

Open Enrollment

Learning Tuesday

October 2018



Learning Objectives

- Learn about how open enrollment impacts you
 - New Rates / Compare Plans
 - New Flexible Spending Vendor
 - Flexible Spending Account (FSA) Reminders
 - Retirement Reminders
 - Paid Family Leave Updates



Open Enrollment

➤ New Rates / Compare Plans

- Health plan rate increases vary
 - PPO individual rate increasing about 5.9%, 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, 2018

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



Login Search

Your RFBenefits

Your employment at The Research Foundation of the State University of New York entitles you to a range of health benefits products and financial instruments designed to help you manage your life. Select your employment level below.

Public Home



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 \$2650
- Maximum for dependent care spending is \$5000 (depending on tax filing status)
- The RF provides an annual subsidy to your Dependent Care FSA, ranging from \$300 to \$800 based on your full-time income



Voluntary Short Term Disability (VSTD)

- The RF offers eligible employees the option to purchase Voluntary Short-Term Disability coverage through First Reliance Standard Insurance Company to supplement benefits provided under the New York State Short Term Disability Benefits Law
- If you are eligible for this plan, you may purchase a weekly benefit in \$100 increments not to exceed the lesser of \$2000 or 60 percent of your salary
- This year only we will have an opportunity to enroll or increase coverage for 2019
 - Evidence of Insurability (EOI) not required but still subject to pre-existing condition limitation



2019 Employee Rates

- Deductible PPO is still the lowest priced option statewide with a 5.7% increase in premiums.

2018 Employee Biweekly Rates	Traditional PPO	Deductible PPO	Blue Choice	CDPHP	IHA	MVP
Individual	64.79	29.60	49.49	53.28	48.45	62.54
Individual + Spouse/DP	205.99	135.60	178.12	159.86	184.11	243.84
Individual + Child(ren)	164.54	101.19	212.90	149.20	125.97	163.08
Family	322.97	217.49	212.90	245.11	222.87	259.43

*All HMO rates are subject to approval by the Department of Financial Services

PayFlex: Our new Flexible Spending Carrier

- Effective January 1, 2019, our new administrator for Flexible Spending Accounts (including dependent care) will be PayFlex.
- Since, 1987, PayFlex, has been committed to paving the way through technology and innovation for account-based benefits administration. PayFlex is an industry leader in FSA serving over 3 million participants and 5,500 clients. Customer service is available 24/7 with both website and app capabilities.
- FSA Claims utilizing 2018 FSA dollars will be processed through WageWorks through 3/31/19. Claims must be incurred by 3/15/19 to apply to the 2018 plan year. FSA claims utilizing 2019 FSA dollars will be processed through PayFlex starting 1/1/19.
- **All WageWorks debit cards will be deactivated as of 1/1/19.** As a result, all claims utilizing 2018 FSA dollars must be submitted manually to WageWorks within the 90 day runout period including grace period claims.
- Participants enrolled for in health care spending for 2019 will receive a new debit card from PayFlex



What is an FSA?



What is a Dependent Care FSA?



Vision Plan Plus Reminder

RF employees 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

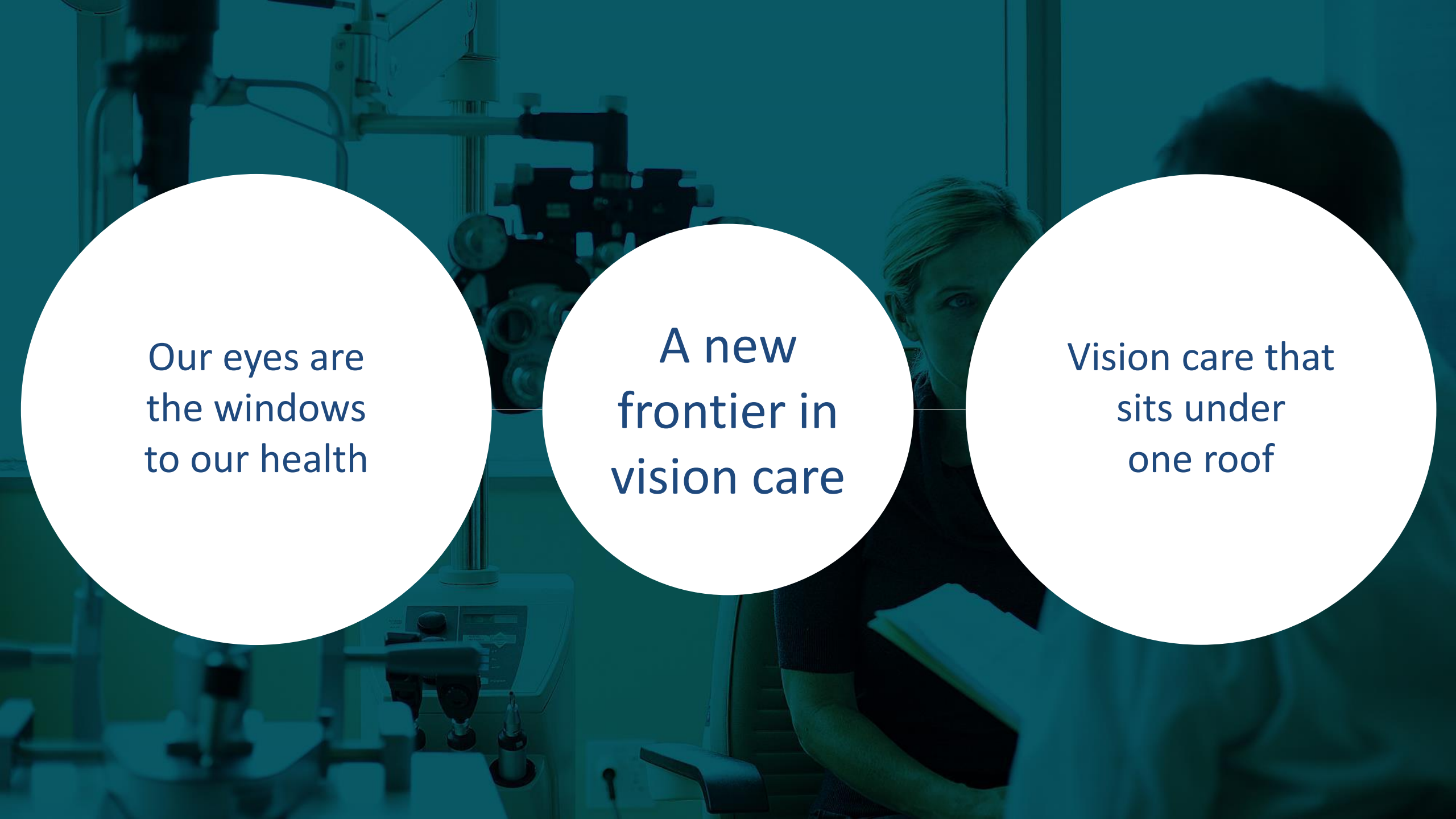


Please refer to Benefits Website for additional Vision Benefit Information at www.rfsuny.org/benefits





Open enrollment for The Research Foundation for SUNY

An optician in a clinic setting, holding a clipboard, with three white circular text boxes overlaid on a teal-tinted background. The background shows an optician working at a station with various pieces of equipment.

Our eyes are
the windows
to our health

A new
frontier in
vision care

Vision care that
sits under
one roof

An overview of your in-network benefits

Regular Vision Plan



In-network benefits*	Member cost
Frequency by month (Exam / Lens / Frame)	24 / 24 / 24
Copayment (Exam / Lens)	\$0 / \$0
Frame	
- Allowance	\$14
- Collection (Fashion / Designer / Premier)	\$0 / \$0 / \$25
Covered lens options	Tinting, scratch-resistant, kids poly
Contacts	
- Allowance	\$45
- Visually required	Covered
- Collection (Disposable / Planned replacement)	4 boxes / 2 boxes
Contacts fitting fee	
- Collection	\$25
Occupational Eyewear	
- Frequency by month (Exam / Lens / Frame)	24
- Copayment	\$0
- Must be obtained at the same time as routine eye exam and eyewear	

*Example is for illustrative purposes only. Actual costs may vary based upon plan design.



An overview of your in-network benefits Vision Plan Plus



In-network benefits*	Member cost
Frequency by month (Exam / Lens / Frame)	12 / 12 / 12
Copayment (Exam / Lens)	\$0 / \$0
Frame	
- Allowance	\$130 Plus 20% of balance
- Collection (Fashion / Designer / Premier)	\$0 / \$0 / \$0
Covered lens options	Tinting, scratch-resistant, poly, UV, standard and premium PAL, high index, polarized, photochromic lenses
Contacts	
- Allowance	\$105 Plus 15% off balance
- Visually required	Covered
- Collection (Disposable / Planned replacement)	4 boxes / 2 boxes
Contacts fitting fee	
- Standard & specialty	
- Visually required	Covered
- Collection	\$25
Occupational Eyewear	
- Frequency by month (Exam / Lens / Frame)	12
- Copayment	\$0
- Must be obtained at the same time as routine eye exam and eyewear	

*Example is for illustrative purposes only. Actual costs may vary based upon plan design.



Savings and resources for members



Accidents happen, and we have them covered. All glasses covered by a plan come with a free one-year breakage warranty.



Get a free LASIK consultation from nearly 1,000 locations nationwide¹. Save up to 50% off the national average.



50% off 2nd pair of glasses at Visionworks, 30% off 2nd pair at another in-network



Encourage a spirit of wellness with our Fit FWD offering, featuring calculators to estimate savings and much more.



Save on hearing aids, warranties and batteries with special discounts from EPIC Hearing Healthcare.



Use cool tools such as the Vision Loss Simulator, frame try-on tool, personal risk calculator and Vision Reference Library.

¹QualSight provider lookup data (July, 2018)

An in-depth look at your lens options and coatings Regular Vision Plan



Lens options and coatings*	Member cost
Plastic lenses (all ranges of prescriptions / sizes)	Covered
Oversized lenses	Covered
Tinting of plastic lenses	Covered
Scratch-resistant coating	\$20
Polycarbonate lenses	\$0 / \$30
Ultraviolet coating	\$12
Standard anti-reflective (AR) coating	\$35
Premium AR coating	\$48



Lens options and coatings*	Member cost
Ultra AR coating	\$60
Standard progressive	\$50
Premium progressives (Varilux®, etc.)	\$90
Ultra progressives (digital, freeform styles)	\$140
High-index lenses	\$55
Polarized lenses	\$75
Photochromic lenses (Transitions® Signature™)	\$65
Intermediate-Vision Lenses	\$30

*Example is for illustrative purposes only. Actual costs may vary based upon plan design.



An in-depth look at your lens options and coatings Vision Plan Plus



Lens options and coatings*	Member cost
Plastic lenses (all ranges of prescriptions / sizes)	Covered
Oversized lenses	Covered
Tinting of plastic lenses	Covered
Scratch-resistant coating	\$0
Polycarbonate lenses	\$0
Ultraviolet coating	\$0
Standard anti-reflective (AR) coating	\$35
Premium AR coating	\$48



Lens options and coatings*	Member cost
Ultra AR coating	\$60
Standard progressive	\$0
Premium progressives (Varilux®, etc.)	\$0
Ultra progressives (digital, freeform styles)	\$50
High-index lenses	\$0
Polarized lenses	\$0
Photochromic lenses (Transitions® Signature™)	\$0
Intermediate-Vision Lenses	\$30

*Example is for illustrative purposes only. Actual costs may vary based upon plan design.



Adding it all up - Regular Vision Plan



Exam and eyewear**	Avg. retail out-of-pocket	Our out-of-pocket
Eye exam	\$103	\$0
Glasses*	\$238	Covered
Photochromic lenses (i.e. Transitions® Signature™)	\$185	\$65
1-year breakage warranty	\$30	FREE
Total out-of-pocket	\$556	\$65

*Example includes cost of a Designer Tier Exclusive Collection frame and single vision lenses

**Example is for illustrative purposes only. Actual costs may vary based upon plan design.



Adding it all up Vision Plan Plus



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2019 Vision Plan Plus Rates

2019 Vision Plan Plus Rates	Bi-Weekly Rates for the Vision Plan Plus
Single	\$4.06
Family	\$9.66



How we support our members

Members come first with Davis Vision



Member-first website with provider finder, access to customer portals and interactive content.



Member welcome kit with ID cards and provider lists. Supports OE events and benefit fairs.



Calculators and tools to see the value of a vision benefit for clients and members. Plus, white papers, videos and more.



Mobile-friendly customer portals with plan details, form and surveys. And, fully-featured iOS and Android apps.



Our US-based customer care center is just a quick phone call away and is available 7 days per week



EMPOWER | BUILD | IMPROVE | PARTNER

New features for online member accounts

We've made using out-of-network benefits easier

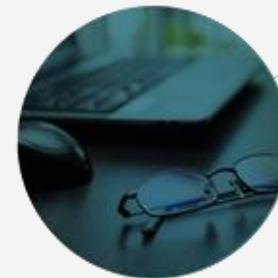
No more paper, no more postage

We've eliminated the hassle of printing and mailing claim forms. If you have out-of-network benefits, you can now submit the claim from your member account online.

Fast, easy reimbursement

Don't wait for your reimbursement check to arrive by mail - if you're the policy holder, set your payment preference to direct deposit and sign up with Zelle®. Once your out-of-network claim has processed, your reimbursement will be sent directly to your bank by the next business day¹.

Save paper,
postage and time
with these new
online account
features.

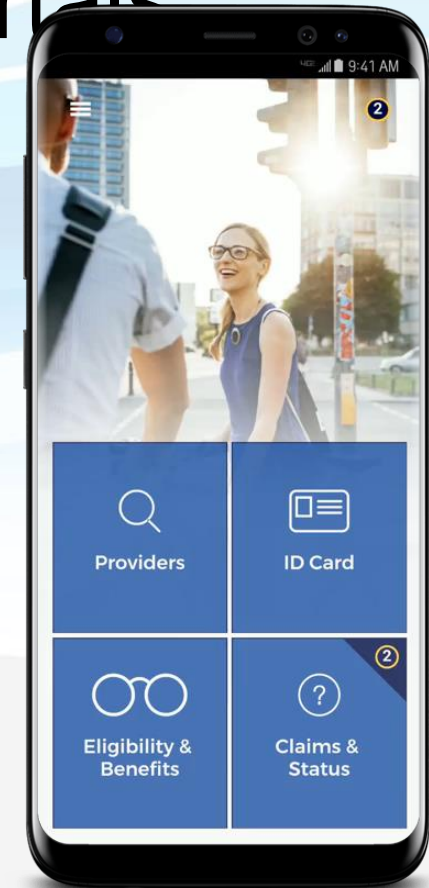


1. Refers to period of time during which payments are generally available. Enrollment required. Payments can arrive as quickly as minutes or may take up to three business days. Actual times may vary. Must have a bank account in the U.S. to use Zelle. Zelle, clearXchange and the related marks are wholly owned by Early Warning Services, LLC and are used herein under license



Full-featured mobile app and portals

App feature*	Davis Vision	Large national carrier 1	Large national carrier 2
Member ID card	✓	✓	✓
Benefit description and eligibility	✓	✓	✓
In-network provider finder	✓	✓	✓
Tools for mobile use	✓		✓
Available for iOS and Android	✓		✓
Provider search filters	✓	✓	
Integrated maps and directions	✓	✓	
LASIK provider finder	✓	✓	
Out-of-network claim submission	✓	✓	
Vision health resources	✓	✓	
Simple user interface and navigation	✓		
Glasses tracker	✓		
Badge alerts	✓		
Fingerprint login	✓		



Members can also access their account online.

*Internal app observations (October, 2017)



Eyewear options for the whole family



With the Exclusive Collection, members may receive frames of up to \$195 in value with a \$25 copay. Frames include a 1-year breakage warranty.



Members who need contact lenses have the option of selecting from the Exclusive Collection of contacts, which features top brands.



Members can buy glasses and contacts online using their benefit at [visionworks.com](https://www.visionworks.com).





Have questions?

We have answers

➤ Join us online

Visit: davisvision.com/member
Use your client code: 4071 for the Regular Vision plan and 8205 for the Vision Plan Plus

- Benefit summaries
- Provider locator
- Explore the Exclusive Collection of frames
- Spanish language version available
- Brief educational videos
- Frame try-on tool

➤ Or, give us a call

1 (800) 999-5431

Use your client code: 4071 for the Regular Vision plan and 8205 for the Vision Plan Plus

- Live support (Eastern Time):
 - Monday – Friday 8 a.m. – 11 p.m.
 - Saturday 9 a.m. – 4 p.m.
 - Sunday 12 p.m. – 4 p.m.
- Automated service available 24/7



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Davis VisionTM

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 2018:
 - \$18,500 annual contribution
 - Additional \$6,000 if age 50 or over at the end of the calendar year.
 - 2019 limits will be released by the IRS within the next month.

- Employees hired on or after January 1, 2018 have 6 months from their hire date to submit for Prior Service Credit.



Paid Family Leave Update

- Starting January 1, 2019, the PFL benefit is increasing to up to 10 weeks of leave and 55% of an employees average weekly wage up to 55% of the State Average Weekly Wage.
- Due to clarification in the regulation, PFL deductions will no longer be capped on a bi-weekly basis. Deductions will be capped at an annual basis, currently the deduction is capped at \$1.65 a week. The 2018 payroll contribution is .126% of your weekly wage.
- The 2019 payroll contribution is increasing to .153% of your weekly wage to an annual maximum of \$107.97



Virgin Pulse Wellness Program

- Did you know you could earn up to \$400 a year?
 - Simply by completing healthy behaviors, you can earn up to \$100 in cash or gift cards each quarter. The money earned can be deposited into your bank account, or you can use it to purchase gift cards or certain wearable devices
 - Sign up today! Go to join.virginpulse.com/rfsuny

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
- PayFlex
 - 1-844-729-3539
 - www.payflex.com
- Wellness program
 - Sign up at <http://join.virginpulse.com/rfsuny>



Questions?

Please contact your campus HR/Benefits Office



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Thank you for joining today's session.

