

**FREQUENTLY ASKED QUESTIONS
NEW RESEARCH FOUNDATION EMPLOYEES**

Q. WHEN WILL MY HEALTH, DENTAL AND VISION BENEFITS BE EFFECTIVE?

A. For eligible Research Foundation employees, these benefits will be effective after the waiting periods noted below:

Health Insurance	Dental	Vision
42 calendar days	Six months for preventive, basic and orthodontics 12 months for major and prothodontic	Six months

Q. WHY DO I HAVE A DOUBLE HEALTH INSURANCE DEDUCTION COMING OUT OF MY PAYCHECK?

A. When your coverage becomes effective, you will have 2 double deductions taken from your paycheck to pay for an additional 28 days of health insurance coverage, which you will have when you terminate your employment with the Research Foundation.

Q. WHO CAN I COVER AS DEPENDENTS UNDER MY HEALTH INSURANCE COVERAGE?

A. You can cover your spouse or domestic partner and child(ren) (includes adopted, stepchildren, foster children or legal wards). You cannot cover parents, parents-in-law, grandparents, etc.

Q. CAN I DECLINE MY HEALTH INSURANCE COVERAGE AND STILL BE COVERED FOR DENTAL AND VISION?

A. Yes. You can elect either individual or family Dental and Vision coverage.

Q. WHEN WILL I RECEIVE MY DELTA DENTAL AND DAVIS VISION CARDS?

A. Delta Dental and Davis Vision will provide all enrolled participants with new ID cards that have an assigned ID number for each plan member. If you don't have your ID card at the time of service, Delta and Davis will process your claim using your Social Security number.

Q. WHEN CAN I ENROLL IN THE OPTIONAL RETIREMENT PLAN?

A. There is no waiting period for the Optional Retirement Plan. You can enroll at any time during your employment with the Research Foundation.

Q. HOW CAN I OBTAIN ADDITIONAL BENEFITS INFORMATION?

A. You can access additional benefits information at the Upstate Medical University website <http://www.upstate.edu/hr/benefits/>.

Q.WHAT IS A FLEXIBLE SPENDING ACCOUNT (FSA)

A. AN (FSA) is an IRS approved, tax-favored account that allows you to pay for eligible medical and/or dependent care expenses. Each pay period, a portion of your pre-tax salary is deposited into your FSA. You are then reimbursed from this account for your eligible expenses. This allows you to save on income and Social Security taxes.

Q.WHAT IS THE HEALTH CARE SPENDING ACCOUNT?

A. The Health Care Spending Account (HCSAccount) is an employee benefit that helps employees pay for health-related expenses with tax-free dollars. This includes medical, hospital, laboratory, prescription drug, dental, vision, and hearing expenses that are not reimbursed by your insurance or other benefit plans.

Q. WHAT IS THE DEPENDENT CARE ADVANTAGE ACCOUNT?

A. The Dependent Care Advantage Account (DCAAccount) is an employee benefit that helps employees families who have to pay for child care, elder care, or disabled dependent care while they are at work.