



60 YEARS OF
SUPPORTING
SUNY RESEARCH



THE RESEARCH FOUNDATION
The State University of New York



BENEFITS OUTLINE

NEW AND PROSPECTIVE REGULAR EMPLOYEES

About this Benefits Outline

The Research Foundation (RF) offers you a comprehensive benefits package that is a valuable part of your total compensation. It includes health care coverage, plans to help you save money for retirement, income protection if you become disabled and even special benefits that can help you save money on expenses related to your work commute. Employee contributions toward these benefits are made through convenient payroll deductions.

This *Benefits Outline* provides you an introduction to these plans. For more detailed information, visit the RF Benefits Website at www.rfsuny.org/benefits.

Health Care

Description	<p>The RF provides two types of Health Care plans to help you meet your health care needs: a Preferred Provider Organization (PPO) or a Health Maintenance Organization (HMO), if available in your area.</p> <p>The PPO gives you access to providers both inside and outside the network, but you can save money by using providers in the plan's network. If you enroll in the PPO, your prescription drug benefits will be provided by Medco.</p> <p>In an HMO plan, you select a primary care physician who coordinates your care. Services must be performed by an in-network physician or facility to be covered. HMO plans differ by area. Your campus Benefits Office can tell you which plans are offered in your location.</p> <p>In both the PPO and HMO options, there are four coverage levels so you can choose the coverage that best meets your needs: employee only, employee and spouse or domestic partner, employee and child(ren), and employee and family (spouse or domestic partner and children).</p>
Eligibility	Employees working at least 50% of full time on a regular appointment.
When Coverage Begins	On day 43 from your date of employment or eligibility unless you incur a break in service.
How You and the RF Share the Cost	The RF pays 90% of the cost for individual coverage and 75% of the cost of dependent coverage, up to the amount the RF pays for the PPO plan.

Dental Care

Description	<p>The Dental Care plan offers you and your eligible dependents coverage for preventive services (exams and cleanings), basic services (fillings), major services (dentures and bridges) and orthodontics. The Dental Care plan fact sheet you receive from your campus Benefits Office explains deductibles, what percentage is paid for each type of service and annual limits.</p>
Eligibility	Employees working at least 50% of full time on a regular appointment.
When Coverage Begins	<p>Preventive/Basic/Orthodontics Six months from the date of employment or eligibility.</p> <p>Major and Prosthodontic Twelve months from the date of employment or eligibility.</p>
How You and the RF Share the Cost	The RF pays 90% of the cost for individual coverage, and 75% of the cost for dependent coverage.

Vision Care

Description	The Vision Care plan covers the full cost of an eye examination, lenses and frames from the plan selection once in a 24-month period. Contact lenses also are available with a copayment. If you use an out-of-network provider, you receive benefits based on a schedule.
Eligibility	Employees working at least 50% of full time on a regular appointment.
When Coverage Begins	Six months from your date of employment or eligibility.
How You and the RF Share the Cost	The RF pays the full cost of individual and/or family coverage.

Life and Accidental Death and Dismemberment Insurance

Description	The RF provides you \$10,000 in Basic Life and Accidental Death and Dismemberment insurance at no cost to you. Through the Optional Life insurance plan, you may purchase additional coverage equal to one, two, three, four, five, six or seven times your annual salary (rounded to the next higher \$1,000 and minus the amount of Basic Life insurance coverage). The combined maximum coverage limit for both Basic and Optional Life insurance is \$300,000 per employee. You also may purchase Optional Life coverage for your dependents. Coverage amounts available for your spouse/domestic partner are \$10,000, \$20,000, \$40,000, \$60,000, \$80,000 or \$100,000. Coverage amounts for eligible dependent children are \$2,000, \$4,000, \$6,000, \$8,000 or \$10,000.
Eligibility	Employees working at least 50% of full time on a regular appointment.
When Coverage Begins	Coverage becomes effective six months after your date of employment or eligibility. If you delay enrollment in Optional Life beyond 60 days of your eligibility date, you will be required to complete a statement of health and have it approved by the insurance company.
How You and the RF Share the Cost	The RF pays the full cost of Basic Life coverage. The employee pays the full cost for Optional Life coverage. Your cost will depend on the option you choose, your salary, and your age.

Flexible Spending Accounts

Description	Flexible Spending Accounts (FSAs) can help you save money by allowing you to pay for uncovered medical care and dependent care costs with money deducted from your pay on a pretax basis. The Health Care FSA lets you set aside up to \$4,000 each year on a pretax basis to pay for eligible health, dental and vision care expenses. The Dependent Care FSA lets you set aside between \$2,500 and \$5,000 each year (depending on your tax filing status) on a pretax basis to pay for eligible dependent care expenses, such as child day care, adult day care (if you're caring for an elderly parent), pre-school and summer day camps. Funds cannot be transferred between these two accounts.
Eligibility	Salaried non-student employees working at least 50% of full time and expected to be employed at least one year.
When Coverage Begins	Six months after your date of employment or eligibility.
How You and the RF Share the Cost	The employee pays for this benefit with pretax contributions. RF will contribute an annual lump-sum subsidy of \$300 to \$800 to your Dependent Care FSA based on your full-time equivalent income.

Workers' Compensation

Description	If you are unable to work because of an injury or illness directly caused by your job, Workers' Compensation coverage will pay you up to two-thirds of your average weekly wages (up to the maximum benefit set by the New York State Workers' Compensation Board) until your physician approves your return to work.
Eligibility	All RF employees.
When Coverage Begins	The first day of active work. Income replacement benefits begin seven days after the day the disability begins. If the disability extends beyond 14 days, income replacement benefits will be paid retroactive to the first day of the disability.
How You and the RF Share the Cost	The RF pays the full cost for this coverage.

New York State Short-Term Disability

Description	If you are unable to work for more than seven days because of an eligible off-the-job illness or injury, you will receive 50% of your average weekly salary (up to the maximum benefit of \$170 per week) for up to 26 weeks.
Eligibility	All RF employees.
When Coverage Begins	If you established eligibility with a previous employer, there is no waiting period for this coverage. If you were not eligible with a previous employer, coverage begins: <ul style="list-style-type: none"> • For full-time employees after four consecutive weeks of service • For part-time employees after 25 regular work days
How You and the RF Share the Cost	The RF pays the full cost for this coverage.

Voluntary Short-Term Disability

Description	This plan allows you to supplement the coverage offered by the New York State Short-Term Disability plan for up to 26 weeks. Your combined short-term disability benefit cannot exceed the lesser of \$1,250 or 60% of your salary. The benefit is offset by some other types of insurance and benefits.
Eligibility	Employees who work at least 50% of full time on a regular appointment and whose annual salary is at least \$15,000.
When Coverage Begins	There is a 28-day waiting period before coverage begins.
How You and the RF Share the Cost	The employee pays the full cost of this coverage.

Long-Term Disability

Description	Long-Term Disability insurance replaces a substantial part your income if you become totally disabled as defined by the plan. After 180 consecutive days of a certified total disability (or when full sick leave payments end, if later), the plan pays 60% of your regular monthly salary, up to a maximum of \$7,500 per month. This amount is offset by other income, such as disability insurance, Workers' Compensation and actual or estimated Social Security benefits.
Eligibility	Full-time employees.
When Coverage Begins	Coverage begins on the first day of the month following one year of full-time service.
How You and the RF Share the Cost	The RF pays the full cost for this coverage.

Voluntary Long-Term Care Insurance

Description	This insurance helps pay for the cost of long-term care services in a nursing home, at home, and at other facilities for individuals who are unable to care for themselves due to an illness, accident or disability. You can enroll yourself, your spouse or domestic partner, and/or your parents and grandparents in this coverage.
Eligibility	Employees working at least 50% of full time on a regular appointment.
When Coverage Begins	Six months from your date of employment or eligibility.
How You and the RF Share the Cost	The employee pays the full cost of this coverage.

Basic Retirement

Description	The RF helps you prepare for a financially secure retirement by contributing to the plan an amount equal to 8% of your earnings during your first seven years of eligible service. Thereafter, the amount increases to 10%. You have ownership of these funds as soon as they are contributed to your account.
Eligibility	Employees in active pay status working at least 50% of full time on a regular appointment.
When Coverage Begins	Contributions begin after you meet the one-year waiting period. The RF may waive this waiting period if you have enough prior service with another eligible employer, such as SUNY, an accredited college or university, or a bona fide research organization.
How You and the RF Share the Cost	The RF pays the full cost of this benefit.

Phased Retirement

Description	This feature of the Basic Retirement plan allows eligible employees to "phase into" retirement and work part time while collecting retirement benefits and maintaining full-time benefits.
Eligibility	Employees who are at least age 55, have at least 10 years of full-time service with the RF (or equivalent in part-time service), are working full time, and who receive proper approval.
When Coverage Begins	Phased Retirement can begin upon receiving proper approval and meeting age and service requirements.
How You and the RF Share the Cost	The RF pays the full cost of this benefit.

Optional Retirement Plan

Description	The Optional Retirement plan allows eligible employees to supplement their Basic Retirement plan savings with pretax, biweekly contributions to a retirement annuity or mutual fund account.
Eligibility	All employees except full-time SUNY students appointed in an RF student title.
When Coverage Begins	Deductions begin on the payroll period in which the enrollment form is processed by your campus Benefits Office.
How You and the RF Share the Cost	The employee pays for this benefit.

Deferred Compensation Plan

Description	This plan provides eligible employees an additional way to supplement their retirement savings with pretax, biweekly contributions as defined under section 457(b) of the Internal Revenue Code.
Eligibility	Federal rules restrict participation to employees with certain titles and earnings.
When Coverage Begins	Deductions begin on the payroll period in which the enrollment form is processed.
How You and the RF Share the Cost	The employee pays for this benefit.

College Savings Program

Description	This benefit allows RF employees to set aside up to \$5,000 per year (\$10,000 per year for a married couple) to pay for the higher education expenses of a specific beneficiary. Your contribution will be deductible from New York state gross income, and earnings will not be taxed by state or federal government.
Eligibility	Employees who use payroll direct deposit.
When Coverage Begins	The account owner can withdraw money without penalty to pay for the qualified higher education expenses of the beneficiary.
How You and the RF Share the Cost	The employee pays for this coverage.

RF Ride Commuter Transit and Parking Benefit

Description	RF Ride lets you use payroll deduction to pay for parking and public transportation expenses related to your commute to work. No income tax, Social Security or Medicare tax will be withheld from the amount of your eligible commuting expenses.
Eligibility	All RF employees.
When Coverage Begins	You can enroll at any time.
How You and the RF Share the Cost	The employee pays for this benefit.

Unemployment Benefits

Description	This coverage pays you 50% of your average weekly wage (up to \$405 per week) if you involuntarily terminate employment with the RF. Benefits begin after a seven-day waiting period and end when you are no longer unemployed or after 26 weeks.
Eligibility	Employees who involuntarily terminate employment with the RF.
When Coverage Begins	There is a seven-day waiting period after you file your claim. The first week of unemployment is an unpaid waiting week.
How You and the RF Share the Cost	The RF pays the full cost of this benefit.

International Travel Assistance

Description	To support our research, education and training activities around the globe, the RF provides international travel assistance coverage as well as health insurance benefits for all persons (other than independent contractors) traveling overseas on official RF business. Some coverage is also available to your eligible dependents.
Eligibility	RF or SUNY employees traveling outside the country on official RF business are eligible for certain benefits depending on the length of their assignment and the number of hours worked. Children and spouse/domestic partner also may be eligible.
When Coverage Begins	Contact your campus Benefits Office
How You and the RF Share the Cost	The RF pays the full cost of this coverage.



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This Benefits Outline is intended to provide general information about Research Foundation (RF) benefits and is not intended to serve as an official plan document or summary plan description. If there is a conflict between this summary and any official plan document, the plan documents will prevail.

For more detailed information about these plans, please refer to the following documents, all of which are available on the RF Benefits Website or from your local campus Benefits Office:

- *The Research Foundation Benefits Handbook*
- Benefit Booklet for your PPO or HMO health plan
- Delta Dental Plan Booklet
- Vision Care Plan Brochure
- Basic and Optional Life Insurance Certificate of Coverage (Prudential)
- Long-Term Disability Certificate of Coverage for Full-Time Employees (First Reliance Standard)
- Voluntary Short-Term Disability Enrollment Kit (First Reliance Standard)
- Flexible Benefits Plan Reference Guide
- Long-Term Care Handbook



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