



Open Enrollment 2021

November 1 – November 30



FIVE THINGS TO KNOW ABOUT OE

1.

Open Enrollment is your opportunity to make changes to your health, dental, and vision coverage for 2022

2.

If you want to participate in Health Care or Dependent Care Flexible Spending Accounts in 2022, you must enroll even if you currently participate

3.

New deductions for your 2022 premiums (if applicable) will appear in your January 14, 2022 paycheck.

4.

Enrolling is easy- Log on to www.rfsuny.org/selfservice , starting November 1st.

5.

You MUST print your enrollment confirmation statement!

TIPS AND TRICKS



AT THE PHARMACY

If you are enrolled in Empire Blue cross coverage, make sure you use your Express Scripts prescription card at the pharmacy and not your Empire Blue medical card.



DEPENDENT CARE FLEXIBLE SPENDING

You MUST elect the RF Dependent Care subsidy on self-service to receive it! (\$300-\$800 based on full time salary)



VERIFY YOUR BENEFICIARIES

You can change your non-retirement plan beneficiaries through self-service at www.rfsuny.org/selfservice. Retirement plan beneficiaries can be changed at www.tiaa.org.



QUESTIONS?

Please contact your Benefits/HR administrator on your campus or the Central Office Benefits Department at benefits@rfsuny.org or 518-434-7101.

NYS PAID FAMILY LEAVE 2022 UPDATE

AVAILABLE LEAVE TIME

12 weeks

BENEFIT AMOUNT

67% of your average weekly wage (AWW) up to a cap of 67% of the Statewide AWW of \$1,594.57. The maximum weekly benefit for 2022 is \$1,068.36.

DEDUCTION RATE

.511% of weekly earnings capped annually at \$423.71.

APPLY FOR BENEFITS

Please contact your campus HR/benefits department to apply for PFL benefits.



DID YOU KNOW



In 2021, your benefit deductions were taken out of 27 pay periods, which lowered your bi-weekly premium. For 2022, your benefit deductions will be taken out of the typical 26 pay periods, so your bi-weekly premiums may seem significantly higher due to this change combined with the annual premium increases.



FLEXIBLE SPENDING

SETTING ASIDE PRETAX DOLLARS TO PAY FOR QUALIFYING MEDICAL AND/OR CHILDCARE EXPENSES

ENROLLING

You MUST re-enroll in Dependent Care FSA and Health FSA each year. Simply log onto self-service to re-elect at www.rfsuny.org/selfservice.

2022 IRS LIMITS

Health Care: \$2,750

Dependent Care: \$5,000 depending on your filing status and including RF subsidy.

PLAN CAREFULLY

According to IRS rules, any money left in your FSA at the end of the year is forfeited. For 2022, a grace period gives you until March 15, 2023 to incur expenses and until March 31, 2023 to file claims. Plan carefully to ensure you have the opportunity to maximize your FSA funds and avoid forfeiting them.

MEET THE CO BENEFITS TEAM



CHRISTA TAYLOR
Director, Benefits
Programs



ERIN MICHELS
Assistant Director,
Benefits Programs



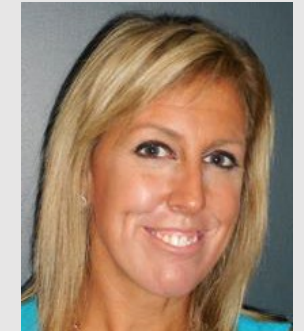
KATIE ARMSTRONG
Benefits Administrator



LORI AMODIO
Benefits Retirement
Coordinator



JACKIE EDWARDS
Senior Benefits
Specialist



ANN MARIE DAVIS
Benefits Coordinator

ADDITIONAL INFORMATION

OPEN ENROLLMENT

Begins November 1 and goes through November 30, 2021. Log onto www.rfsuny.org/selfservice to enroll or make changes in benefits.

IF YOU HAVE MOVED

Please make sure you update your HR department at your campus with your new address. This will ensure all benefit materials will get delivered to the correct address.

NEED MORE BENEFIT INFORMATION?

Log onto our benefits website at www.rfsuny.org/benefits to find detail information on our benefits.

QUESTIONS?

Contact your campus HR department or the central office team at benefits@rfsuny.org or 518-434-7101.

BENEFIT BULLETINS

Should be delivered to your home the week of November 1st. The bulletins will contain premium information along with additional benefit information.

OPEN ENROLLMENT OFFICE HOURS

The Benefits Department will be hosting office hours to answer your questions every Friday in November (11/5, 11/12, 11/19, 11/26) from 2-3 PM.

Dial-in #: 877-369-0926

Meeting ID: 928 9993 2734