

Jenna Lehr: Welcome to Learning Tuesday. I'm Jenna Lehr, Learning and Development Manager at the Research Foundation for SUNY. We have a great show for you today all about our benefits here at the RF, open enrollment, and the changes that we can expect for the year ahead. I'd like to start by introducing and thanking our panelists who will be leading us through today's program. First, Lori Amodio, Benefits Retirement Coordinator, Katie Armstrong, Benefits Administrator, we have Erin Michels, Benefits Program Manager, and Renee Bartholomew, Senior Retirement Specialist.

Also a bit later in the program we have a special guest joining us from Virgin Pulse, Sarah Hagen, Senior Client Success Manager. Thank you all so much for joining us. At this time I'll turn you over to Lori who will kick us off. Thanks Lori.

Lori Amodio: Thanks Jenna. In today's Learning Tuesday you'll be learning about how open enrollment impacts you. You will be able to view the new rates and compare plans. We will discuss our new enhanced vision plan and text alerts. We will also be discussing flexible spending account reminders and retirement changes. In a couple of slides you will be able to see the new rates. Keep in mind health plan rate increases will vary.

The PPO individual rate is increasing about 8 percent; however, the RF contribution rate will remain unchanged at 85 percent for single and 70 percent for the dependent's share. The RF dental rates will remain the same for 2018. As a reminder please review your benefits bulletin, which you should have recently received or you may view it online by November 1st. For more detailed information please visit our RF Benefits website, rfsuny.org/benefits, select benefits publications in quick links to bring you to our bulletin, quick reference guides, and benefits handbook.

Here are the changes that you can make during open enrollment: for medical, dental, and vision coverage you can add or remove dependents, enroll in or waive coverage, and you can change health plans. If you make no changes to your current elections they will remain the same for 2018. For life insurance you can update your beneficiary. You can enroll in flexible spending accounts. The maximum for health care spending increased from \$2,550 to \$2,600. The maximum for dependent care spending is \$5,000 depending on tax filing status.

As a reminder you are required to enroll in flexible spending accounts every year. They do not roll over. You must enroll in the

employer subsidy, which can be done in self-service. Employer subsidy is not an automatic benefit; you must enroll in the benefit every year. If you are unsure please contact your HR benefits office before November 30th.

Here are the 2018 employee rates. Please keep in mind the deductible PPO is still the lowest priced option statewide. Up next Katie Armstrong is going to talk to you about the availability of Securian's EOI, Evidence of Insurability and the enhanced vision plan.

Katie Armstrong: Thanks Lori. During open enrollment you can elect to enroll in optional life insurance and we now have the availability to do the forms online versus our current paper form. The link to the online EOI will be available on the benefits website by 11/01. You can complete the forms online and this saves time for you as the employee and for Securian's underwriting department.

We are excited to announce that starting January 1st, 2018 we will have a new, enhanced vision plan. As you can see here everyone is very excited. You will have the option to either enroll in the new enhanced vision plan or you can keep the current plan at no cost. Employees can still choose from the regular vision plan or using the biweekly premiums for individual, which is \$4.06, or the family, which is \$9.66.

On this next slide I'm just going to quickly compare the 2 plans. The first is that our current plan for the eye exam you can do 24 months and you can get glasses. On the new plan you can do 12 months, the same for frames. You currently can go every 24 months for new frames and under the new plan you can go every 12 months. The frame allowance has been increased from our current plan, which is up to \$14.00 and on our new plan up to \$130.00 plus a 20-percent discount on any overage.

The same for contact lenses, the current plan is up to \$45.00 and under the new enhanced plan will be up to \$105.00 plus a 15-percent discount on any overage. You can continue to review the 2 plans to decide if you want to enroll during open enrollment. Up next Erin Michels is going to talk to us about some text alerts. Erin?

Erin Michels: Oh sorry, I just got a text from Benefits@RFSUNY. Did you hear about our new benefit text alerts program? You can sign up to receive RF benefit text alerts. Text RFBENEFITS to 24587 for up-to-date notifications and reminders. Standard messaging rates

apply. You may opt out at any time by texting STOP. I'm now going to kick it off to Sarah Hagen of Virgin Pulse to talk about our wellness program.

Sarah Hagen:

Hello everyone and thank you for allowing me to come and join you today. What we're going to talk about today is the Virgin Pulse program. At Virgin Pulse we love to help people talk about their overall wellness and more importantly to help you to start taking your wellness journey. Of course wellbeing means different things to different people and so as you begin your wellness journey what we do or continue your wellness journey for that matter what we do is help to meet you where you're at, make it easy for you to find the different tools to be able to move forward with your wellness journey.

Let's first talk about the rewards. One of the things that the Research Foundation has afforded you with your wellness program is the opportunity to earn \$400 per year, \$100 per quarter. The way that that works is that you earn points every – doing healthy activities and as you earn those points you work your way through the levels.

The next thing we want to talk about is how does the program work, how can I earn that \$400? So the first thing of course is you need to enroll. For most people you will receive an email inviting you to enroll and then you'll want to go to our website. You can see here that there are 3 different steps to enrolling. The first is going to the website, the next is clicking on the Join Now, and then the last piece is to fill out a very small bit of information so that we can get you enrolled.

Then once you're enrolled you're going to want to do a few things to get yourself going. The first one is to set your interests. This is very important so that when we're sending you information and when we're giving you cards to read that we will be able to send you things that will be of interest to you instead of just what everybody wants to see. The next thing I just mentioned was the cards. Here you can see on the slide that the cards are little bits of information that everyone can read as they go through their program. These cards are daily and you get to earn up to 20 points per card for 2 cards per day.

The next thing that you're going to want to be doing every day is logging your healthy habits. Now we have over 160 different healthy habits and what you're going to want to be doing is finding somewhere between 5 and 7 that really speak to you and your

health journey and that you think you could log every day to help you to take the next step in your health journey.

The next thing we want to take a look at is how do I know where I can earn those points? Well if you go to the homepage just under the link to go to the healthy habits there's a circle that has a little checklist on it. That checklist will let you know what you've completed today and what you still can complete in order to earn points today.

Next we want to talk about devices. One of the great ways to earn points in the Virgin Pulse program is to track your steps and activities. Here you can see a list of several of the different activities that – devices, sorry, devices that you can use to track your activity. One of the ones that you most want to be aware of is the Max Buzz and the Max. Those you'll see on the right-hand side of the screen there. If you need to buy an activity tracking device you can buy the Max Buzz right on our site.

The next thing to be aware of is that we do have a mobile app. Almost everything that you can do on the Virgin Pulse website you can do on the mobile app. We strongly suggest that you download the app. It makes things quicker and easier for you to track your points and start earning those dollars at the different levels.

The next thing we want to talk about is the fun that you can have with challenges. The first thing is a personal challenge. If you and your friends want to do some playing and maybe you want to challenge your good friend to 1 day let's see who could take the most steps that's a personal challenge or maybe you want to say, "Let's take a week and track who can remember to say 'Thank you' the most." Well every day then you could track remembering to say thank you. These are 2 different kinds of personal healthy habit challenges. With the personal step challenges and the personal healthy habit challenges you're able to earn points to keep moving towards those dollars.

The second thing that we'll do twice a year is what we call a corporate challenge. Those corporate challenges are the opportunity for everyone to participate in a challenge and to have some fun earning some extra points. The next thing we want to talk about is how do you track those points in order to get those extra dollars that you're able to earn through the Research Foundation? The first one is the nutrition guide so we've talked so far about tracking on the cards, the healthy habits, tracking your steps or activities through devices. The next thing that we strongly

recommend is that you use the nutrition guide to track your nutrition.

The way that this works is that you track the foods that you eat through My Fitness Pal. Once you've done that then you can get points for both tracking the foods and you can get points for surfing what we call Zipongo, which is another site that gives you lots and lots of healthy recipes that you can take a look at.

In addition to the nutrition guide you can also track on the sleep guide. To track your sleep you'll need to use a device that tracks sleep. There is an app on your phone that you can use or you can use a FitBit or the Max Buzz. As you track your sleep then you will earn additional points both for tracking your sleep every night and for getting more than 7 hours of sleep per night. That can get you 90 points right there.

The next thing that's very important for us to mention is that we want to be sure that you know that we protect your privacy. Whenever you share information with Virgin Pulse you need to know that we will not share that information with anyone else. If you have questions about how the information is stored you're welcomed to go to the bottom of your site at which point you will be able to see the data sharing agreement, the membership agreement, and the privacy policy. We are very careful to take good care of your data because we know how important it is to you to be able to trust us.

Finally if you have any questions feel free to reach out to us. There are 3 different ways listed on your page here. The first is you can go to member.virginpulse.com to log in. On that site if you're already a member you can take a look at the support page, which will give you a lot of information about different ways that you could be doing even more with the Virgin Pulse site. If you need to join you can log into join.virginpulse.com. There's no need for the www. All you need to do is start with the join.

And finally if you have other questions above and beyond what you can find on the web you can call the number on your screen or send an email to support@virginpulse.com. Thank you for your time and I'll send it back on over to the panel now.

Renee Bartholomew: Hi, good morning and thank you for tuning in. My name is Renee Bartholomew and I'm the Senior Retirement Specialist at the Research Foundation for SUNY and I will be discussing the new updates to our Retirement Prior Service Credit. However, before

we get started I have a few retirement reminders for everyone. You can enroll in or change your election percentage for the voluntary 403B plan at any time through self-service. For 2017 the elective deferral limit for the 403B plan is \$18,000 with an additional \$6,000 catch-up contribution for employees aged 50 and older by the end of the calendar year. The 2018 IRS limitations have not yet been released but will be within the next month.

Before I talk about the changes to the Retirement Prior Service Credit I want to give you some context of the benefit. The Retirement Prior Service Credit is designed to recognize employment with other organizations and meeting service requirements for participation investing into our basic retirement plan. Continuous non-student employment with an eligible employer immediately preceding your RF employment is considered for qualified service credit.

In addition, your employment must have terminated no more than 1 year before your RF appointment and it must have been with an accredited college or university in the United States, including the State University of New York or a private, non-profit research organization whose primary function is research and is incorporated in the United States under section 501c3 of the Internal Revenue Code.

The changes to the Retirement Prior Service Credit effective January 1st, 2018 are as follows: for our employees we'll only be credited with prior service if the employee submits an application for prior service credit within the following time periods. For employees hired on or after January 1st, 2018 an application for prior service credit must be submitted no later than 6 months from the employee's employment commencement date.

Effective January 1st, 2018 terminated employees are no longer permitted to submit an application for prior service credit. For employees hired prior to January 1st, 2018 an application for prior service credit must be submitted no later than September 30th, 2018. For employees with summer appointments submission of the prior service credit application will be accepted after September 30th, 2018. However, if submitted after September 30th, 2018 credit will only be processed based on current appointment date.

If you believe you're eligible for this benefit and have not yet applied you may access the form online through the RF Benefits website or contact the RF Benefits Department at

benefits@rfsuny.org or by calling (518) 434-7101. I will now turn it over to Erin.

Erin Michels:

Thanks Renee. So how do you get more information? There are a couple of ways: Employee Self-Service at www.rfsuny.org/selfservice, Benefits Bulletin located at www.rfsuny.org/benefits and select Regular Employees, Benefit Publications Quick Link. Connexis, a division of Wage Works, can be contacted at (866) 279-8385 or at mybenefits.connexis.com. As a reminder you may sign up for the wellness program at join.virginpulse.com/rfsuny. I will now kick it back to Katie.

Katie Armstrong:

Thank you so much for joining today for this episode of Learning Tuesday. If you have additional questions please contact your local HR/benefits office. They will be glad to assist you. Please tune in again next month on Tuesday, November 17th. This special Learning Tuesday session will be held from 12:00 PM to 1:00 PM and is entitled "Netiquette: Operating in a New Dimension of Today's Society." Participants will walk away with an understanding of the basic principles of acceptable online behavior. This session is a part of the Research Foundation's celebration of National Compliance and Ethics Week. Thank you again for tuning in. Have a great day.

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