

## RESEARCH FOUNDATION FOR SUNY BENEFITS AT A GLANCE

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	COST
HEALTH INSURANCE/ PRESCRIPTIONS	Options:  Anthem Traditional PPO  Anthem Deductible PPO  MVP	Employee in active pay status working at least 50% of time on a regular appointment	28 day waiting period	2025 bi-weekly rates:  <u>Anthem Traditional PPO--</u> Individual \$93.80 EE + Spouse \$294.27 EE + Child(ren) \$239.54 Family \$476.90  <u>Empire Deductible PPO--</u> Individual \$39.68 EE + Spouse \$186.00 EE + Child(ren) \$142.12 Family \$305.69  <u>MVP --</u> Individual \$80.55 EE + Spouse \$298.79 EE Child(ren) \$224.00 Family \$329.80
VISION	Davis Vision	Same as health insurance	28 day waiting period	<u>Basic Vision</u> The Research Foundation pays the full cost of coverage for this plan.  <u>Vision Plus Plan</u> \$4.85/employee or \$11.31/family
DENTAL	Delta Dental	Same as health insurance	28 day waiting period	Cost sharing biweekly deductions of \$1.59/employee or \$7.03/family
DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT	A portion of salary is designated by employee to pay eligible employment related childcare, adult daycare, preschool, or day camp expenses with pre-tax dollars.	Must be receiving regular biweekly paychecks	28 day waiting period  Must Enroll Each Year	The employee determines the amount to be deducted, maximum \$5,000 for 2025.  RF will make a onetime contribution of \$300 - \$800 to the Dependent Care FSA based on employee salary.

<b>HEALTH CARE FLEXIBLE SPENDING ACCOUNT</b>	A portion of salary is designated by employee to pay qualified medical expenses such as copays, vision, or dental services with pre-tax dollars	Must be receiving regular biweekly paychecks	28 day waiting period	The employee determines the amount to be deducted, maximum \$3,300 for 2025
<b>BASIC LIFE (AD&amp;D)</b>	\$50,000 basic life and accidental death and dismemberment payable upon death of employee.	Same as health insurance	28 day waiting period	The Research Foundation pays the full cost of coverage for this plan.
<b>OPTIONAL LIFE (AD&amp;D)</b>	Optional life and accidental death and dismemberment of 1 – 7 times your salary up to a maximum of \$350,000 payable upon death of employee	Same as health insurance	28 day waiting period	The employee pays for this benefit through biweekly payroll deductions.
<b>WORKERS' COMPENSATION</b>	2/3 weekly salary up to \$1,063.05 (max. per week) for injury/illness incurred on the job after July 1, 2021.	Coverage begins on the first day of active work.	Coverage begins on the first day of active work. Income replacement benefit begins 7 days after the day the disability begins.	The Research Foundation pays the full cost of coverage for this plan.
<b>NEW YORK STATE DISABILITY</b>	50% of salary up to \$170 maximum per week for duration of up to 26 weeks. Must be employed the last 4 out of 8 weeks prior to disability	All employees, must exhaust all sick leave credits	There is a 7-day waiting period before benefits begin, starting with the first day you are unable to work because of your disability.	The Research Foundation pays the full cost of coverage for this plan
<b>LONG TERM DISABILITY</b>	60% of earnings to a maximum monthly benefit of \$7,500 after 6 months of total disability; offset by other sources of income.	Full time employees continuously disabled for 6 months or longer.	28 day waiting period	The Research Foundation pays the full cost of coverage for this plan.
<b>BASIC RETIREMENT</b>	After 1 year waiting/vesting period, 7% of annual earnings.  Ownership of funds after 1 year.	Employee in active pay status working at least 50% of time on a regular appointment.	1 year waiting period, vesting is immediate	The Research Foundation pays the full cost of coverage for this plan.
<b>OPTIONAL RETIREMENT</b>	Tax deferred savings (403b plans) are available through TIAA	All employees	None	Employee pays for this benefit through tax-deferred salary reduction.
<b>PAID FAMILY LEAVE (PFL)</b>	NYPFL provides job protection and income replacement for up to 12 weeks (2022) so an employee can: -Bond with a newly born, adopted, or fostered child, -Care for a qualified family member with a serious health condition, or -Assist loved ones when a family member is deployed abroad on active military duty.	26 weeks if 20+ hours/week or 175 days if worked less than 20 hours/week	26 weeks if 20+ hours/week or 175 days if worked less than 20 hours/week	Employees pay for this benefit through after tax dollars