

Benefits Bulletin

Graduate Students / October 2021

Enroll for Your 2022 Benefits

Open Enrollment runs from **November 1 to 30**. This is your opportunity to make any changes to your benefits for 2022, so don't miss out.



Open Enrollment is your opportunity to make changes to your health care coverage for 2022. You may add or remove dependents or waive coverage. **If you take no action during Open Enrollment, your 2021 health care elections will roll over into 2022.**



New deductions for 2022 premiums (if applicable) will appear in your January 14, 2022 paycheck. Make sure to review your paycheck to confirm deductions are accurately reflected.



Enrolling is easy! Log on to 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.



Need more information? Visit www.rfsuny.org/benefits or contact your campus Benefits Office.



Print your enrollment confirmation statement! Once you have made your elections online through Employee Self Service, print your confirmation statement for proof of your enrollment in the event of a discrepancy.



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.)

Learn More Inside

- 2 Your Health Care Plan Rates
- 2 New York State Paid Family Leave Program
- 3 Great Deals for RF Employees
- 3 Who to Call
- 4 Annual Notices

Your Health Care Plan Rates

Biweekly rates are based on 26 pay periods during the 2022 plan year. The rates (below) are effective January 1, 2022 through December 31, 2022.

COVERAGE LEVEL	GRADUATE STUDENT EMPLOYEES BIWEEKLY RATES	GRADUATE FELLOWS BIWEEKLY RATES
Individual	\$14.31	\$143.06
Individual + one dependent	\$56.94	\$313.61
Individual + two or more dependents	\$81.31	\$411.08

There are more details about your Health Care plan in the Summary Plan Description (SPD), which can be found at www.umn.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.

As you may recall, for this year (2021), your benefit deductions are 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, and your bi-weekly premiums may seem higher due to this change.

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.

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 \$1,594.57. The maximum weekly benefit for 2022 is \$1,068.36.

Deduction Rate: .511 percent of weekly earnings capped annually at \$423.71.

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*.

Teladoc gives you 24/7 access to doctors via phone, video or mobile app

Teladoc, a convenient and less expensive option for quality medical care, allows you to:

- **Talk** to a doctor, anytime, anywhere you happen to be;
- **Receive** prompt treatment, usually within 10 minutes;
- **Access** a network of doctors who can treat every member of the family;
- **Receive** prescriptions sent to the pharmacy of your choice, if necessary; and
- **Get** the care you need for many conditions, including cold and flu symptoms, allergies, pink eye, respiratory infection, sinus problems, skin problem, and more.

For more information or to talk to a doctor, visit teladoc.com or call 800-Teladoc.

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 or call 800-524-9400. When enrolling, identify yourself as an RF employee (RF client number 111756).

Protect Your Furry Friends

Nationwide’s My Pet ProtectionSM 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 petinsurance.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) 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	UMR	800-826-9781	www.umar.com
Dental Care	Delta Dental	800-932-0783	www.deltadentalins.com
Vision Care	Davis Vision	800-999-5431	www.davisvision.com
New York State Short-Term Disability	First Reliance Standard Life Insurance Company		Contact your campus RF office www.wcb.ny.gov (Select “Workers”)
Workers’ Compensation	Chubb Insurance Company		Contact your campus RF office www.wcb.ny.gov (Select “Workers”)
International Travel Assistance (Health Insurance and Worldwide Emergency Assistance while working on RF programs)	GeoBlue Traveler	855-282-3517	www.geo-blue.com
Auto, Homeowner’s and Renter’s Insurance Discount Program	Liberty Mutual Insurance	800-524-9400	www.libertymutual.com/rfsuny
College Savings Program	Vanguard/Upromise	877-NYSAVES (877-697-2837)	
Unemployment Benefits	New York State Department of Labor		Contact your local unemployment office www.labor.ny.gov/home/ (Select “Individuals” tab)
Paid Family Leave	First Reliance Standard Life Insurance Company		Contact your campus RF office www.wcb.ny.gov (Select “Workers”)
Pet Insurance	My Pet Protection		www.petinsurance.com/rfsuny

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.

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) 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 – *Health Insurance > Legal Notices*) or you may request a paper copy of the notice from 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 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 are eligible for and/or enrolled in. You will need this form to complete your tax return, but you do not need to send this form in with your 2021 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.