Open Enrollment Is November 1 to 30

Open enrollment is your chance to choose the coverage you want for 2018 in the following plans: Health Care, Dental Care, Vision Care, Health Care Flexible Spending Account (FSA) and Dependent Care Flexible Spending Account (FSA).

To enroll, log on to the Employee Self Service website at www.rfsuny.org/selfservice, starting November 1. (For best results, use Internet Explorer.) If you’re unable to enroll online, you can submit the proper forms to your campus Benefits Office. See Where to Find Enrollment Forms? on page 9 >>

What happens if I take no action during open enrollment?
For the answer, and for more important information about open enrollment, turn to page 2 >>

New for 2018: Enhanced Vision Plan
For 2018, employees will have the option to enroll in Vision Plan Plus, an enhanced vision plan. This plan provides additional benefits to RF employees and their eligible dependents including yearly eye exams and enhanced frame and contact allowances. For details, see page 4 >>

New York State Paid Family Leave Program Rolls Out in 2018
Starting January 1, 2018, the New York State Paid Family Leave Program will provide New Yorkers job-protected, paid leave to bond with a new child, care for a loved one with a serious health condition or help relieve family pressures when someone is called to active military service. This benefit is paid for by employees through payroll deduction and it is not optional for most employees. For details, see page 5 >>

Learn More Inside
- What you need to know about open enrollment
- Your biweekly rates
- Enhanced Vision Plan available
- New Paid Leave Program
- Changes to the Retirement Plan
- Great deals for RF employees
- Important notices regarding your rights
- Who to call

Text RFBENEFITS to 24587 to receive RF benefits text alerts!
(Standard messaging rates apply. You may opt out at any time by texting STOP.)
What You Need to Know About Open Enrollment

**When will I notice any differences on my paycheck?**

New deductions for 2018 premiums will appear on your January 5, 2018 paycheck. Deductions for the New York State Paid Family Leave Program will appear on your December 8, 2017 paycheck. Make sure to review your paycheck to confirm deductions are accurately reflected.

**Will I receive a confirmation statement of the benefits choices I make?**

You will have one chance to print an enrollment confirmation statement. Once you have entered your elections online through Employee Self Service, use your browser’s print function (File > Print) to print your Confirmation Statement screen. If you navigate away from the Confirmation Statement, you will not be able to review it again online.

**Can I make changes to my Optional Life Insurance and/or Short-Term Disability coverage?**

Yes, but you will need to submit an evidence of insurability (EOI) form, which you can find on the RF Benefits website (www.rfsuny.org/benefits). Your EOI must be approved by the insurance carrier before your changes are effective.

**Where can I get more info about the benefits I am eligible for?**

Visit www.rfsuny.org/benefits or contact your campus Benefits Office.

**When will my choices take effect?**

January 1, 2018.

**Will my benefits choices affect my income taxes?**

As required by the Affordable Care Act (ACA), you will receive a Form 1095 in February. The form serves as a statement of the health insurance you enrolled in and are eligible for. You will need this form to complete your tax return, but you do not need to send this form in with your 2017 tax returns. Be sure to keep it with your other tax documentation.

**Can I change my elections once open enrollment ends?**

If you pay for your coverage on a pretax basis, you will not be able to change your elections outside of the open enrollment period unless you experience a qualifying event, such as getting married or having a child.

**What happens if I take no action during Open Enrollment?**

Your 2017 Health, Vision and Dental Care elections will roll over into 2018. But, if you want to participate in a Health Care or Dependent Care FSA in 2018, you must enroll even if you’re using an FSA now. Turn to page 7 to learn more about FSAs.
**2018 Health Care Plan Comparison and Biweekly Rates**

<table>
<thead>
<tr>
<th></th>
<th>EMPIRE BLUE CROSS TRADITIONAL PPO</th>
<th>EMPIRE BLUE CROSS DEDUCTIBLE PPO</th>
<th>BLUE CHOICE (ROCHESTER/EXCELLUS)</th>
<th>CAPITAL DISTRICT PHYSICIANS’ HEALTH PLAN (CDPHP)</th>
<th>INDEPENDENT HEALTH ASSOCIATION (IHA)</th>
<th>MVP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$61.21</td>
<td>$28.39</td>
<td>$48.72</td>
<td>$51.00</td>
<td>$46.49</td>
<td>$61.93</td>
</tr>
<tr>
<td>Individual + Spouse/ Domestic Partner</td>
<td>$195.24</td>
<td>$129.58</td>
<td>$175.34</td>
<td>$152.99</td>
<td>$176.66</td>
<td>$258.82</td>
</tr>
<tr>
<td>Individual + Child(ren)</td>
<td>$155.22</td>
<td>$96.14</td>
<td>$209.56</td>
<td>$142.79</td>
<td>$120.88</td>
<td>$209.54</td>
</tr>
<tr>
<td>Family</td>
<td>$305.09</td>
<td>$206.61</td>
<td>$209.56</td>
<td>$234.57</td>
<td>$213.85</td>
<td>$258.82</td>
</tr>
</tbody>
</table>

**WHAT YOU PAY**

<table>
<thead>
<tr>
<th>Service</th>
<th>EMPIRE BLUE CROSS TRADITIONAL PPO</th>
<th>EMPIRE BLUE CROSS DEDUCTIBLE PPO</th>
<th>BLUE CHOICE (ROCHESTER/EXCELLUS)</th>
<th>CAPITAL DISTRICT PHYSICIANS’ HEALTH PLAN (CDPHP)</th>
<th>INDEPENDENT HEALTH ASSOCIATION (IHA)</th>
<th>MVP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Care</td>
<td>$0 (gym reimbursement up to $300)</td>
<td>$0 (gym reimbursement up to $300)</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Office Visit</td>
<td>$20</td>
<td>$30</td>
<td>$25-$40</td>
<td>$20</td>
<td>$20</td>
<td>$20</td>
</tr>
<tr>
<td>Lab</td>
<td>$20</td>
<td>deductible and coinsurance</td>
<td>$25</td>
<td>$20</td>
<td>$0-$20</td>
<td>$20</td>
</tr>
<tr>
<td>X-ray</td>
<td>$20</td>
<td>deductible and coinsurance</td>
<td>$40</td>
<td>$20</td>
<td>$20</td>
<td>$20</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$50</td>
<td>$50</td>
<td>$100</td>
<td>$50</td>
<td>$125</td>
<td>$50</td>
</tr>
<tr>
<td>Outpatient Surgery</td>
<td>$0</td>
<td>deductible and coinsurance</td>
<td>$50+$40</td>
<td>$75</td>
<td>$15</td>
<td>$75</td>
</tr>
<tr>
<td>Durable Medical Equipment</td>
<td>$0 covered in full</td>
<td>deductible and coinsurance</td>
<td>50%</td>
<td>20%</td>
<td>50%</td>
<td>20%</td>
</tr>
<tr>
<td>Generic Rx</td>
<td>$10</td>
<td>$10</td>
<td>$10</td>
<td>$10</td>
<td>$10</td>
<td>$10</td>
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<tr>
<td>Preferred Rx</td>
<td>$25</td>
<td>$25</td>
<td>$25</td>
<td>$25</td>
<td>$30</td>
<td>$25</td>
</tr>
<tr>
<td>Nonpreferred Rx</td>
<td>$45</td>
<td>$45</td>
<td>$40</td>
<td>$45</td>
<td>$50</td>
<td>$40</td>
</tr>
<tr>
<td>Mail Order Rx</td>
<td>$10/$50/$90</td>
<td>$10/$50/$90</td>
<td>3 copays</td>
<td>2.5 copays</td>
<td>2.5 copays</td>
<td>2.5 copays</td>
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</tbody>
</table>

**DEDUCTIBLES**

<table>
<thead>
<tr>
<th>Service</th>
<th>EMPIRE BLUE CROSS TRADITIONAL PPO</th>
<th>EMPIRE BLUE CROSS DEDUCTIBLE PPO</th>
<th>BLUE CHOICE (ROCHESTER/EXCELLUS)</th>
<th>CAPITAL DISTRICT PHYSICIANS’ HEALTH PLAN (CDPHP)</th>
<th>INDEPENDENT HEALTH ASSOCIATION (IHA)</th>
<th>MVP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient Hospital Services</td>
<td>$100</td>
<td>deductible and coinsurance</td>
<td>$100</td>
<td>$100</td>
<td>$100</td>
<td>$240</td>
</tr>
</tbody>
</table>

**2018 Dental Plan Biweekly Rates**

<table>
<thead>
<tr>
<th>Service</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$1.59</td>
</tr>
<tr>
<td>Family</td>
<td>$7.03</td>
</tr>
</tbody>
</table>

1 This plan has a $500 in-network deductible and 10 percent coinsurance for services other than an office, urgent care or emergency room visit.

2 This plan is no longer accepting new enrollments.

3 Blue Choice has an inpatient surgery copayment of the lesser of 20 percent or $200.

4 These are anticipated rates for Excellus. Final rates are awaiting final approval from the New York State Department of Financial Services.

5 This is the anticipated design for the CDPHP. The Plan is awaiting final approval from the New York State Department of Financial Services.

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**Vision Plus Plan and Basic Vision Plan**

See page 4 for details.

**New Lower Optional Life Insurance Rates!**

Details can be found at www.rfsuny.org/benefits.
For 2018, employees will have the option to enroll in Vision Plan Plus. This enhanced vision plan provides additional benefits to RF employees and their eligible dependents including yearly eye exams and enhanced frame and contact allowances.

Employees have the option to keep the Regular Vision Plan at no cost or enroll in the Vision Plan Plus by paying the bi-weekly premiums noted below.

<table>
<thead>
<tr>
<th>2018 Vision Plan Plus</th>
<th>Bi-Weekly Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$4.06</td>
</tr>
<tr>
<td>Family</td>
<td>$9.66</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Current Benefit</th>
<th>Vision Plan Plus Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail Frame Allowance</td>
<td>Up to $14</td>
</tr>
<tr>
<td>Contact Lens Allowance</td>
<td>Up to $45</td>
</tr>
<tr>
<td>Eye Exams, Frames, Contacts (in lieu of eyeglasses)</td>
<td>Every 24 Months</td>
</tr>
<tr>
<td>Davis Vision Exclusive Collection (in lieu of allowance) Fashion/Designer/Premier</td>
<td>$0/$0/$25</td>
</tr>
</tbody>
</table>

For full details, please refer to the RF Benefits Handbook or the RF Benefits website (www.rfsuny.org/benefits).
New York State Paid Family Leave Program Rolls Out in 2018

The Benefit
Starting in 2018, if you take an approved paid family leave, you will be eligible to receive 50 percent of your average weekly wages for up to eight weeks. The average weekly wage used to calculate the Paid Family Leave benefit is capped at the State’s Average Weekly Wage amount, which is currently $1,305.92, and is subject to change annually.

For example, in 2018, the program will pay you 50 percent of your average weekly wage during a qualified leave. So, an employee who makes $1,000 a week would receive a benefit of $500 a week (50 percent of $1,000) for up to eight weeks. But, a second employee who makes $2,000 a week would receive a benefit of $652.96 for up to eight weeks. That’s because the second employee’s pay is capped by New York State’s Average Weekly Wage — currently $1,305.92. Half of $1,305.92 is the $652.96 benefit.

Over a period of four years, the amount of the benefit will increase to 67 percent, capped at the New York State’s Average Weekly Wage, which is set to increase every year. The maximum number of weeks will incrementally increase to 12.

The program also guarantees that employees who use the leave can return to the same or comparable position and continue their health insurance, if they continued to pay their insurance premiums while on leave.

Eligibility
Virtually every full-time or part-time RF employee will be eligible for the new Paid Family Leave Program. Employees with a regular schedule of 20 or more hours per week are eligible after 26 continuous weeks of employment. Employees with a regular schedule of less than 20 hours per week are eligible after 175 days worked.

Participation Is Not Optional
Participation in the program is not optional for most RF employees. You will be offered the ability to complete a Paid Family Leave waiver if it is determined your regular employment schedule is 20 hours or more per week but you will not work 26 consecutive weeks, or when your regular employment schedule is less than 20 hours per week and you will not work 175 days. Please contact your campus HR/Benefits Office by November 21, 2017 if you feel you qualify for a waiver. A waiver form can also be found online at www.rfsuny.org/benefits.

What You Pay
The maximum employee contribution in 2018 will be 0.126 percent of your weekly wage up to the New York State Average Weekly Wage. Deductions will begin with your December 8, 2017 paycheck. Your deduction will not exceed $1.65 per week (and is subject to change).

Paid Family Leave Benefits Will Phase In Over Four Years

<table>
<thead>
<tr>
<th>2018</th>
<th>2019</th>
<th>2020</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Weeks Available in Any 52-Week Period</td>
<td>8</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Max. % of Employee Average Weekly Wage</td>
<td>50%</td>
<td>55%</td>
<td>60%</td>
</tr>
<tr>
<td>Cap % of State Average Weekly Wage*</td>
<td>50%</td>
<td>55%</td>
<td>60%</td>
</tr>
</tbody>
</table>

* The Average Weekly Wage (AWW) is set every year after a comprehensive analysis by the New York State Department of Labor.

For More Information
For more information about the Paid Family Leave Program and how to apply for benefits, refer to the RF Benefits Handbook you will receive in the mail by the end of this year. You can also visit https://www.ny.gov/programs/new-york-state-paid-family-leave.

Transition Information
Effective January 1, 2018 the Research Foundation (RF) will use a look back method for determining FMLA availability. This means that the RF will look back over the last 12 months prior to the effective date of an FMLA request. Any FMLA used during that period will be deducted when determining the balance available for the current request.

Keep an eye out for an additional communication on Paid Family Leave that will be distributed next week.
Changes to the Basic Retirement Plan

The Basic Retirement plan is designed to help eligible participants save toward a financially secure retirement. Each year, the Research Foundation (RF) makes a contribution to the Basic Retirement plan for each eligible employee. The amount of the RF contribution is based on a percentage of your RF earnings. Contributions are invested and they are available for you to use in your retirement.

As you may know, the RF has a prior service benefit within the Basic Retirement plan. This benefit allows employees to receive retirement service credit from their last immediate employer if the service meets one of the following conditions:

- Employed as a non-student employee of SUNY during periods of prior or concurrent employment with the foundation;
- Employed as a non-student employee of any accredited college or university in the United States; or
- Employed with a private, non-profit organization where the primary function is research.

Effective January 1, 2018, employees will 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 1, 2018, an application for Prior Service Credit must be submitted no later than six (6) months from the Employee’s Employment Commencement Date.
- For employees hired prior to January 1, 2018, an application for Prior Service Credit must be submitted no later than September 30, 2018.
- Effective January 1, 2018, terminated employees are not permitted to submit an application for Prior Service Credit.
- For employees with Summer Appointments, submission of the Prior Service Credit application will be accepted after September 30, 2018. If submitted after September 30, 2018, credit will be processed based on current appointment date.

If you believe you are 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 518-434-7101.

Tell Us What You Think

Take a quick online survey about this Benefits Bulletin at goo.gl/L8uWXt ... or here
Could a Flexible Spending Account Work for You?

*Will you have medical expenses that won’t be covered by insurance in 2018? Will you need care for a dependent relative or child under 13 while you work?*

If so, a flexible spending account, or FSA, can help you save money. You authorize per-pay-period deposits to your FSA from your pretax salary, lowering your taxable income. Then, as you incur eligible expenses, you request tax-free withdrawals from your account to reimburse yourself.

**There Are Two Types of FSAs**

**Health Care FSAs** can be used to pay for qualified medical expenses not covered by your insurance plan, such as copays or vision and dental services beyond plan limits. For standard health care copays for prescription drugs, office visits or lab/X-ray services, you won’t have to submit a receipt. You will be notified when you have an expense that requires documentation. You must provide any requested documentation to keep your account active and avoid being taxed on unsubstantiated expenses.

**Dependent Care FSAs** can be used to pay employment-related, daytime dependent care expenses for your dependent children or dependent relatives. This includes, for example, day care costs for children under age 13.

The RF will provide an annual subsidy to your Dependent Care FSA, ranging from $300 to $800, based on your full-time salary. If you work part time, your salary is converted to the full-time equivalent annual salary for purposes of the subsidy. You must elect the subsidy to receive it.

**2018 Pretax Contribution Limits**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Care FSA</td>
<td>$2,600</td>
</tr>
<tr>
<td>Dependent Care FSA</td>
<td>$2,500 or $5,000 (depending on your tax filing status)</td>
</tr>
</tbody>
</table>

**You Must Enroll!**

If you want to participate in an FSA in 2018, you must enroll, even if you’re participating in an FSA now. To enroll in an FSA for 2018, visit [www.rfsuny.org/selfservice](http://www.rfsuny.org/selfservice).

If you’re re-enrolling in the Health Care FSA, keep your current debit card. It’s good for up to 3 years and will be replaced automatically within 30 days of expiration.
Great Deals for RF Employees

SUNY Perks at Work  |  www.suny.edu/benefits/discounts
Get discounts from more than 150 businesses, including local providers as well as big names like Apple, AT&T and Dell. Earn points for every dollar you spend to save even more.

Auto, Homeowner’s and Renter’s Insurance Discount
www.libertymutual.com/rfsuny  |  800-524-9400
Get a 10 percent discount off standard rates for personal auto, homeowner’s and renter’s insurance through Liberty Mutual. All regular RF employees are eligible. You can enroll any time online, by phone or at your local Liberty Mutual office. When enrolling, identify yourself as an RF employee (RF client number 111756).

Virgin Pulse Program  |  join.virginpulse.com/rfsuny
Earn up to $100 in cash or gift cards each quarter — $400 for the year. Complete simple healthy behaviors to earn money that can be deposited right into your bank account. Or, you can use it to purchase gift cards or certain wearable devices. Any money earned is considered taxable income.

ConsumerMedical
www.myConsumerMedical.com  (enter Research Foundation in the company code field)
888-361-3944 (toll-free) Monday through Friday, 8:30 a.m. to 11:00 p.m. ET
Download our free “MyMedicalAlly” app from iTunes or Google Play.
Earn a $400 gift card. If your doctor has recommended any of the following surgeries for you or an insured dependent, and that surgery is considered nonemergency, contact ConsumerMedical to see if you are eligible for a $400 gift card.
Hip Replacement, Knee Replacement, Low Back Surgery, Hysterectomy, Weight Loss Surgery (obesity/bariatric)

RF Ride  |  wageworks.com
877-WageWorks (877-924-3967) Monday through Friday, 8 a.m. to 8 p.m. ET
Pay for work-related parking or commuting expenses on a pretax basis. To enroll, you’ll need to provide your first name and last name exactly as it appears on your payroll stub. Your ID Code is the last four digits of your Social Security number.
Open Enrollment Learning Tuesday will be airing October 24, 2017! Watch the video to learn all about 2018 benefit changes and reminders. Access the video at www.rfsuny.org/our-work/learning--development-/learning-tuesdays/.

Benefits Reminders!

Make Sure Your Beneficiaries Are Up to Date
Your beneficiary receives valuable benefits available from your Life Insurance plan and your retirement benefits.
To update your beneficiary...
Life Insurance: www.rfsuny.org/selfservice
Retirement Plans: www.tiaa.org/rfsuny

Where to Find Enrollment Forms
If you’re unable to enroll online, you can submit the proper forms to your campus Benefits Office. The following forms are available from the RF Benefits website (www.rfsuny.org/benefits) and from your campus Benefits Office.

<table>
<thead>
<tr>
<th>Enrolling in …</th>
<th>Forms needed …</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health, Dental and Vision Care</td>
<td>RF Benefits Enrollment Form</td>
</tr>
<tr>
<td>Optional Life Insurance</td>
<td>RF Benefits Enrollment Form</td>
</tr>
<tr>
<td></td>
<td>Evidence of Insurability Form (required and must be approved for any changes to Life Insurance)</td>
</tr>
<tr>
<td></td>
<td>Optional Dependent Life Insurance Enrollment Form (if enrolling in this coverage)</td>
</tr>
<tr>
<td>Voluntary Short-Term Disability</td>
<td>RF Benefits Enrollment Form</td>
</tr>
<tr>
<td>Voluntary Short-Term Disability Enrollment Form</td>
<td></td>
</tr>
<tr>
<td>Health Care FSA / Dependent Care FSA</td>
<td>Flexible Spending Account Enrollment Form</td>
</tr>
</tbody>
</table>

Total Rewards Statements Will Be Available in March
Your 2017 Total Rewards Statement will be available at the end of March 2018. If you have an email address on file with the RF, watch your inbox. Or, go to My Total Rewards Statement on the Employee Self Service site.
Your Total Rewards Statement shows your salary as well as the amounts the RF contributed for your benefits in 2017.*

* Total Rewards Statements do not include the RF’s contributions to NYS Disability and Workers’ Compensation; paid time-off benefits that are fully paid for by the RF.

Need an RF Website Password?
Most information on the RF Benefits website is accessible without a login, but some sections require a user name and password. If you don’t yet have a user account, visit www.rfsuny.org/signup.

This Benefits Bulletin Is Online!
Go to www.rfsuny.org/benefits and select Benefits Publications under Quick Links.

About This Benefits Bulletin
This document is intended to provide a brief overview of changes taking effect. It is not meant to be all-inclusive. If there are any conflicts between the information presented in this document and the legal plan documents, the legal plan documents will govern. The Research Foundation reserves the right to change or terminate the plans at its discretion.
Annual Notices

Annual Notice of Women’s Health and Cancer Rights Act
Did you know that the Women’s Health and Cancer Rights Act of 1998 requires that all RF health plans provide benefits for mastectomy-related services?

Services include all stages of reconstruction and surgery to achieve symmetry between the breasts, fashion prostheses and correct complications resulting from a mastectomy, including lymphedemas.

For more information, refer to the Benefits Handbook, available from the RF Benefits website (www.rfsuny.org/benefits) under Quick Links or from your campus Benefits Office.

Reminder of Health Plan Privacy Practices
There is a “Notice of Privacy Practices” that describes how protected health information (PHI) may be used or disclosed by your group health plan to carry out payment, for health care operations and for purposes that are permitted or required by law. This notice also sets out legal obligations of the RF concerning your PHI and describes your rights to access and control it.

You can access this notice on the RF Benefits website (www.rfsuny.org/benefits – see Legal Notices under Health Insurance) or you may request a paper copy of the notice from your campus Benefits Office.

Availability of Optional Retirement Plan
As an employee of the Research Foundation, you can participate in the RF’s Optional Retirement Plan without a waiting period. Your contributions to the plan reduce your taxable income by the amount you contribute, and earnings accumulate tax-free. The contributions are subject to the annual IRS limits. You may enroll or change your contribution in Employee Self Service (www.rfsuny.org/selfservice) or by completing the Optional Retirement Plan Salary Reduction Agreement and returning it to your campus Benefits Office.

Important Notice About Your Prescription Drug Coverage and Medicare
File This! This is a notice of creditable coverage. If you decide to join one of the Medicare drug plans when you become eligible, you may be required to provide this notice to show whether or not you have maintained creditable coverage, and whether or not you are required to pay a higher premium (a penalty). This notice is distributed each year and at other times, such as before the next Medicare prescription drug coverage enrollment period and if the RF coverage changes. You may request a copy at any time, but you should keep a copy on file.

Date: October 14, 2017
Name of Entity/Sender: The Research Foundation for SUNY
Contact: Benefits Administration
Address: 35 State Street, Albany, NY 12207
Email: benefits@rfsuny.org

Because your existing RF coverage is on average at least as good as the standard Medicare prescription drug coverage, Medicare considers the RF coverage “creditable.” You can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare plan.

However, even though your RF coverage is creditable, you could still be subject to penalties (in the form of higher premiums) if you lose or decide to leave RF coverage and wait longer than 60 days to enroll for Medicare Part D.

For More Information
Detailed information about Medicare plans that offer prescription drug coverage is available in the “Medicare & You” handbook. You’ll get a copy of this handbook in the mail every year when you become eligible for Medicare. You also may be contacted directly by Medicare prescription drug plans. For more information:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program for personalized help (see the inside back cover of your copy of the “Medicare & You” handbook for their telephone number)
- Call 800-MEDICARE (800-633-4227); TTY users should call 877-486-2048

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available from the Social Security Administration at www.socialsecurity.gov; or call 800-772-1213 (TTY users should call 800-325-0778).
Who to Call

For more information about open enrollment and the benefits you are eligible for, visit the RF Benefits website (www.rfsuny.org/benefits) or contact your campus Benefits Office. For more information about a specific plan before you enroll, contact the appropriate claims administrator listed below.

**Health Care**

**Empire Blue Cross**  
800-342-9816  
www.empireblue.com

**Blue Choice (Rochester/Excellus)**  
800-462-0108  
www.excellusbcbs.com

**District Physician’s Health Plan (CDPHP)**  
800-777-2273  
www.cdphp.com

**Independent Health Association (IHA)**  
800-501-3439  
www.independenthealth.com

**MVP Health Plan (All Areas)**  
888-687-6277  
www.mvphealthcare.com

**Prescription Drug**  
(for PPO members)  
**Express Scripts**  
800-251-7690  
www.express-scripts.com

**Dental Care**

**Delta Dental**  
800-932-0783  
www.deltadentalins.com

**Vision Care**

**Davis Vision**  
800-999-5431  
www.davisvision.com

**Flexible Spending Accounts**  
(Medical and Dependent Care)  
**WageWorks**  
866-279-8385  
Member log-in:  
https://mybenefits.wageworks.com

**Life Insurance**

**Securian Life Insurance Company**  
877-491-5265  
www.securian.com

**Voluntary Short-Term Disability**

**Long-Term Disability**

**First Reliance Standard Life Insurance Company**  
866-752-8117  
www.reliancestandard.com

**Basic and Optional Retirement Plan**

**TIAA**  
800-842-2252  
www.tiaa-cref.org/rfsuny

**Auto, Homeowner’s and Renter’s Insurance Discount Program**

**Liberty Mutual Insurance**  
800-524-9400  
www.libertymutual.com/rfsuny

**RF Ride**

**WageWorks**  
877-924-3967  
www.wageworks4me.com/rfsuny

**College Savings Program**

**Vanguard/Upromise**  
877-NYSAVES (877-697-2837)  
www.nysaves.org

**International Travel Assistance**  
(while working on RF programs)

**Health Insurance**

**GeoBlue Traveler**  
855-282-3517  
www.geo-blue.com

**Worldwide Emergency Assistance Services**

**UnitedHealthcare Global**  
800-537-2029  
www.unitedhealthcareglobal.com

**Virgin Pulse**

join.virginpulse.com/rfsuny

**Consumer Medical**

888-361-3944  
www.myConsumerMedical.com
Benefits Open Enrollment Is November 1 – November 30

Enroll online through the RF Employee Self Service website at www.rfsuny.org/selfservice.

Look inside for important information about your 2018 benefits!