Enroll for Your 2024 Benefits

Open Enrollment runs from **November 1 to 30.** This is your opportunity to make any changes to your benefits for 2024, so don’t miss out.

**Six Actions to Get the Most from Your Benefits**

1. **See what’s new.** We’ve made some improvements to your benefits for 2024, including a new disability and leave administration partner.

2. **Review your coverage.** You may add or remove dependents or waive coverage. If you take no action during Open Enrollment, your 2023 coverage elections will roll over into 2024.

3. **View your 2024 coverage rates.** New deductions for 2024 premiums (if applicable) will appear in your January 12, 2024, paycheck.

4. **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.

5. **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.

6. **Need more information?** Visit benefits.rfsuny.org or contact your campus Benefits Office.

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**Receive RF Benefits Text Alerts! Simply text RFGRAD 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.)
Open Enrollment Snapshot

Open Enrollment Period

- Review your elections, benefit plan costs
- Submit elections in employee Self Service

Coverage Takes Effect

- Look for new ID cards in the mail

November 1

BEGINS

THURSDAY

November 30

ENDS

January 1

2024

What’s New for 2024

Disability and Leave Administration: Improving the Experience

Beginning January 1, 2024, the RF will partner with The Standard to administer New York State Short-Term Disability and Paid Family Leave benefits. The Standard is a leading provider of group and individual disability insurance that was chosen because of its overall track record and caring and compassionate service approach.

The transition to The Standard will improve the overall experience for employees on a leave of absence, including a more streamlined claims process.

Making the Transition

If your New York State Disability or Paid Family leave begins prior to January 1, 2024, your claim will remain with First Reliance. Leaves beginning January 1, 2024 or after will be administered by The Standard.

Benefit Plan Transition: New Name, New Brand, Same Service

You will see our current benefit plan transition their name to align with the new brand in the marketplace. There will be no impact to your plans, pricing, networks or coverage.

Empire BlueCross will become Anthem Blue Cross. Empire has been operating as an Anthem company since 2006 and will remain part of the Blue Cross Blue Shield Association. These new names bring together the industry-leading Anthem brand with the strength and value of the Blue Cross and Blue Shield brand.
Your Health Care Plan Rates

Biweekly rates are based on 26 pay periods during the 2024 plan year. The rates (below) are effective January 1, 2024 through December 31, 2024.

<table>
<thead>
<tr>
<th>COVERAGE LEVEL</th>
<th>GRADUATE STUDENT EMPLOYEES BIWEEKLY RATES</th>
<th>GRADUATE FELLOWS BIWEEKLY RATES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$18.57</td>
<td>$185.68</td>
</tr>
<tr>
<td>Individual + one dependent</td>
<td>$72.87</td>
<td>$402.89</td>
</tr>
<tr>
<td>Individual + two or more dependents</td>
<td>$104.92</td>
<td>$531.07</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Care</td>
<td>$0</td>
</tr>
<tr>
<td>Office Visit</td>
<td>$10</td>
</tr>
<tr>
<td>Lab</td>
<td>$15</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$25</td>
</tr>
<tr>
<td>Generic Rx</td>
<td>$5</td>
</tr>
<tr>
<td>Preferred Rx</td>
<td>$25</td>
</tr>
<tr>
<td>Nonpreferred Rx</td>
<td>$45</td>
</tr>
<tr>
<td>Inpatient Hospital Services</td>
<td>$200</td>
</tr>
</tbody>
</table>

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](http://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](http://pet.libertymutual.com/rfsuny) for more information.

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.

<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>PROVIDER</th>
<th>PHONE</th>
<th>WEBSITE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Care</td>
<td>Anthem Blue Cross</td>
<td>800-342-9816</td>
<td><a href="http://www.anthem.com">www.anthem.com</a></td>
</tr>
<tr>
<td>Prescriptions</td>
<td>Express Scripts</td>
<td>800-251-7690</td>
<td><a href="http://www.express-scripts.com">www.express-scripts.com</a></td>
</tr>
<tr>
<td>New York State Short-Term Disability</td>
<td>The Standard</td>
<td>800-426-4332</td>
<td><a href="http://www.standard.com">www.standard.com</a></td>
</tr>
<tr>
<td>Workers’ Compensation</td>
<td>Chubb Insurance Company</td>
<td></td>
<td>Contact your campus RF office <a href="http://www.wcb.ny.gov">www.wcb.ny.gov</a> (Select “Workers”)</td>
</tr>
<tr>
<td>International Travel Assistance (Health Insurance and Worldwide Emergency Assistance while working on RF programs)</td>
<td>GeoBlue Traveler</td>
<td>855-282-3517</td>
<td><a href="http://www.geo-blue.com">www.geo-blue.com</a></td>
</tr>
<tr>
<td>Auto, Homeowner’s and Renter’s Insurance Discount Program</td>
<td>Liberty Mutual Insurance</td>
<td>800-524-9400</td>
<td><a href="http://www.libertymutual.com/rfsuny">www.libertymutual.com/rfsuny</a></td>
</tr>
<tr>
<td>College Savings Program</td>
<td>Vanguard/Upromise</td>
<td>877-NYSAVES (877-697-2837)</td>
<td></td>
</tr>
<tr>
<td>Unemployment Benefits</td>
<td>New York State Department of Labor</td>
<td></td>
<td>Contact your local unemployment office <a href="http://www.labor.ny.gov/home/">www.labor.ny.gov/home/</a> (Select “Individuals” tab)</td>
</tr>
</tbody>
</table>

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).
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.

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 $1,718.15. The maximum weekly benefit for 2024 is $1,151.16.

Deduction Rate: .373 percent of weekly earnings capped annually at $333.25.

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.
Look inside for important information about your 2024 benefits!