



# 2021 Benefits Quick Reference Guide

REGULAR AND  
POSTDOCTORAL EMPLOYEES

The Research Foundation (RF) offers you a comprehensive benefits package that is a valuable part of your total compensation. It includes health care coverage, income protection if you become disabled and even special benefits that can help you save money on expenses related to your work commute. This *Benefits Quick Reference Guide* provides you an at-a-glance view of your benefits, giving you an easy way to look up a brief description of each plan and find important information regarding eligibility, how to enroll and where to get help.

## Need More Than a Quick Reference?

For detailed information about your RF benefits, refer to the *Research Foundation Benefits Handbook*. You also can log on to the RF Benefits Website at [www.rfsuny.org/benefits](http://www.rfsuny.org/benefits) any time 24 hours a day, 7 days a week. On the site you'll find everything you need to know about your benefits, including handbooks, forms and helpful contact information.

## Contents

---

### 3 Eligibility

- 5 Dental Care
  - 5 Vision Care
- 

### 6 International Business Travel and Health Care Assistance

- 6 GeoBlue Traveler
  - 6 GeoBlue Expatriate
  - 6 GeoBlue Global
- 

### 7 Disability/Income Protection

- 7 Workers' Compensation
  - 7 Paid Family Leave
  - 8 New York State Short-Term Disability
  - 8 Voluntary Short-Term Disability
  - 8 Long-Term Disability
- 

### 9 Life and Accidental Death and Dismemberment Insurance

- 9 Basic Life and Accidental Death and Dismemberment Insurance
  - 9 Optional Life and Accidental Death and Dismemberment Insurance
- 

### 11 Retirement and Pre-Retirement Benefits

- 11 Basic Retirement Plan
  - 11 Optional Retirement Plan
  - 12 Phased Retirement
  - 12 Retiree Health Plan
  - 12 Deferred Compensation Plan
- 

### 13 Work/Life Benefits

- 13 Flexible Spending Accounts
  - 13 Paid Leave
  - 14 Other Types of Leave
  - 14 College Savings Program
  - 14 RF Ride Commuter Transit Benefit
  - 14 Auto, Homeowner's and Renter's Insurance Discount Program
  - 15 Unemployment Benefits
  - 15 Pet Insurance
  - 15 Virgin Pulse
- 

### 16 Discrimination Is Against the Law

# Eligibility

Eligibility for benefits is based on your appointment type (regular, postdoctoral, summer-only or student) and whether you work full time or part time. A few benefit programs also take into account whether you are salaried or hourly; some require a minimum annual salary. The benefits described in this *Benefits Quick Reference Guide* are those offered to RF regular and postdoctoral employees.

## Terms to Know

**Regular employee:** An RF regular employee who is not working in a student title or just in the summer.

**Postdoctoral employee:** An individual holding a doctoral degree who is engaged in a defined temporary period of mentored research and/or scholarly training for the purpose of acquiring the professional skills needed to pursue a career path of his or her choosing.

**Full-time schedule:** A full-time schedule is either 37.5 hours per week or 40 hours per week as determined by the campus where you work. In addition (and for purposes of

health care benefits only), an employee is eligible if such employee is determined to be full time under a method permitted by the Affordable Care Act.

**50 percent of full time:** Fifty percent of full time is half of a full-time schedule. Depending on how your campus defines a full-time schedule, this may be 18.75 hours or 20 hours per week.

**Eligible dependent:** Your eligible dependents may include a spouse, domestic partner or child depending on the coverage type.

## A Quick Look at Eligibility for Regular and Postdoctoral Employees

| SCHEDULE                | BENEFIT ELIGIBILITY   | WAITING PERIOD  |
|-------------------------|---|---|
| <b>Full-time</b>        | Long-Term Disability<br>Phased Retirement <sup>1</sup>  | 1 year<br>10 years <sup>2</sup>   |
| <b>50% of full-time</b> | Voluntary Short-Term Disability <sup>3</sup><br>Health Care<br>Dental and Vision Care<br>Basic Life and AD&D Insurance<br>Health Care Flexible Spending Account <sup>4</sup><br>Dependent Care Flexible Spending Account <sup>4</sup><br>Basic Retirement<br>Retiree Health Care <sup>1</sup> | 28 days<br>42 days<br>6 months<br>6 months<br>6 months<br>6 months<br>1 year<br>10 years <sup>2</sup> |
| <b>Any</b>              | Unemployment Insurance<br>Workers' Compensation<br>Optional Retirement<br>RF Ride Commuter Transit Benefit<br>New York State Short-Term Disability<br>Paid Family Leave   | None<br>None<br>None<br>None<br>28 days<br>26 weeks or 175 days worked, depending on schedule         |

<sup>1</sup> Service in a postdoctoral position does not count towards eligibility for Retiree Health Care or Phased Retirement.

<sup>2</sup> Full-time equivalent.

<sup>3</sup> If you earn at least \$15,000.

<sup>4</sup> If you are a salaried employee.

# Health Care

The RF Health Care plan features two Empire Blue Cross Preferred Provider Organization (PPO) plans as well as a selection of Health Maintenance Organizations (HMOs) that are available based on your location. In addition, postdoctoral employees are also eligible for the UMR Graduate Student and Postdoctoral Employee Health Plan.

## PPO

PPO plans give you the flexibility to visit any health care providers you choose, but visiting in-network providers can save you money and the time associated with filing claims for reimbursement. For most types of care received in-network, you pay only a copayment at the time you receive services. Preventive care services have no copayment.

## HMO

In an HMO, you select a primary care physician who coordinates your care, and the plan only covers care you receive from providers who are part of the HMO, unless you are referred by the HMO to an outside physician or provider. Typically, you are charged a copayment for office visits (except preventive care) and for filling prescriptions.

When you join a health care plan you will receive an identification card and member handbook with detailed information about your benefits.

## Eligibility

Regular and postdoctoral employees working at least 50 percent of full time. In addition (and for purposes of health care benefits only), an employee is eligible if such employee is determined to be full time under a method permitted by the Affordable Care Act.

## When Coverage Begins

On day 43 from your date of employment or eligibility unless you incur a break in service.

## How You and the RF Share the Cost

The RF pays the majority of the cost and you pay your share through biweekly payroll deductions. For the Traditional PPO plan, the RF pays 85 percent of the cost for individual coverage and 70 percent of the cost for dependent coverage. The RF's contribution for the Deductible PPO and HMO plans equals the dollar amount contributed toward the Traditional PPO plan. So, if you elect a plan that costs more than the Traditional PPO, you will pay any excess as part of your biweekly payroll deduction. The employee contribution will comply with the Federal Poverty Guidelines in accordance with the Affordable Care Act. You also are responsible for paying any copayments and coinsurance at the time you receive services.

## How to Enroll

To participate, you must enroll at the beginning of employment or at the time you become eligible. To enroll, you must:

1. Choose a plan.
2. Choose a coverage level [employee only, employee and spouse or domestic partner, employee and child(ren), employee and family (spouse or domestic partner, and children)].
3. Enroll online through Self Service at [www.rfsuny.org/selfservice](http://www.rfsuny.org/selfservice), or if you are unable to enroll via Self Service, complete, sign and submit an RF Benefits Enrollment form (and an HMO Enrollment form, if applicable) to your local campus Benefits Office.

## Dental Care

The Dental Care plan, administered by Delta Dental, offers you and your eligible dependents coverage for preventive services (exams and cleanings), basic services (fillings), major services (dentures and bridges) and orthodontics. In this plan, you have the freedom to visit any licensed dentist, but your costs are usually lowest when you see a dentist in the plan's network. Delta Dental dentists will also file claim forms for you and accept payment directly from the plan. Nonparticipating providers will submit a claim to Delta Dental who will reimburse you according to the plan's benefits. You may have to pay for the services first.

### Eligibility

Regular and postdoctoral employees working at least 50 percent of full time.

### When Coverage Begins

**For Preventive Care, Basic Care and Orthodontics:** Six months from the date of employment or eligibility.

**For Major and Prosthodontic Care:** 12 months from the date of employment or eligibility.

### How You and the RF Share the Cost

The RF pays 90 percent of the cost for individual coverage and 75 percent of the cost for dependent coverage. You pay your share through biweekly payroll deductions. You also are responsible for paying any copayments and coinsurance at the time you receive services.

### How to Enroll

To participate, you must enroll within 60 days of your employment or the time you become eligible. To enroll, log on to Self Service ([www.rfsuny.org/selfservice](http://www.rfsuny.org/selfservice)), or if you are unable to enroll via Self Service, complete, sign and submit an RF Benefits Enrollment form to your local campus Benefits Office.

## Vision Care

The Vision Care plans provide quality vision care services and products. The plans are administered by Davis Vision, Inc., and cover the full cost of an eye examination, lenses and frames from the plan selection once in a 12- or 24-month period (depending on the plan). Contact lenses are also covered by the plans and, depending on the plan you select, may be provided in lieu of glasses or available for a copayment. Optional eyeglass features are also available under either plan for an additional amount. If you use a provider outside of the plan's network, the plan will pay benefits based on an established schedule.

### Eligibility

Regular and postdoctoral employees working at least 50 percent of full time.

### When Coverage Begins

Six months from your date of employment or eligibility.

### How You and the RF Share the Cost

The RF pays the full cost of individual and/or family coverage for the Basic Vision plan. You and RF share the cost of individual and/or family coverage under the Vision Plan Plus.

### How to Enroll

To participate, you must enroll within 60 days of your employment or the time you become eligible. To enroll, log on to Self Service ([www.rfsuny.org/selfservice](http://www.rfsuny.org/selfservice)), or if you are unable to enroll via Self Service, complete, sign and submit an RF Benefits Enrollment form to your local campus Benefits Office.

# International Business Travel and Health Care Assistance

As SUNY and the RF reach out across the globe, international travel has become an increasingly common activity for RF employees. To support these important research, education and training activities, the RF provides blanket international travel assistance coverage, as well as emergency health insurance benefits, for all persons (other than independent contractors) traveling overseas on official RF business.

## GeoBlue Traveler

GeoBlue Traveler provides up-front payment guarantees to hospitals and physicians worldwide for non-routine medical care.

### Eligibility

RF or SUNY employees traveling outside the country on official RF business for periods of fewer than 180 consecutive days. Accompanying eligible dependents also are covered.

### When Coverage Begins

Coverage begins when international travel is scheduled.

### How You and the RF Share the Cost

The RF pays the full cost for this coverage.

### How to Enroll

Contact your campus Benefits Office for informational materials, or visit the RF Benefits Website ([www.rfsuny.org/benefits](http://www.rfsuny.org/benefits)), select *Regular Employees > International Travel* to download your materials.

## GeoBlue Expatriate

This program guarantees up-front payment and makes direct payments to health care providers in many foreign countries. Most health services under this plan (routine as well as emergency care) are covered at 90 percent with an annual out-of-pocket limit of \$1,000 (individual).

### Eligibility

RF employees under age 70 who are working at least 20 hours per week and traveling outside the country on official RF business for longer than 180 consecutive days.

## When Coverage Begins

Coverage becomes effective on the first of the month following the date the enrollment form is received by the insurance carrier. This coverage is in lieu of your regular RF health coverage.

## How You and the RF Share the Cost

The RF pays the full cost for this coverage.

## How to Enroll

Contact your campus Benefits Office.

## GeoBlue Global

GeoBlue also administers our Worldwide Emergency Assistance Services, including global security services and a travel assistance call center that provides access to numerous services 24 hours a day, 365 days a year.

### Eligibility

RF employees traveling outside the country on official RF business. Accompanying spouse and dependent children also are covered.

## When Coverage Begins

Coverage begins when international travel is scheduled.

## How You and the RF Share the Cost

The RF pays the full cost for this coverage.

## How to Enroll

Contact your campus Benefits Office for informational materials, or visit the RF Benefits Website ([www.rfsuny.org/benefits](http://www.rfsuny.org/benefits)), select *Regular Employees > International Travel* to download your materials.



# Disability/Income Protection

## Workers' Compensation

If you are unable to work because of an injury or illness directly caused by your job, Workers' Compensation coverage will pay you up to two-thirds of your average weekly wages (up to the maximum benefit set by the New York State Workers' Compensation Board). Income replacement benefits begin seven days after the day the disability begins and continue until your physician approves your return to work. If the disability extends beyond 14 days, income replacement benefits will be retroactive to the first day of the disability.

### Eligibility

All RF employees.

### When Coverage Begins

You are covered as of your first day of active work.

### How You and the RF Share the Cost

The RF pays the full cost for this coverage.

### How to Enroll

You are automatically enrolled in this benefit.

## Paid Family Leave

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 to help relieve family pressures when someone is called to active military service.

### Eligibility

Employees with a regular schedule of 20 or more hours per week are eligible after 26 continuous weeks of employment. Employees with a regular schedule of less than 20 hours per week are eligible after 175 days worked.

### When Coverage Begins

Once your Paid Family Leave is approved, your benefits begin on the first day of your leave.

### How You and the RF Share the Cost

As required by the State of New York, this program is entirely funded with employee contributions, made through payroll deduction.

### How to Enroll

You are automatically enrolled in this benefit; participation is not optional. However, if you believe you qualify for a waiver, contact your campus Human Resources Office.

## New York State Short-Term Disability

If you are unable to work for more than seven days because of an eligible off-the-job illness or injury, this coverage pays you 50 percent of your average weekly salary (up to the maximum benefit of \$170 per week) for up to 26 weeks, including time you receive sick leave benefits. However, benefits end if your current appointment ends. If you are eligible for leave under the Family and Medical Leave Act (FMLA), the period of time you are out for that leave runs concurrently with the time period under New York State Short-Term Disability.

To maintain your income level prior to disability, you may charge partial vacation leave accruals while you receive a New York State Short-Term Disability weekly benefit, as long as you remain actively employed by the RF.

No benefits are paid under this coverage for any disability that is the result of injury or sickness sustained during the performance of an illegal act (for example, driving while intoxicated) or any act of war.

### Eligibility

All RF employees.

### When Coverage Begins

If you established eligibility with a previous employer, there is no waiting period for this coverage. If you were not eligible with a previous employer, coverage for full-time employees begins after four consecutive weeks of service; for part-time employees, coverage begins after 25 regular workdays.

### How You and the RF Share the Cost

The RF pays the full cost for this coverage.

### How to Enroll

You are automatically enrolled in this benefit.

## Voluntary Short-Term Disability

This plan allows you to supplement the coverage offered by the New York State Short-Term Disability plan for up to 26 weeks. You may purchase a weekly benefit in \$100 increments not to exceed the lesser of \$2,000 or 60 percent of your salary. The benefit is offset by some other types of insurance and benefits, and all available sick leave benefits must be exhausted before the plan will begin to pay benefits.

## Eligibility

All regular, postdoctoral, non-student, salaried employees who have been with the RF for at least 28 days, whose annual salary is at least \$15,000, and who work at least 50 percent of full time.

## When Coverage Begins

There is a 28-day waiting period before coverage begins.

## How You and the RF Share the Cost

You pay the full cost for this coverage.

## How to Enroll

Log on to Self Service ([www.rfsuny.org/selfservice](http://www.rfsuny.org/selfservice)), or if you are unable to enroll via Self Service, complete the RF Benefits Enrollment form and Voluntary Short-Term Disability Benefits Enrollment form and return it to your campus Benefits Office within 60 days of employment or eligibility.

## Long-Term Disability

Long-Term Disability (LTD) insurance replaces 60 percent of your regular monthly salary, up to a maximum of \$7,500 per month, if a certified total disability prevents you from working for more than 180 continuous days. This amount is offset by other income, such as disability insurance, Workers' Compensation and actual or estimated Social Security benefits. The duration of benefits depends on your age when the disability began. If younger than 59, benefits will end at age 65. If 60 or older, benefits will end at the earlier of five years or when you reach age 70. If age 69, benefits will be paid for one year.

### Eligibility

Regular and postdoctoral employees working full time.

## When Coverage Begins

Coverage begins on the first day of the month following one year of full-time service.

## How You and the RF Share the Cost

The RF pays the full cost for this coverage.

## How to Enroll

You are automatically enrolled in this benefit.



# Life and Accidental Death and Dismemberment Insurance

## Basic Life and Accidental Death and Dismemberment Insurance

The RF provides you \$50,000 in Basic Life and Accidental Death and Dismemberment insurance at no cost to you. This benefit is paid to your beneficiary upon your death from any cause. The benefit reduces 10 percent each year, starting at age 70 and continuing to age 74 when the reduction is 50 percent. In the event of your death, your family should contact your campus Benefits Office, which will provide assistance in the claims process. You also should contact the Benefits Office if you survive an accident that results in a serious injury covered by the plan.

### Eligibility

Regular and postdoctoral employees working at least 50 percent of full time with six months of service.

### When Coverage Begins

Coverage is automatic and effective six months after your date of hire or your eligibility date.

### How You and the RF Share the Cost

The RF pays the full cost for this coverage.

### How to Enroll

Once you are eligible, enrollment in Basic Life is automatic. However, you will need to designate a beneficiary by logging on to Self Service ([www.rfsuny.org/selfservice](http://www.rfsuny.org/selfservice)), or if you are unable to use Self Service, by completing a Beneficiary Designation form and returning it to your campus Benefits Office. You may update your beneficiaries at any time.

## Optional Life and Accidental Death and Dismemberment Insurance

### Employee Coverage

You may purchase additional coverage through the Optional Life insurance plan in amounts equal to one, two, three, four, five, six or seven times your annual salary (rounded to the next higher \$1,000) not to exceed \$300,000. The combined maximum coverage limit for both Basic and Optional Life insurance is \$350,000 per employee. In the event of your death, your family should contact your campus Benefits Office, which will provide assistance in the claims process. You also should contact the Benefits Office if you survive an accident that results in a serious injury covered by the plan.

### Spouse/Domestic Partner Coverage

You may purchase Optional Life coverage for your eligible spouse/domestic partner. (If you are eligible for Optional Life as an employee, you cannot be covered as a spouse/domestic partner.) Premiums are paid on an after-tax basis through payroll deduction. Coverage amounts are \$10,000, \$20,000, \$40,000, \$60,000, \$80,000 or \$100,000, but cannot exceed the amount of your employee coverage. Proof of good health is required for amounts of \$40,000 or higher and for any amount if you elect coverage later than 60 days after initial eligibility, getting married or establishing a domestic partnership. Spouse/domestic partner coverage is subject to a Hospitalization/Confinement Provision.

## Child Coverage

You may purchase Optional Life coverage for your eligible dependent children. If both parents are RF employees, the child can be covered by only one parent. (If you are eligible for Optional Life as an employee, you cannot be covered as a dependent child.) One premium provides coverage for any number of dependent children. Premiums are paid on an after-tax basis through payroll deduction.

You can choose coverage from \$2,000 to \$10,000 in increments of \$2,000. Child coverage is subject to a Hospitalization/Confinement Provision.

## Hospitalization/Confinement Provision

If a dependent is hospitalized or confined on the date coverage would otherwise become effective, the effective date will be delayed until the dependent is released from the hospital/confinement. This provision does not apply to a newborn child.

## Eligibility

Regular and postdoctoral employees working at least 50 percent of full time.

## When Coverage Begins

If you are not actively working due to sickness or injury on the date coverage (or any coverage increase) is supposed to take effect, the coverage (or increase) will be delayed until you return to active work.

## How You and the RF Share the Cost

You pay the full cost for this coverage. Your cost will depend on the option you choose and your age. Premiums are paid on an after-tax basis through payroll deduction.

## How to Enroll

Log on to Self Service ([www.rfsuny.org/selfservice](http://www.rfsuny.org/selfservice)) within 60 days of your date of hire or eligible employment. If you are unable to enroll via Self Service, complete the RF Benefits Enrollment form and, if applicable, the Optional Dependent Life Insurance Enrollment form and/or the Group Life Insurance Evidence of Insurability form. All these forms can be found together in the Enrollment Kit available on the RF Benefits Website or from your campus Benefits Office.

# Retirement and Pre-Retirement Benefits

## Basic Retirement Plan

The RF helps eligible employees prepare for a financially secure retirement by making contributions to the Basic Retirement plan based on a percentage of their RF earnings. The contribution rate depends on your date of hire as shown below and you own these funds as soon as they are contributed. Contributions are invested in a diversified retirement target date fund, but you can move your balance and redirect future contributions to another fund offered under the plan, if you choose.

| DATE OF HIRE   | RF CONTRIBUTION RATE  |
|--|---|
| Before January 1, 1981                               | 12% of the first \$16,500 of your annual earnings and 15% of the excess                                     |
| On or after January 1, 1981, but before July 1, 1992 | 12% of your annual earnings   |
| On or after July 1, 1992, but before July 1, 1994    | 9% of the first \$16,500 of your annual earnings and 12% of the excess                                      |
| On or after July 1, 1994, and before January 1, 2018 | 8% of your annual earnings for the first seven years of eligible service, and 10% thereafter of all amounts |
| On or after January 1, 2018                          | 7% of annual earnings   |

There are some exceptions for employees who have been rehired after a break in service. See the *Research Foundation Benefits Handbook* for details.

## Eligibility

Regular and postdoctoral employees in active pay status working at least 50 percent of full time are eligible after completing 1,000 hours of service during a year, measured from date of hire (or 975 hours for those with a 37.5-hour full-time equivalent workweek).

## When Coverage Begins

Contributions begin after you meet the one-year waiting period. The RF may waive this waiting period if you have enough prior service with another eligible employer, such as SUNY, an accredited college or university, or a bona fide research organization. (Full-time students in an RF student title, members of a collective bargaining unit that has not agreed to participate, leased employees and independent contractors will not be covered.)

## How You and the RF Share the Cost

Only the RF contributes to this plan. Employees wishing to make additional contributions can do so under the Optional Retirement plan.

## How to Enroll

Enrollment is automatic.

## Optional Retirement Plan

Eligible employees can supplement their Basic Retirement plan savings by making biweekly contributions to the Optional Retirement plan. The money contributed to this plan is deducted from pay on a pretax basis and is invested in a retirement annuity or mutual fund account. The default investment is a retirement target date fund, but you can choose other investment funds if you prefer.

## Eligibility

All employees except full-time SUNY students appointed in an RF student title.

## When Coverage Begins

Deductions begin in the payroll period in which the enrollment is processed by you (via Self Service) or your campus Benefits Office.

## How You and the RF Share the Cost

Only you can contribute to this plan.

## How to Enroll

Log on to Self Service at [www.rfsuny.org/selfservice](http://www.rfsuny.org/selfservice), or if you are unable to enroll via Self Service, submit a completed RF Salary Reduction Agreement to your campus Benefits Office. You can choose how to invest your contributions before your deductions begin by enrolling online with TIAA ([www.tiaa.org/rfsuny](http://www.tiaa.org/rfsuny)).

## Phased Retirement

Phased Retirement allows eligible employees to “phase into” retirement by continuing to work part time (minimum 50 percent of full time) while collecting retirement benefits and maintaining full-time benefits. A phased retirement period can last up to three years before full retirement begins. Certain age and service requirements must be met to participate in the Phased Retirement program. Approval of department management and the campus Benefits Office also is required.

### Eligibility

Employees who are at least age 55 with at least 10 years of full-time service with the RF (or equivalent in part-time service).

### When Coverage Begins

Phased Retirement can begin upon receiving proper approval and meeting age and service requirements.

### How You and the RF Share the Cost

The RF and employees continue to pay the same share of benefit programs as before phased retirement.

### How to Enroll

The employee must complete a Phased Retirement Application and Agreement, which must be approved by the supervisor/manager, the principal investigator or department head, and the campus Human Resources Office.

## Retiree Health Plan

After you retire, if you meet the eligibility requirements and pay the required premium, the RF will continue your group health care coverage until you reach age 65 and become eligible for Medicare.

At age 65, you will be eligible to enroll in Medicare supplemental medical and prescription drug benefits. The RF will make an annual contribution to a Health Reimbursement Account (HRA) for most retirees to help pay for these premiums. The HRA also can be used for other eligible health care expenses, including deductibles, copays, and coinsurance.

## Eligibility

Regular employees who are enrolled in an RF Health Care plan, are at least age 55 and have at least 10 years of full-time equivalent service. Effective July 1, 2021, service in a postdoctoral position does not count towards eligibility for Retiree Health Care or Phased Retirement.

### When Coverage Begins

Coverage will continue into retirement without interruption.

### How You and the RF Share the Cost

The amount you pay for the coverage is based on your hire date and years of service.

### How to Enroll

You will be given instructions as part of the retirement process at your location.

## Deferred Compensation Plan

This plan provides eligible employees an additional way to supplement their retirement savings with pretax, biweekly contributions as defined under Section 457(b) of the Internal Revenue Code.

### Eligibility

Federal rules restrict participation to employees with certain titles and earnings.

### When Coverage Begins

Deductions begin in the first payroll period of the month following the date on which the enrollment form is received. For example, if your form is received any time in September, your deductions would begin in the first payroll period of October.

### How You and the RF Share the Cost

Only you can contribute to this plan.

### How to Enroll

Ask your campus Benefits Office if you are eligible for this plan. If you are, they can provide you with instructions on how to enroll.

# Work/Life Benefits

## Flexible Spending Accounts

Flexible Spending Accounts (FSAs) can help you save money by allowing you to pay for uncovered medical care and dependent care costs with money deducted from your pay on a pretax basis. There are two different FSAs that cover different types of expenses. Funds cannot be transferred between these two accounts.

### Health Care FSA

The Health Care FSA lets you set aside up to \$2,750 each year on a pretax basis to pay for eligible health, dental and vision care expenses incurred by you and your eligible dependents. Expenses incurred by a domestic partner are not considered eligible unless he or she qualifies as your dependent under the IRS code.

### Dependent Care FSA

The Dependent Care FSA lets you set aside up to \$2,500 or \$5,000 each year (depending on your tax filing status) on a pretax basis to pay for eligible dependent care expenses that are necessary to allow you to work or go to school full time. Eligible expenses include child day care, adult day care, pre-school and summer day camps. Health care expenses for your eligible dependents cannot be paid with this account. Use the Health Care FSA described above for these expenses. If you enroll in a Dependent Care FSA, the RF will contribute an annual lump-sum subsidy of \$300 to \$800 to your account based on your full-time equivalent income.

### Eligibility

Salaried non-student employees working at least 50 percent of full time and expected to be employed at least one year.

## When Coverage Begins

Six months after your date of employment or eligibility.

## How to Enroll

Enroll by logging on to Self Service within 60 days of hire or date of eligible employment. If you are unable to enroll via Self Service, complete the Flexible Spending Account Enrollment form available on the RF Benefits Website, or from your campus Benefits Office.

## Paid Time Off

The RF offers 13 paid holidays per year. In addition, eligible RF employees earn the following accrued time off based on their date of hire, position classification and employment status:

- Vacation, which can be used after a six-month waiting period;
- Sick to take time off for an illness, a doctor/dentist appointment or to care for an ill family member; and
- Personal to take time off for personal or family reasons other than illness.

## Eligibility

In general, salaried regular employees working at least 50 percent of full time are eligible to accrue paid time off. Employees paid on an hourly basis or working less than 50 percent of full time may eligible to receive sick paid time off based on position classification and employment status.

## Other Types of Leave

The RF offers employees these other types of leave to attend to civic duties or personal needs:

- Jury Duty Leave provides time off with full pay for days an employee is actively serving on a jury.
- Military Leave provides employees who are called to active military duty with up to 22 workdays or 30 calendar days (whichever is greater) of paid leave during any one calendar year or any continuous period of military service. After that period, accrued time off may be used to supplement income.
- Unpaid Leave enables eligible employees to take time off from work due to a disability, to care for a child or for other personal reasons.

### Eligibility

All RF employees are eligible for Jury Duty Leave and Military Leave.

## College Savings Program

This benefit allows RF employees to set aside up to \$5,000 per year (\$10,000 per year for a married couple) to pay for the higher education expenses of a specific beneficiary, including yourself. Your contribution will be deductible from New York state gross income, and earnings will not be taxed by state or federal government.

### Eligibility

Employees who use payroll direct deposit.

### When Coverage Begins

The account owner can withdraw money without tax penalty to pay for the qualified higher education expenses of the beneficiary.

### How You and the RF Share the Cost

The employee pays for this coverage.

### How to Enroll

Contact your local campus Benefits Office.

## RF Ride Commuter Transit Benefit

RF Ride lets you use pretax payroll deductions to pay for public transportation expenses related to your commute to work. No income tax, Social Security or Medicare tax will be withheld from the amount of your eligible commuting expenses.

### Eligibility

All RF employees.

### When Coverage Begins

You can enroll at any time.

### How You and the RF Share the Cost

The employee pays for this coverage.

### How to Enroll

Enroll online at [www.payflex.com](http://www.payflex.com) or call 844-729-3539.

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

RF employees enjoy a discount of up to 10 percent off standard rates for personal auto, homeowner's and renter's insurance with this program. Convenience fees for making payments in installments are waived when you sign up for scheduled electronic payments.

### Eligibility

Regular and postdoctoral employees working at least 50 percent of full time.

### When Coverage Begins

You may begin participating in this program as soon as you are eligible.

### How You and the RF Share the Cost

The employee pays for this coverage.

### How to Enroll

Call Liberty Mutual directly at 800-524-9400 and identify yourself as an RF employee (or provide them with the RF client number 111756). You also can enroll online at [www.libertymutual.com/rfsuny](http://www.libertymutual.com/rfsuny), or in person at your local Liberty Mutual office. There are no payroll forms to complete.



## Unemployment Benefits

This coverage pays you 50 percent of your average weekly wage (up to \$405 per week) if you involuntarily terminate employment with the RF. Benefits begin after a seven-day waiting period and end when you are no longer unemployed or after 26 weeks.

You can file your claim for unemployment insurance benefits online using the Department of Labor website or by calling the Telephone Claims Center at 888-209-8124 (for New York state residents) or 877-358-5306 (for out-of-state residents). Your campus Benefits Office will provide you with a record of employment slip that includes your exact date of termination.

### Eligibility

Employees who involuntarily terminate employment with the RF.

### When Coverage Begins

There is a seven-day waiting period after you file your claim. The first week of unemployment is an unpaid waiting week.

### How You and the RF Share the Cost

The RF pays the full cost of this benefit.

### How to Enroll

Enrollment is automatic.

## Pet Insurance

RF employees can get preferred pricing on pet insurance through Nationwide's My Pet Protection® plan. You can use any veterinarian you want and the plan saves you money on your vet bills. The plan covers accidents and illnesses, hereditary and congenital issues, cancer, dental diseases, prescription therapeutic diets and supplements, as well as specialty and ER visits. (Note: pre-existing conditions are not covered.) You pay the full cost of this plan and you can sign up at any time by going to [www.petinsurance.com/rfsuny](http://www.petinsurance.com/rfsuny).

## Virgin Pulse

Complete simple healthy behaviors and earn up to \$100 in cash or gift cards each quarter. That's \$400 for the year! The money you earn 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, so tax withholding rules will be applied as your rewards are earned.

To get started, visit [join.virginpulse.com/rfsuny](http://join.virginpulse.com/rfsuny) and complete the registration steps.

# Discrimination Is Against the Law

The RF complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. The RF does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. The RF:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters, and
  - Written information in other formats (large print, audio, accessible electronic formats, other formats).
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters, and
  - Information written in other languages.

If you need these services, contact Kathleen Caggiano-Siino by phone (518-434-7132), fax (518-434-8348), or email ([kathleen.caggiano-siino@rfsuny.org](mailto:kathleen.caggiano-siino@rfsuny.org)).

If you believe that the RF has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Kathleen Caggiano-Siino  
Vice President of Human Resources  
PO Box 9, Albany, NY 12209  
Phone: 518-434-7132  
Fax: 518-434-8348  
Email: [kathleen.caggiano-siino@rfsuny.org](mailto:kathleen.caggiano-siino@rfsuny.org).

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Kathleen Caggiano-Siino, Vice President of Human Resources, is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue SW  
Room 509F, HHH Building  
Washington, DC 20211  
Phone: 1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>

## Spanish

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-518-434-7101.

## Chinese

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-518-434-7101。

## Russian

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-518-434-7101.

## French Creole

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-518-434-7101.

## Korean

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-518-434-7101. 번으로 전화해 주십시오.

## Italian

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-518-434-7101.

## Bengali

লক্ষ্য করুনঃ যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নথিখরচায় ভাষা সহায়তা পরষিবো উপলব্ধ আছে। ফোন করুন ১-৫১৮-৪৩৪-৭১০১।

## Polish

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-518-434-7101.

## French

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-518-434-7101.

## Tagalog

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-518-434-7101.

## Greek

ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε 1-518-434-7101.

## Albanian

KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 1-518-434-7101.

## Yiddish

אויפגעקומען: אויב איר רעדט אידיש, זענען פארהאן פאר אייך שפראך הילף סערוויסעס פריי פון אפצאל. רופט 1-518-434-7101.

## Arabic

ملحوظة: إذا كنت تتحدث اذکر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1- (رقم هاتف الصم والبكم: 1-518-434-7101).

## Urdu

خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں 1-518-434-7101۔ دستیاب ہیں۔ کال کریں

## The Research Foundation for the State University of New York

Post Office Box 9

Albany, NY 12201-0009

Corporate office for benefits administration: 518-434-7101

This Benefits Quick Reference Guide is intended to provide general information about Research Foundation (RF) benefits and is not intended to serve as an official plan document or summary plan description. If there is a conflict between this summary and any official plan document, the plan documents will prevail.

For more detailed information about these plans, visit [www.rfsuny.org/benefits](http://www.rfsuny.org/benefits) or contact your campus Benefits Office.