



60 YEARS OF
SUPPORTING
SUNY RESEARCH



THE RESEARCH FOUNDATION
The State University of New York



BENEFITS QUICK REFERENCE GUIDE

.....
REGULAR EMPLOYEES

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A Quick Look At ...

THE BENEFITS QUICK REFERENCE GUIDE

The Research Foundation (RF) offers you a comprehensive benefits package that is a valuable part of your total compensation. It includes everything from health insurance and retirement income to a college savings program. The *Benefits Quick Reference Guide* provides you an at-a-glance view of your benefits, giving you an easy way to look up a brief description of each plan and find important information regarding eligibility, how to enroll and where to get help.

ELIGIBILITY

Eligibility for benefits is based on your appointment type (regular, summer-only or student) and whether you work full time or part time. A few benefits programs also take into account whether you are salaried or hourly; some require a minimum annual salary. The benefits described in this *Benefits Quick Reference Guide* are those offered to RF regular employees.

WHAT IS A REGULAR EMPLOYEE?

An RF regular employee is an employee who is not a student, and who works throughout the year (not just in the summer).

WHAT IS A FULL-TIME SCHEDULE?

A full-time schedule is either 37.5 hours per week or 40 hours per week as determined by the campus where you work.

WHAT IS 50 PERCENT OF FULL TIME?

Fifty percent of full time is half of a full-time schedule. Depending on how your campus defines a full-time schedule, this may be 18.75 hours or 20 hours per week.

WHO IS AN ELIGIBLE DEPENDENT?

Your eligible dependents may include a spouse, domestic partner or child up to age 26. These dependents are eligible for Health, Dental and Vision Care, Long-Term Care Insurance, and Dependent Life Insurance.

If you are a regular employee ...

and you work ...	you are eligible for ...	waiting period
a full-time schedule	Long-Term Disability Phased Retirement	1 year 10 years (Full-time equivalent)
at least 50% of a full-time schedule	Health Care Dental and Vision Care Voluntary Short-Term Disability (if you earn at least \$15,000) Long-Term Care Insurance Basic Life and Accidental Death and Dismemberment Insurance Basic Retirement Health Care Flexible Spending Account (if you are a salaried employee) Dependent Care Flexible Spending Account (if you are a salaried employee)	42 days 6 months 28 days 6 months 6 months 1 year 6 months 6 months
any schedule	Unemployment Insurance New York State Short-Term Disability Workers' Compensation Optional Retirement RF Ride Commuter Transit and Parking Benefit	None 28 days None None None

BENEFITS CONTINUATION

There are several situations in which you can continue your participation in the RF's Health Care, Life Insurance and Retirement plans even though you are not actively at work. This can occur if you become disabled and cannot work or if you take an approved leave of absence. You can even continue your Health Care coverage for a limited time after you are no longer on the RF's payroll. Generally, benefits continuation is allowed only under specific circumstances; you must continue to pay any required premiums during the benefits continuation period, and there are limits to how long you can continue your benefits coverage. For more information about benefits continuation, refer to the *Research Foundation Benefits Handbook*.

Need More than a Quick Reference?

For detailed information about your RF benefits, refer to the *Research Foundation Benefits Handbook*. You also can log in to the RF Benefits Website at www.rfsuny.org/benefits any time 24 hours a day, 7 days a week. You also can access the RF Benefits Website from the RF Home Page (www.rfsuny.org). Under "Working at the RF," click on "Your RF Benefits." Then select "Regular Employees," or click on one of the "Life Events." On the site you'll find everything you need to know about your benefits, including handbooks, forms and helpful contact information.

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 a wider array of providers, 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>The HMO may be a more affordable option, but a primary care physician whom you select must coordinate 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 area.</p> <p>In both plans, 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	Regular employees working at least 50% of full time.
When Coverage Begins	On day 43 from the date you are hired or from your eligibility date.
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; however, the RF's contribution is limited to the amount it pays for the PPO plan. You pay your share of your premium through biweekly payroll deductions, as well as any copayments and coinsurance at the time you receive services.
How to Enroll	<p>Enrollment in the Health Care plan is not automatic. You must enroll at the beginning of employment or at the time you become eligible.</p> <p>Complete, sign and submit an RF Benefits Enrollment Form and an HMO enrollment form (if applicable) to your local campus Benefits Office. You will need to list your covered dependents.</p>
How to Use this Benefit	<p>When you join a Health Care plan you will receive an identification card and member handbook with detailed information about your benefits.</p> <p>Each Health Care plan has participating providers who agree to accept certain fees for their services. You must use a participating provider to receive the maximum benefits. The Health Care plan you choose will tell you how to locate participating providers.</p> <p>If you use a non-participating provider, your benefits will be reduced if you are in the PPO (refer to the Empire Blue Cross member handbook), or may not be covered at all if you are in an HMO.</p>

Where to Get Help	PPO		
	Empire Blue Cross	800-342-9816	www.empireblue.com
	Medco Prescription Drug	800-251-7690	www.medco.com
	HMOs		
	Aetna Health	800-323-9930	www.aetna.com
	Blue Choice (Rochester/Excellus)	800-462-0108	www.excellusbcbs.com
	Capital District Physician's Health Plan (CDPHP)	800-777-2273	www.cdphp.com
	Health Insurance Plan of Greater NY (HIP)	800-447-8255	www.hipusa.com
	HMO Blue (BCBS of Central NY/Excellus)	800-447-6269	www.excellusbcbs.com
	Independent Health Association (IHA)	800-501-3439	www.independenthealth.com
	MVP Health Plan (Albany, Syracuse)	888-687-6277	www.mvphealthplan.com
	MVP Health Plan (Rochester)	800-950-3224	www.mvphealthplan.com
Vytra Premium Network (HIP)	631-694-4000	www.hipusa.com	

Dental Care

Description	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.		
Eligibility	Regular employees working at least 50% of full time.		
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 (effective January 1, 2012).		
How to Enroll	<p>Enrollment in this plan is not automatic. You must enroll at the beginning of employment or at the time you become eligible.</p> <p>Complete, sign and submit an RF Benefits Enrollment Form to your local campus Benefits Office. You will need to list your covered dependents.</p>		
How to Use this Benefit	<p>Find out if your dentist participates with Delta Dental by asking or checking the Delta Dental website. The RF uses the Delta Dental Premier and Delta Dental PPO networks.</p> <p>Participating providers will submit claims directly to Delta Dental who will pay the dentist. You will pay any remaining balance. You do not need an identification card.</p> <p>Non-participating providers will submit a claim to Delta Dental who will reimburse you according to the plan's benefits. You may have to pay for the services first.</p>		
Where to Get Help	Delta Dental of New York, Inc.	800-932-0783	www.deltadentalins.com

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	Regular employees working at least 50% of full time.		
When Coverage Begins	Six months from the date you are hired or from your eligibility date.		
How You and the RF Share the Cost	The RF pays the full cost of individual and/or family coverage.		
How to Enroll	Complete the RF Benefits Enrollment Form and return it to your campus Benefits Office. You will need to list your covered dependents.		
How to Use this Benefit	<p>Obtaining services and your level of reimbursement is determined by whether you go to a Davis Vision provider.</p> <p>Participating providers will verify your eligibility for services with Davis Vision. You do not need an identification card.</p> <p>Non-participating providers will require payment from you for all charges, and will then submit a claim for reimbursement to the Davis Vision Processing Unit.</p>		
Where to Get Help	Davis Vision	800-999-5431	www.davisvision.com

New York State Short-Term Disability

Description	<p>In accordance with New York State law, this plan pays you a benefit if you are unable to work because of an off-the-job illness or injury, and you have exhausted either your sick leave or your sick leave benefits plus a seven-day waiting period, whichever is later. Benefits are 50% of your average weekly salary, up to the maximum benefit allowed under the New York State Disability Benefits Law (as of January 2011, \$170 per week). Benefits will be paid for up to 26 weeks, including the period you receive sick leave benefits.</p> <p>To maintain your income level during the time of your disability, you may receive a New York State Short-Term Disability weekly benefit and charge partial vacation leave accruals through your current appointment period, provided you remain actively appointed.</p> <p>No benefits are paid for any disability that is the result of injury or sickness sustained by the employee in the performance of an illegal act (for example, driving while intoxicated) or any act of war.</p>		
Eligibility	All RF employees.		
When Coverage Begins	<p>If you were not eligible with a previous employer, coverage begins:</p> <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.		
How to Enroll	You are automatically enrolled in this benefit.		
How to Use this Benefit	Contact your campus Benefits Office to obtain documents and information necessary to file your claim.		
Where to Get Help	First Reliance Standard Life Insurance Company	800-559-0954	www.wcb.state.ny.us/content/main/workers/workers.jsp

Workers' Compensation

Description	<p>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, but no more than the maximum benefit set by the New York State Workers' Compensation Board, until your physician approves your return to work.</p> <p>While you are receiving Workers' Compensation benefits, you may:</p> <ul style="list-style-type: none"> • Use sick leave accruals and remain on the RF payroll from the first day of disability through your current appointment period, or until your sick leave accruals are exhausted, whichever comes first; • Elect to receive Workers' Compensation payments from the first day they are due; or • Receive Workers' Compensation payments and charge partial leave accruals through your current appointment period in order to maintain your income level prior to disability. <p>Chubb Insurance Company will make Workers' Compensation payments for medical treatment expenses for an injury or illness directly caused by your job.</p>		
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 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.		
How to Enroll	You are automatically enrolled in this benefit.		
How to Use this Benefit	Contact your campus Benefits Office to obtain documents and information necessary to file your claim.		
Where to Get Help	Chubb Insurance Company	800-559-0954	www.wcb.state.ny.us (click on "workers")

Long-Term Disability

Description	<p>Long-Term Disability insurance replaces a substantial part your income if you become totally disabled. 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 pension benefits, disability insurance, Workers' Compensation and actual or estimated Social Security benefits. For more information about important restrictions and the maximum benefit period, refer to the <i>Research Foundation Benefits Handbook</i>.</p>		
Eligibility	Regular employees working full time.		
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.		
How to Enroll	You are automatically enrolled in this benefit.		
How to Use this Benefit	If your disability is expected to last beyond 180 days, the insurance carrier will send a claim package to you. You and your physician must complete the information and submit the claim to the carrier.		
Where to Get Help	First Reliance Standard Life Insurance Company	877-315-0954	www.rsli.com

Voluntary Short-Term Disability

Description	<p>The RF offers eligible employees the option to purchase Voluntary Short-Term Disability coverage beyond what is provided by the New York State Disability Benefits Law.</p> <p>If you are eligible for this plan, you may purchase a weekly benefit in \$100 increments not to exceed the lesser of \$1,250 or 60% of your salary. The benefit is offset by the benefits provided under New York State Short-Term Disability, but will never be less than \$25 a week. The benefit also may be subject to other offsets, which are described in detail in the Certificate of Coverage.</p> <p>You can receive benefits up to a maximum of 26 weeks, but all available sick leave benefits must be exhausted before the plan will begin to pay benefits.</p>		
Eligibility	Regular employees working at least 50% of full time 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.		
How to Enroll	Complete the RF Benefits Enrollment Form and Voluntary Short-Term Disability Benefits Enrollment Form and return it to your campus Benefits Office.		
How to Use this Benefit	Contact your campus Benefits Office to file a claim.		
Where to Get Help	First Reliance Standard Life Insurance Company	877-315-9838	www.rsl.com

Long-Term Care Insurance

Description	<p>This insurance offers comprehensive, flexible benefits to help 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 Long-Term Care Insurance coverage at low group rates.</p>		
Eligibility	Regular, salaried employees working at least 50% of full time.		
When Coverage Begins	Six months from the date you are hired or from your eligibility date.		
How You and the RF Share the Cost	The employee pays the full cost of this coverage.		
How to Enroll	Complete a Long-Term Care Enrollment Form and return it to CNA. The form is available from the CNA website.		
How to Use this Benefit	Contact CNA to file a claim.		
Where to Get Help	CNA	877-777-9072	www.ltcbenefits.com Password: trfsunyltc

Basic Life and Accidental Death and Dismemberment Insurance

Description	The RF provides Basic Life and Accidental Death and Dismemberment Insurance coverage for all benefits-eligible employees. Under this plan, a benefit is paid to your beneficiary upon your death from any cause. If you became eligible before July 1, 1992, and have not had a break in service, you are insured for an amount equal to three times your basic annual salary, rounded to the next higher \$1,000, up to a maximum of \$50,000. If you became eligible on or after July 1, 1992, you are insured for \$10,000, regardless of salary. The benefit reduces 10% each year, starting at age 70 and continuing to age 74 when the reduction is 50%.		
Eligibility	Regular employees working at least 50% of full time.		
When Coverage Begins	Coverage is automatic and effective six months after your date of hire or eligibility date.		
How You and the RF Share the Cost	The RF pays the full cost for this coverage.		
How to Enroll	Complete the RF Benefits Enrollment Form and return it to your campus Benefits Office. You'll need to designate a beneficiary.		
How to Use this Benefit	In the event of your death, your family should contact your campus Benefits Office, which will provide assistance in the claims process. You also should contact the Benefits Office if you survive an accident that results in a serious injury covered by the plan.		
Where to Get Help	Prudential Life Insurance Company of America	800-524-0542	www.prudential.com

Optional Life and Accidental Death and Dismemberment Insurance

Description	You can purchase additional Optional Life insurance equal to one, two, three, four, five, six or seven times your annual salary, rounded to the next higher \$1,000, 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. Optional Life benefits are reduced, beginning at age 70, in the same way as for Basic Life.		
Eligibility	Regular employees working at least 50% of full time.		
When Coverage Begins	Coverage becomes effective six months after your date of hire or eligibility date. If you delay enrollment 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 employee pays the full cost for this coverage. Your cost will depend on the option you choose, your salary and your age.		
How to Enroll	Complete the RF Benefits Enrollment Form and return it to your campus Benefits Office. You'll need to designate a beneficiary.		
How to Use this Benefit	In the event of your death, your family should contact your campus Benefits Office, which will provide assistance in the claims process. You also should contact the Benefits Office if you survive an accident that results in a serious injury covered by the plan.		
Where to Get Help	Prudential Life Insurance Company of America	800-524-0542	www.prudential.com

Dependent Life and Accidental Death and Dismemberment Insurance

Description	<p>You may purchase Optional Life coverage for your spouse/domestic partner and/or your dependent children. Coverage amounts available for your spouse/domestic partner are \$10,000, \$20,000, \$40,000, \$60,000, \$80,000 or \$100,000. Amounts of \$10,000 and \$20,000 are available on a guaranteed basis as long as your spouse/domestic partner is not confined for medical care or treatment at home or elsewhere when the coverage goes into effect. Coverage purchased for a spouse or domestic partner cannot exceed the amount of your employee coverage.</p> <p>Coverage amounts for eligible dependent children are \$2,000, \$4,000, \$6,000, \$8,000 or \$10,000. One premium provides coverage for any number of dependent children. All coverage amounts are offered on a guaranteed basis as long as your dependent child is not confined for medical care or treatment at home or elsewhere when the coverage goes into effect.</p>		
Eligibility	Regular employees working at least 50% of full time. The employee must be covered under Basic Life insurance.		
When Coverage Begins	Coverage becomes effective six months after your date of hire or eligibility date.		
How You and the RF Share the Cost	The employee pays the full cost for this coverage. The cost of Dependent Life insurance depends on the coverage amount chosen.		
How to Enroll	Complete the Dependent Term Life Enrollment Form and return it to your campus Benefits Office. The employee is automatically designated as the beneficiary.		
How to Use this Benefit	In the event of the death of a covered dependent, you should contact your campus Benefits Office, which will provide assistance in the claims process.		
Where to Get Help	Prudential Life Insurance Company of America	800-524-0542	www.prudential.com

Basic Retirement Plan

Description	The RF helps eligible employees prepare for a financially secure retirement by contributing a percentage of their RF earnings to the Basic Retirement plan. The contribution amount depends on your date of hire as shown below. There are some exceptions for employees who have been rehired after a break in service. See the <i>Research Foundation Benefits Handbook</i> for details. Unlike the Optional Retirement plan, the Basic Retirement plan does not permit employee contributions.	
	If you were hired ...	The RF contributes ...
	Before January 1, 1981	12% of the first \$16,500 of your annual earnings and 15% of the excess
	On or after January 1, 1981, but before July 1, 1992	12% of your annual earnings
	On or after July 1, 1992, but before July 1, 1994	9% of the first \$16,500 of your annual earnings and 12% of the excess
	On or after July 1, 1994	8% of your annual earnings for the first seven years of eligible service, and 10% thereafter of all amounts
Eligibility	Regular or summer non-student RF employees who work a minimum number of hours in the 12 months following each anniversary of their hire or eligibility date.	
When Coverage Begins	Contributions begin after you meet the first year of eligibility. The RF may waive this waiting period if you have enough prior service with another eligible employer, such as an accredited college or university (including SUNY) or a bona fide research organization.	
How You and the RF Share the Cost	The RF pays the full cost of this benefit.	

How to Enroll	Enrollment is automatic. You gain control of the funds (become “vested”) when contributions begin after the one-year waiting period. Contributions are invested in a diversified retirement target date fund, but you can move your balance and redirect future contributions to another fund offered under the plan, if you choose.		
How to Use this Benefit	To change your investment allocations, contact TIAA-CREF. If you intend to retire, notify your campus Benefits Office and contact TIAA-CREF for your distribution options.		
Where to Get Help	TIAA-CREF	800-842-2776	www.tiaa-cref.org/rfsuny

Phased Retirement

Description	This feature of the Basic Retirement plan allows eligible employees to “phase into” retirement by going from full time to part time for a period of up to three years before full retirement. During this time all employee benefits are retained and the employee has the option of beginning to collect retirement income benefits. Certain age and service requirements must be met before being eligible to participate in the Phased Retirement program. Approval of department management and the campus Benefits Office also is required.		
Eligibility	Employees who are at least age 55 with at least 10 years of full-time service with the RF (or equivalent in part-time service).		
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.		
How to Enroll	The employee must complete a Phased Retirement Application and Agreement, which must be approved by the supervisor/manager, the principal investigator or department head, and the campus Benefits Office official.		
How to Use this Benefit	Contact your campus Benefits Office.		
Where to Get Help	Your campus Benefits Office.		

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. The IRS places limits on how much you can put aside in this plan. See the <i>Research Foundation Benefits Handbook</i> for details.		
Eligibility	Regular and summer non-student RF employees.		
When Coverage Begins	Deductions begin on the payroll period in which the RF Salary Reduction Agreement is processed by your campus.		
How You and the RF Share the Cost	The employee pays for this benefit.		
How to Enroll	Submit a completed RF Salary Reduction Agreement to your campus. Your deductions will be invested in a diversified retirement target date fund. If wish to invest differently before your deductions begin, submit a TIAA-CREF enrollment form to TIAA-CREF prior to the initial remittance. Forms can be obtained from your campus Benefits Office or the RF Benefits Website (www.rfsuny.org/benefits).		
How to Use this Benefit	To change your investment allocations, contact TIAA-CREF. If you intend to retire, notify your campus Benefits Office and contact TIAA-CREF for your distribution options.		
Where to Get Help	TIAA-CREF	800-842-2776	www.tiaa-cref.org/rfsuny

Paid Leave

Description	<p>The RF offers 12 paid holidays per year. In addition, eligible RF employees earn accruals for the following types of paid leave based on their date of hire, position classification and employment status:</p> <ul style="list-style-type: none"> • Vacation, which can be used after a six-month waiting period; • Sick Leave to take time off for an illness, a doctor/dentist appointment or to care for an ill family member; and • Personal Leave to take time off for personal or family reasons other than illness.
Eligibility	In general, salaried regular employees working at least 50% of full time are eligible to receive paid leave.
Where to Get Help	Refer to the <i>Research Foundation Employee Handbook</i> or contact your campus Benefits Office for details on your individual eligibility and accrual rates.

Other Types of Leave

Description	<p>The RF offers employees these other types of leave to attend to civic duties or personal needs:</p> <ul style="list-style-type: none"> • Jury Duty Leave allows employees who are called to jury duty to take off the time needed to fulfill this obligation with full pay. • Military Leave provides employees who are called to active military duty with up to 22 workdays or 30 calendar days (whichever is greater) of paid leave during any one calendar year or any continuous period of military service. After that period, accrued time off may be used to supplement income. • Unpaid Leave enables eligible employees to take time off from work due to a disability, to care for a child or for other personal reasons.
Eligibility	All RF employees are eligible for Jury Duty Leave and Military Leave.
Where to Get Help	Refer to the <i>Research Foundation Employee Handbook</i> or contact your campus Benefits Office for details on your individual eligibility and how to request leave.

Health Care Flexible Spending Account

Description	A Health Care Flexible Spending Account (Health Care FSA) can help you save money by allowing you to set aside up to \$4,000 each year on a pretax basis to pay for eligible health, dental and vision care expenses that are not covered by insurance. Eligible expenses include deductibles, copayments and certain over-the-counter medications and supplies.		
Eligibility	Regular salaried 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 hire or eligibility date.		
How You and the RF Share the Cost	The employee pays for this benefit with pretax contributions.		
How to Enroll	Complete the RF Benefits Enrollment Form and Flexible Spending Account Plan Enrollment Form and return it to your campus Benefits Office.		
How to Use this Benefit	If you enroll in this plan, you will receive a Flexible Benefits Plan booklet that lists eligible expenses and describes how to request reimbursements.		
Where to Get Help	Fringe Benefits Management Company	800-342-8017	www.fbmc.com

Dependent Care Flexible Spending Account

Description	The Dependent Care Flexible Spending Account (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. Your contributions reduce your taxable income, helping you save money.		
Eligibility	Regular salaried 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 hire or eligibility date.		
How You and the RF Share the Cost	The RF will contribute an annual subsidy of \$300 to \$800 to your account based on your full-time equivalent income. You contribute the balance.		
How to Enroll	Complete the RF Benefits Enrollment Form and Flexible Spending Account Plan Enrollment Form and return it to your campus Benefits Office.		
How to Use this Benefit	If you enroll in this plan, you will receive a Flexible Benefits Plan booklet that lists eligible expenses and describes how to request reimbursements.		
Where to Get Help	Fringe Benefits Management Company	800-342-8017	www.fbmc.com

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.		
Eligibility	Employees who use payroll direct deposit.		
When Coverage Begins	After the account has been open for 36 months, 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.		
How to Enroll	Contact your local campus Benefits Office.		
How to Use this Benefit	For more information about how to use this benefit, visit the program's website.		
Where to Get Help	Vanguard / UPromise	877-NYSAVES	www.nysaves.org

Auto, Homeowner's and Renter's Insurance Discount Program

Description	RF employees enjoy a discount of up to 10% over standard rates for personal auto, homeowner's and renter's insurance with this program. Convenience fees for making payments in installments are waived when you sign up for scheduled electronic payments.		
Eligibility	Regular employees working at least 50% of full time.		
When Coverage Begins	You may begin participating in this program as soon as you are eligible.		
How You and the RF Share the Cost	The employee pays for this coverage.		
How to Enroll	Call Liberty Mutual directly and identify yourself as an RF employee (or provide them with the RF client number 111756). You also can enroll online, or in person at your local Liberty Mutual office. There are no payroll forms to complete.		
How to Use this Benefit	To file a claim, contact Liberty Mutual.		
Where to Get Help	Liberty Mutual Insurance	800-524-9400	www.libertymutual.com/lm/rfsuny

RF Ride Commuter Transit and Parking Benefit

Description	RF Ride allows you to use payroll deductions 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.		
How to Enroll	Enroll online at www.getwageworks.com/rfsuny/commuter , or call 877-924-3967.		
How to Use this Benefit	For more information, contact WageWorks.		
Where to Get Help	WageWorks	877-924-3967	www.wageworks.com

Unemployment Benefits

Description	The RF provides unemployment insurance compensation through the New York state Department of Labor (DOL). The weekly benefit amount paid to you is based on your wages and a DOL formula. Benefits end when you are no longer unemployed or after 26 weeks have elapsed since the day you began receiving benefit payments, whichever occurs first. From time to time, New York State may authorize additional benefit extensions.		
Eligibility	Employees who involuntarily terminate employment with the RF.		
When Coverage Begins	There is a seven-day waiting period after you file your claim for unemployment insurance. 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.		
How to Enroll	Enrollment is automatic.		
How to Use this Benefit	You can file your claim for unemployment insurance benefits online using the DOL website or by calling the Telephone Claims Center at 888-209-8124 (for New York State residents) or 877-358-5306 (for out-of-state residents). Your campus Benefits Office will provide you with a record of employment slip that includes your exact date of termination.		
Where to Get Help	New York State Department of Labor	Contact your local unemployment office.	www.labor.state.ny.us/ui/ui_index.shtml

International SOS Assistance

Description	International SOS Assistance provides worldwide emergency assistance and global security services for RF and SUNY employees traveling outside the country on official RF business. Services include: <ul style="list-style-type: none"> • Emergency and routine medical advice and referrals, • Medical and emergency evacuation, • Lost document assistance, • Legal referrals, • Contact information for embassies, • Emergency messages to family members, and • Emergency telephone translation services. 		
Eligibility	RF or SUNY employees traveling outside the country on official RF business. Your spouse/domestic partner and/or your children are covered if they are traveling with you.		

When Coverage Begins	Coverage becomes effective when international travel is scheduled.		
How You and the RF Share the Cost	The RF pays the full cost for this coverage.		
How to Enroll	Contact your campus Benefits Office for an identification card and informational materials.		
How to Use this Benefit	Contact International SOS using the information on the back of your identification card.		
Where to Get Help	International SOS	800-523-8661	www.internationalsos.com

CIGNA International Medical Benefits Abroad

Description	This plan provides up-front payment guarantees and direct payments to physicians, laboratories, clinics and urgent care centers, as well as recommendations to facilities of all types, for RF employees traveling outside the country for fewer than 180 days.		
Eligibility	RF or SUNY employees traveling outside the country on official RF business for fewer than 180 consecutive days. Your spouse/domestic partner and/or your children are covered if they are traveling with you.		
When Coverage Begins	Coverage becomes effective when international travel is scheduled.		
How You and the RF Share the Cost	The RF pays the full cost for this coverage.		
How to Enroll	Contact your campus Benefits Office.		
How to Use this Benefit	Contact CIGNA for more information.		
Where to Get Help	CIGNA	800-441-2668	www.cignaenvoy.com

CIGNA Global Health Advantage

Description	This coverage provides up-front payment guarantees to hospitals and physicians worldwide for RF employees traveling outside the country for more than 180 consecutive days. The coverage also provides a comprehensive medical plan complete with routine medical coverage.		
Eligibility	RF employees working at least 30 hours a week and traveling outside the country on RF official business for more than 180 consecutive days. Your spouse/domestic partner and/or your children are covered if they are enrolled even if they do not travel with you.		
When Coverage Begins	Coverage becomes effective when you enroll.		
How You and the RF Share the Cost	The RF pays the full cost of this coverage.		
How to Enroll	Contact your campus Benefits Office.		
How to Use this Benefit	Contact CIGNA using the information on the back of your identification card.		
Where to Get Help	CIGNA	800-441-2668	www.cignaenvoy.com



Research Foundation of the State University of New York
Post Office Box 9
Albany, NY 12201-0009
Corporate office for benefits administration: (518) 434-7080

This Benefits Quick Reference Guide 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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