- Life insurance
 - Update beneficiary
- Enroll in Flexible Spending Accounts
 - Required every year – no rollovers
 - Maximum for health care spending is \$2600
 - Maximum for dependent care spending is \$5000 (depending on tax filing status)

2018 Employee Rates

- Deductible PPO is still the lowest priced option statewide

2018 Employee Biweekly Rates	Traditional PPO	Deductible PPO	Blue Choice*	CDPHP	IHA	MVP
Individual	61.21	28.39	48.72	50.92	46.49	61.93
Individual + Spouse/DP	195.24	129.58	175.34	152.75	176.66	258.82
Individual + Child(ren)	155.22	96.14	209.56	142.56	120.88	209.54
Family	305.09	206.61	209.56	234.21	213.85	258.82

Securian EOI Online

- We now have the availability to complete Evidence of Insurability forms online vs. the current paper form
- The link to the online EOI will be available on the benefits website by 11/1/17
- Completing the forms online saves time for the employee and allows for a quicker turnaround time



New for 2018: Vision Plan Plus!

Starting January 1, 2018, RF employees will have the option to enroll in the **Vision Plan Plus** plan. This plan includes enriched benefits including yearly eye exams and increased frame & contact allowances.

Employees can still choose to keep the Regular Vision Plan at no cost or choose to enroll in the **Vision Plan Plus** paying a bi-weekly premium.

Vision Plan Plus Employee Contribution Bi-Weekly:

Individual: \$4.06

Family: \$9.66





New for 2018: Vision Plan Plus!

In-Network Benefits	Plan Design Options	
Frequency – Once Every:	Current Plan	Vision Plan Plus
Eye Examination inclusive of Dilation (when professionally indicated)	24 Months	12 Months
Spectacle Lenses	24 Months	12 Months
Frame	24 Months	12 Months
Contact Lens Evaluation, Fitting & Follow-Up Care (in lieu of eyeglasses)	24 Months	12 Months
Contact Lenses (in lieu of eyeglasses)	24 Months	12 Months
Copayments		
Eye Examination	\$0	\$0
Spectacle Lenses	\$0	\$0
Contact Lens Evaluation, Fitting & Follow-Up Care	\$25 ¹	\$25 ¹
Eyeglass Benefit – Frame		
Frame Allowance (Retail):	Up to \$14	Up to \$130 Plus a 20% discount on any overage
Davis Vision Exclusive Collection ^{1/2} (in lieu of Allowance):		
Fashion / Designer / Premier - member charge (if applicable)	\$0 / \$0 / \$25	\$0 / \$0 / \$0
Contact Lens Benefit (in lieu of eyeglasses)		
Contact Lens: Materials Allowance	Up to \$45	Up to \$105 Plus a 15% discount on any overage
- Evaluation, Fitting & Follow-Up Care – Standard & Specialty Lens Types	N/A	15% Discount
Exclusive Collection Contact Lenses ^{1/2} (in lieu of Allowance):		
Materials: Disposable OR Planned Replacement: up to	4 OR 2 boxes	4 OR 2 boxes
Progressive Lenses (Standard / Premium / Ultra)	\$50 / \$90 / \$140	\$0 / \$0 / \$50

Please refer to Benefits Website for additional Vision Benefit Information at www.rfsuny.org/benefits



New for 2018: RF Benefit Text Alerts!

Sign Up to Receive RF Benefits Text Alerts!

Text RFBENEFITS to 24587 for up-to-date notifications and reminders!
(Standard messaging rates apply. You may opt out at any time by
texting STOP.)



VIRGIN PULSE & SUNY RF



Welcome!

We're really glad you're here!

At Virgin Pulse, promoting health and wellbeing is the reason we get out of bed in the morning—so we're excited to be partnering with you in your health journey.

Of course, wellbeing means different things to different people. But no matter where you are on the path to feeling amazing, we have ways to get you motivated—and we make it easy (and fun!) to incorporate healthy behaviors into your everyday life.



Rewards





Earning: Reward Levels

- Do healthy things, earn points, win rewards

- You have the opportunity to earn \$400 each year
- Every quarter your account will reset to zero and the fun starts all over again.
- Accumulate as many points as you can and try to hit level 4 every quarter!

Earn
\$400
Annually

	1	2	3	4
	Level 1	Level 2	Level 3	Level 4
Points Earned	1,000	4,000	10,000	13,000
Rewards	\$10	\$20	\$30	\$40

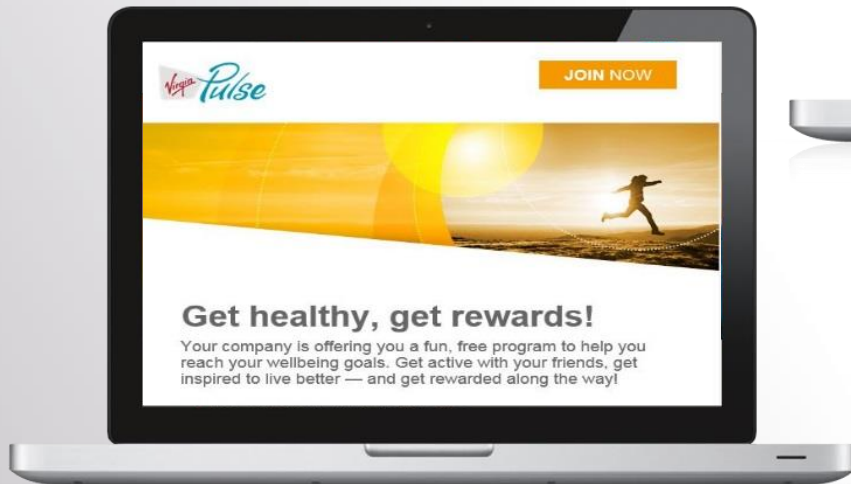
PROGRAM OVERVIEW



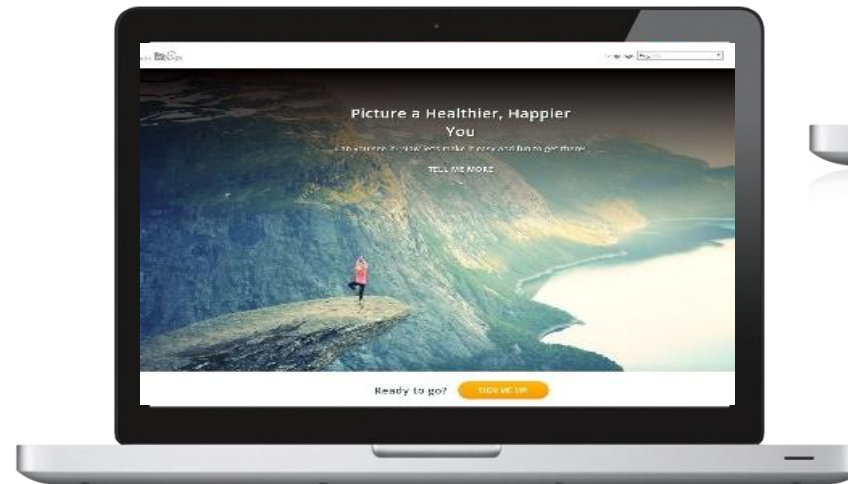
Member Enrollment

- 3 step process is fast, easy and engaging

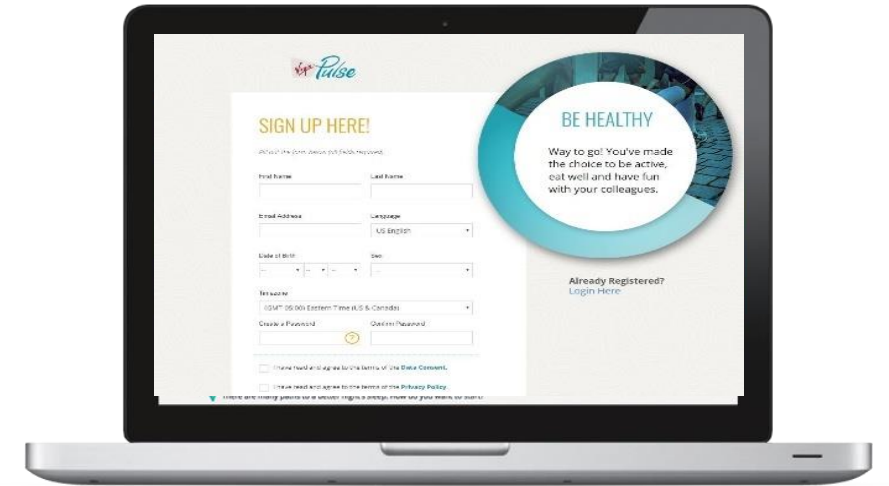
1 Enrollment email



2 Enrollment landing page

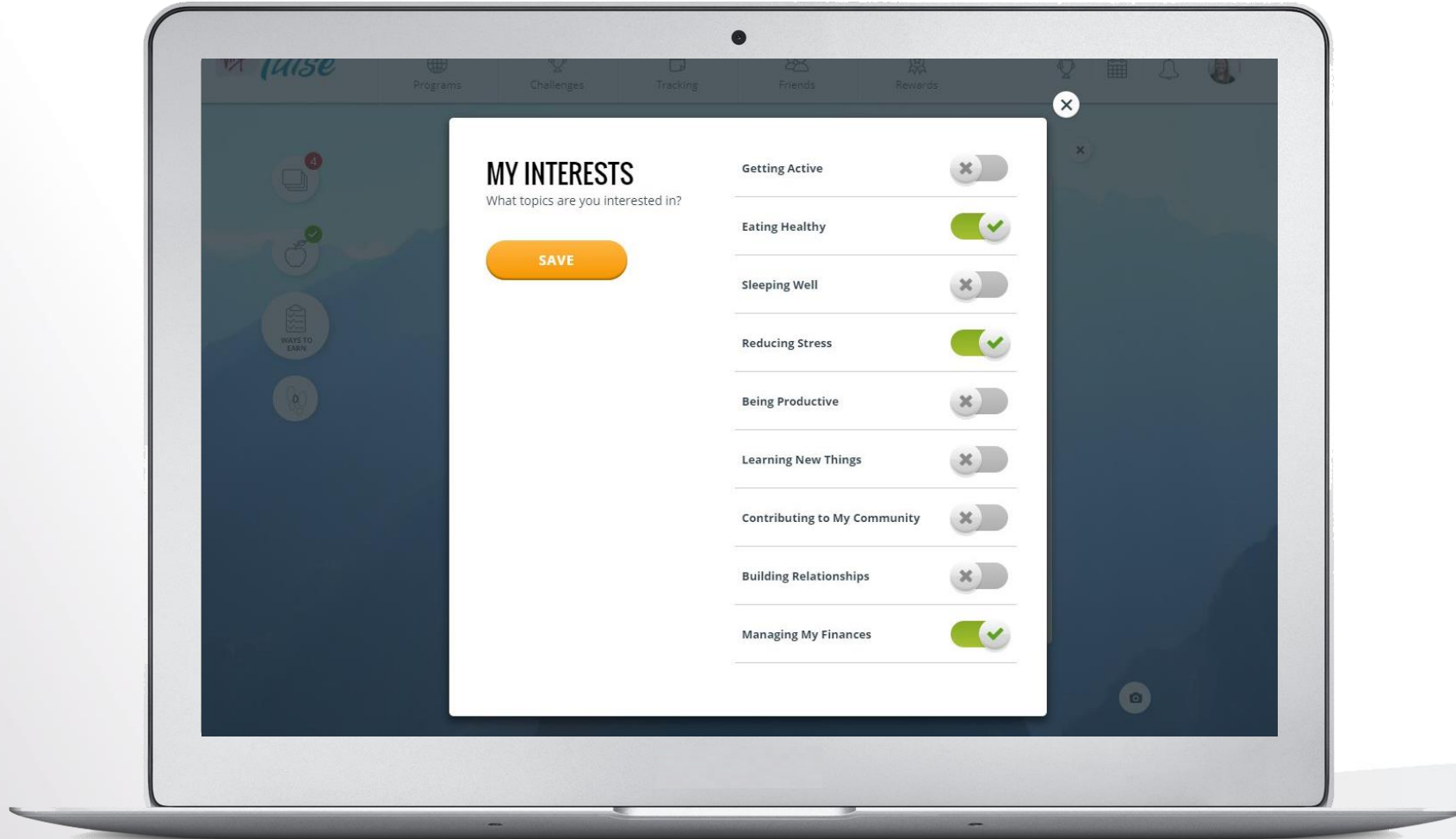


3 Sign up form



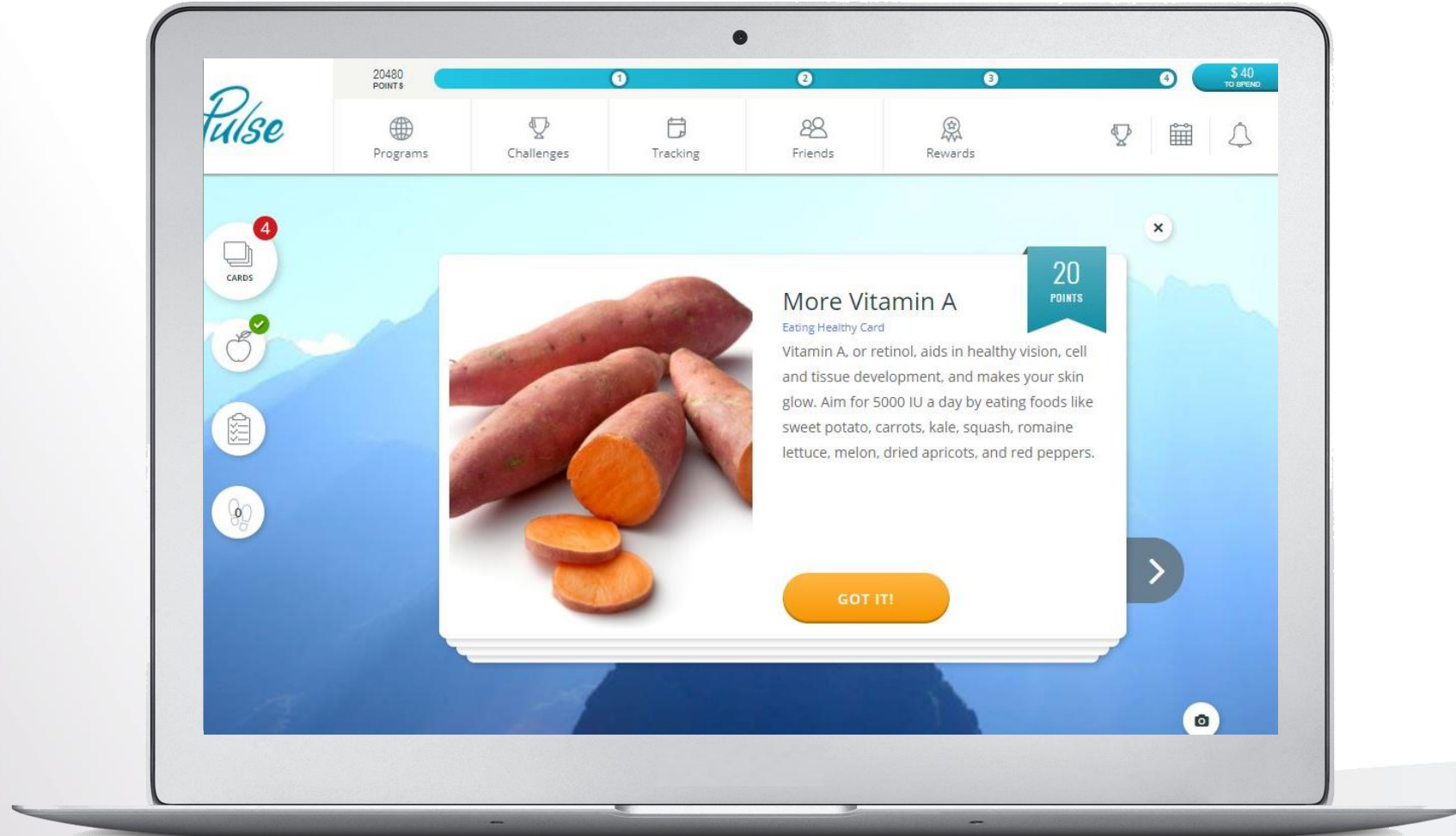
My Interests

- Customize the program based on your personal interests



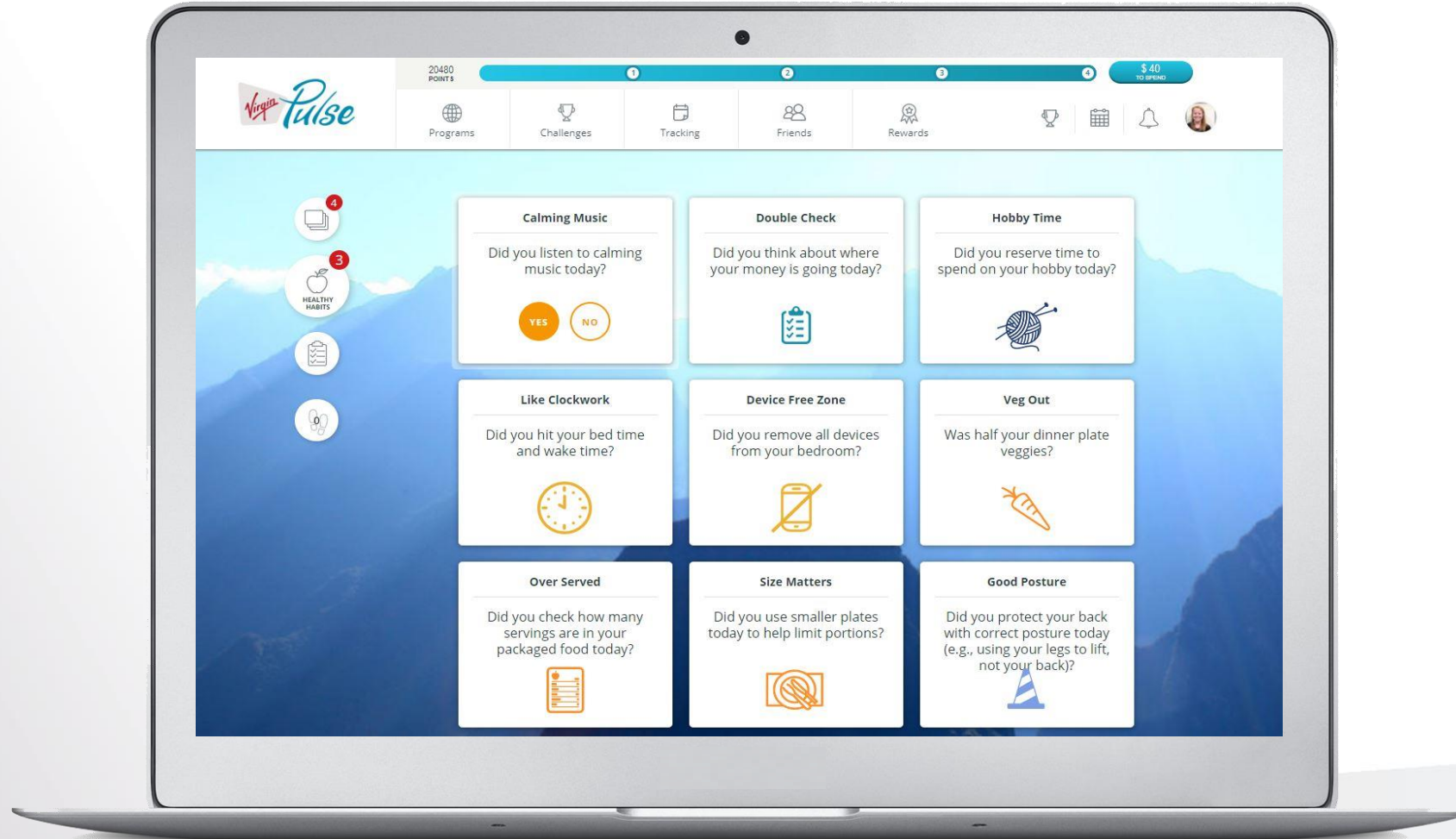
Cards

- Tips to help you make healthy choices in all areas of your wellbeing



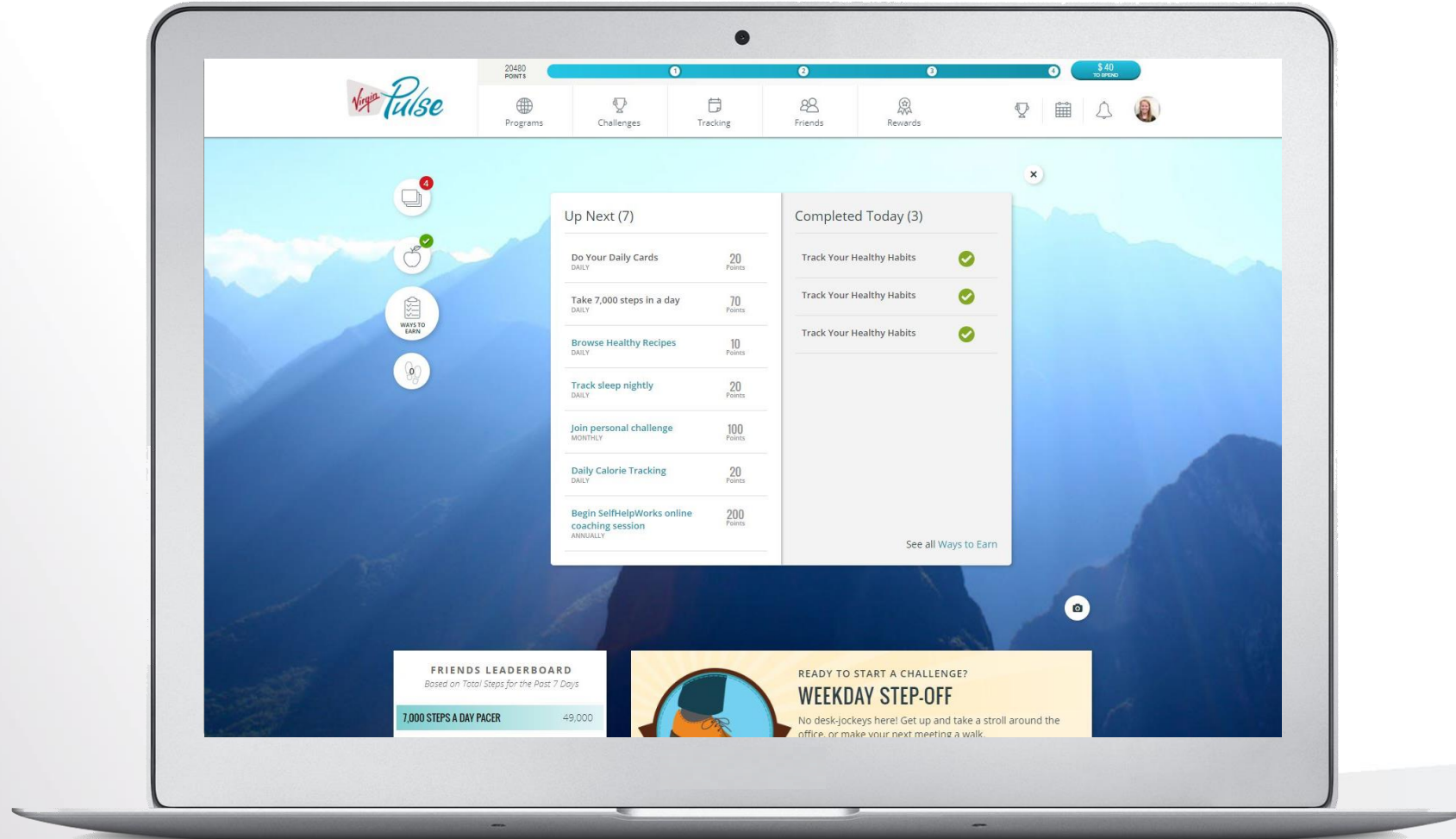
Healthy Habits

- Track your progress toward positive behavior changes



Checklist

- Ways to earn checklist shows all of your earning opportunities



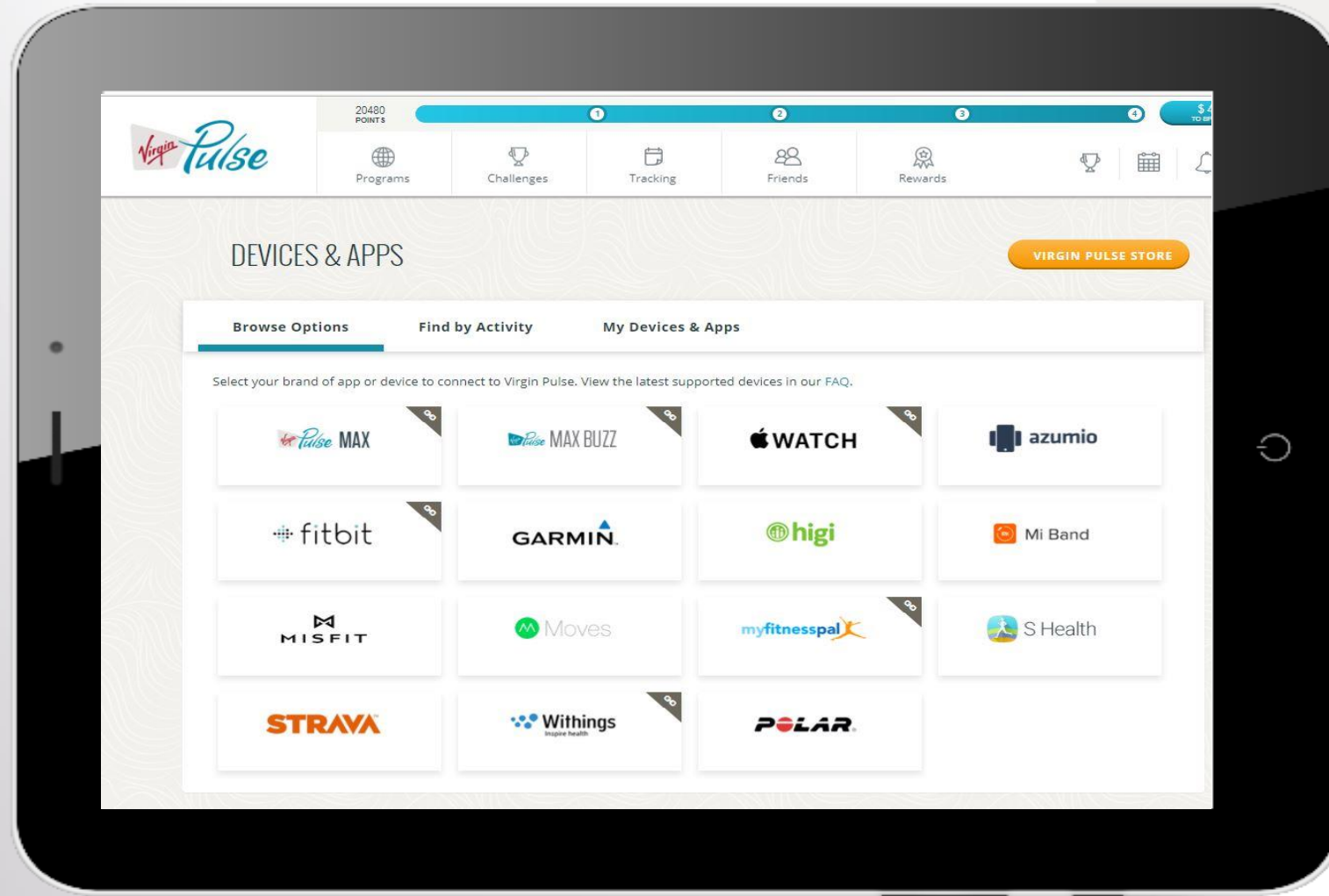
Devices





Activity Tracking

- Track your activity with a variety of devices and apps



Virgin Pulse Mobile App

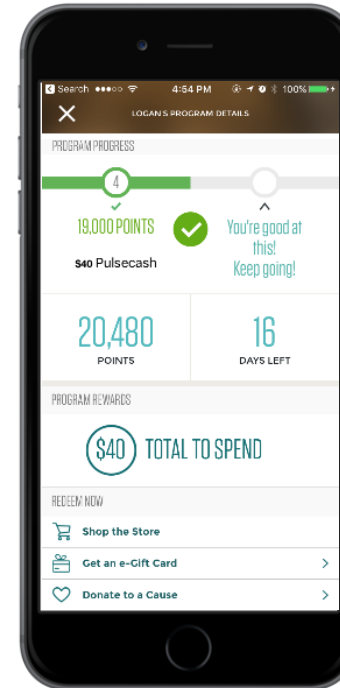
- Wellbeing in the palm of your hands



- 1 Complete cards, track healthy habits, view challenges, and more.



- 2 View stats including steps, workouts, and active minutes.



- 3 Detailed program progress, points, and rewards.



- 4 Wirelessly sync your Max or Buzz activity tracker.

Available for iOS and Android.

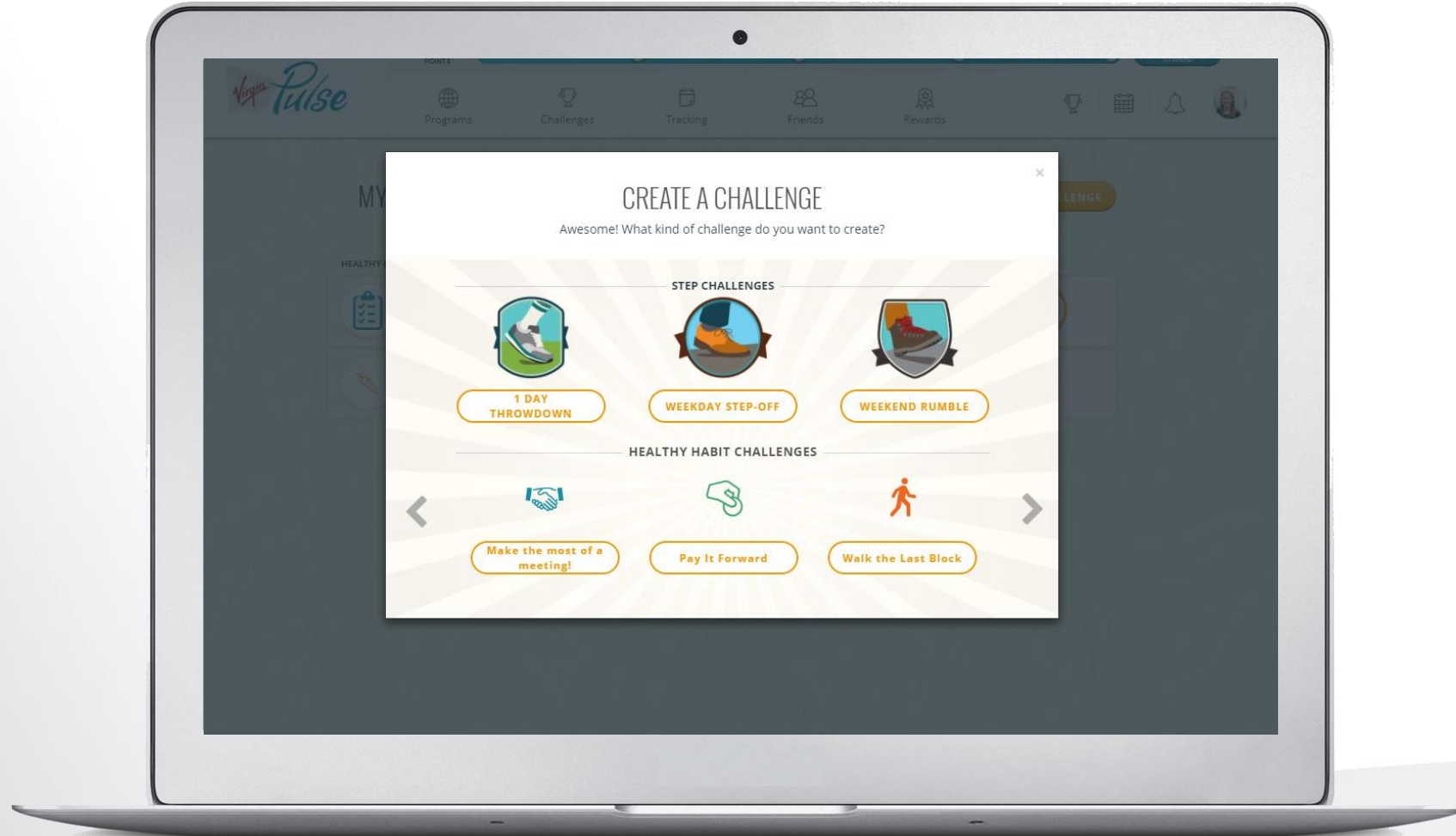
Challenges





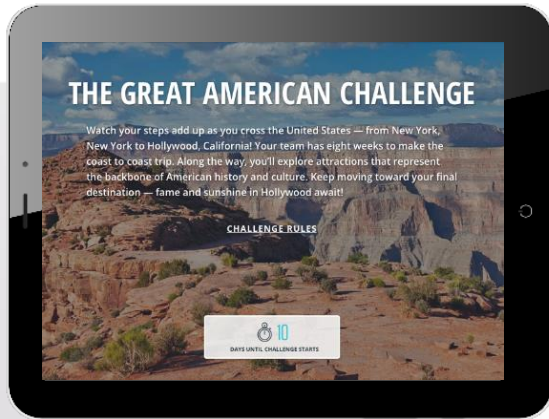
Personal Challenges

- Challenge yourself and invite friends

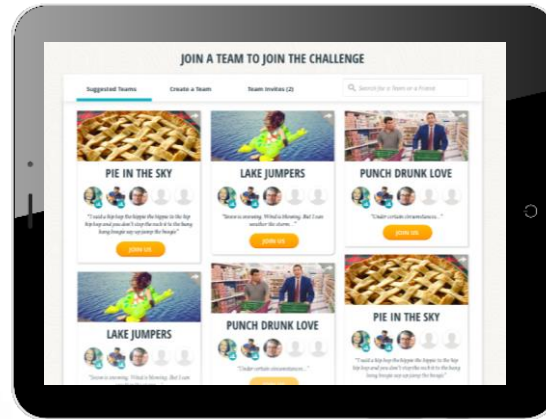


Corporate Challenges

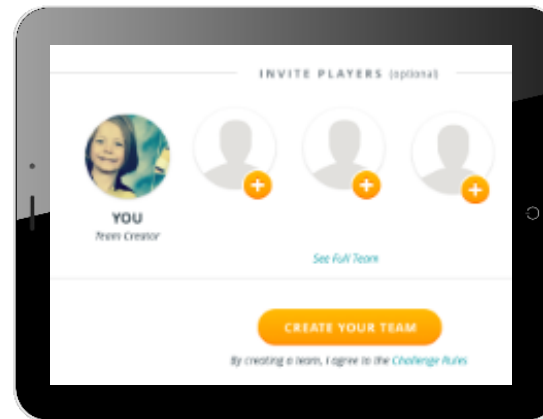
- Joining is fast, easy and fun



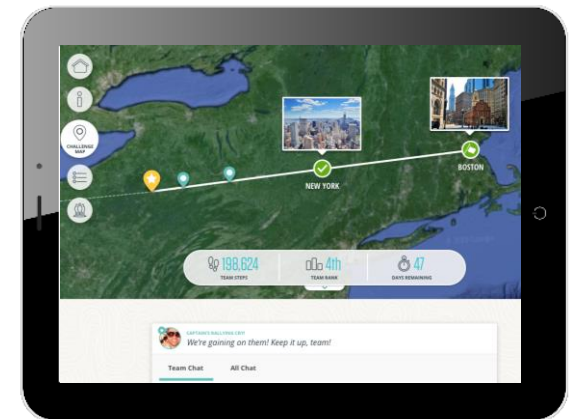
- 1 Look out for an email or signup right from your homepage.



- 2 Join a team or create one and be a team captain.



- 3 Invite teammates to join.



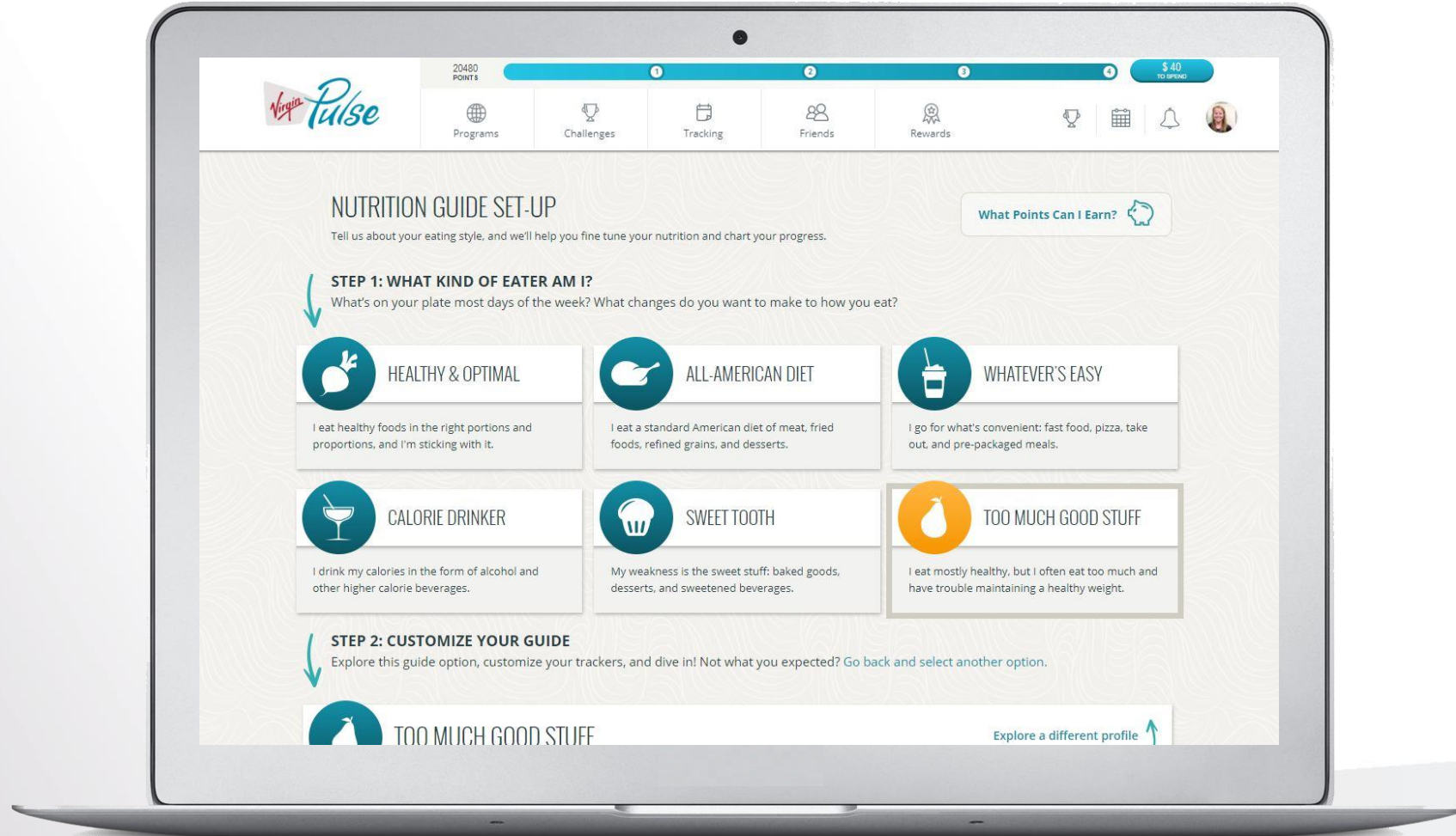
- 4 Get moving and chatting along the way.

Tracking



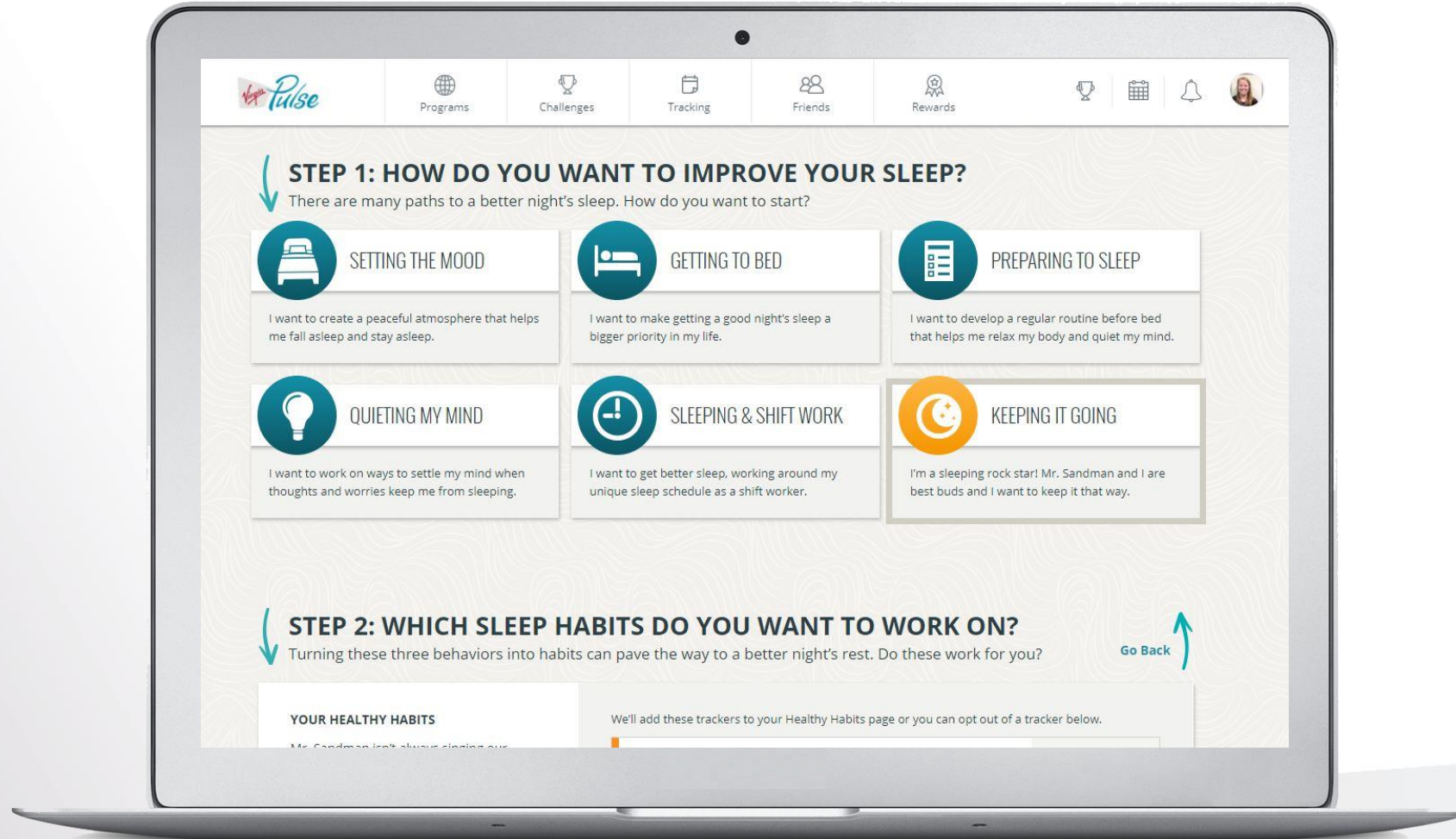
Nutrition Guide

- Track your progress through a personalized nutrition journey.



Sleep Guide

- Track your progress through a personalized sleep journey.



We Protect Your

Privacy
Virgin Pulse respects your privacy and wants you to have a happy, healthy life! We will not share your individual data with your employer without your additional consent. Please read your privacy policy for more details.



Questions?



WEB

member.virginpulse.com



JOIN

join.virginpulse.com/rfsuny



SUPPORT

(888) 671-9395 or support@virginpulse.com

Retirement Reminders



- You can enroll in or change your election percentage for the voluntary 403B plan at any time through self-service.
- 403B IRS Limits 2017:
 - \$18,000 annual contribution
 - Additional \$6,000 if age 50 or over at the end of the calendar year.
 - 2018 limits will be released by the IRS within the next month.

Retirement Updates



As you may know, the Research Foundation for SUNY has a Prior Service benefit within the Basic Retirement Plan. This benefit allows employees to receive retirement service credit from their last immediate employer if the service meets one of the following conditions:

- Employed as a non-student employee of SUNY during periods of prior or concurrent employment with the foundation;
- Employed as a non-student employee of any accredited college or university in the United States; or
- Employed with a private, non-profit organization where the primary function is research.

Retirement Updates



In addition, **effective January 1, 2018**, employees will only be credited with Prior Service if the Employee submits an application for Prior Service Credit within the following time periods:

- For employees hired on or after January 1, 2018, an application for Prior Service Credit must be submitted no later than six (6) months from the Employee's Employment Commencement Date.
- For employees hired prior to January 1, 2018, an application for Prior Service Credit must be submitted no later than September 30, 2018.

****If you believe you are eligible for this benefit and have not yet applied, you may access the form online through the RF Benefits Website or contact the RF Benefits Department at Benefits@rfsuny.org or 518-434-7101.**

How to get more information?

- Employee Self Service
 - www.rfsuny.org/selfservice
- Benefits Bulletin
 - www.rfsuny.org/benefits and select the Regular Employees > Benefits Publications Quick Link
- Conexis- A division of WageWorks
 - 866-279-8385
 - <https://mybenefits.conexis.com>
- Wellness program
 - Sign up at <http://join.virginpulse.com/rfsuny>



Questions?

Please contact your local HR/Benefits
Office

Thank you for joining today's
session.

Have questions about today's session content?

- Contact your local HR/Benefits office.

Upcoming Learning Tuesday.

“Netiquette: Operating in a New Dimension of Today’s Society”

November 7, 2017

12:00 p.m. – 1:00p.m.

Participants will walk away with an understanding of the basic principles of acceptable online behavior, which include:

- Maintaining confidentiality and privacy;
- Understanding personal responsibility and liability;
- Applying the same standards and values online that you would in any other aspect of your lives, as members of the RF and SUNY community; and
- Understanding how laws currently in place to protect the rights and dignity of citizens apply online.