Open Enrollment – November 1 to 30

What Are My Options?
Open Enrollment is your chance to choose the coverage you want for 2016 in the following plans:

- Health Care
- Dental Care
- Vision Care
- Health Care Flexible Spending Account (FSA)
- Dependent Care Flexible Spending Account (FSA)
- Voluntary Short-Term Disability
  Learn about this special opportunity on page 5

Visit the RF Benefits website at www.rfsuny.org/benefits to learn about the benefits you are eligible for, or contact your campus Benefits Office.

When Will Changes Take Effect?
Your Open Enrollment choices for the plans listed above will take effect January 1, 2016. New deductions for premiums will appear on your first paycheck of the new year.

If you choose to make any changes to your Optional Life Insurance, you will need to submit an evidence of insurability (EOI) form, which you can find on the RF Benefits website. Your EOI must be approved by the insurance carrier before your changes are effective.

Do I Have to Enroll?
If you take no action during Open Enrollment, your 2015 Health, Vision and Dental Care elections will roll over to next year. If you want to participate in a Health Care or Dependent Care FSA in 2016, you must enroll even if you’re using an FSA now.

If you do not enroll in any health insurance, from the RF or another source, that meets minimum coverage requirements, you may be subject to fines under the Affordable Care Act (ACA). If you are required to file an income tax return, the penalty is the higher of 2% of your income or $325 per family member.

Can I Change My Elections Later?
If your coverage is paid for 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.

How Do I Enroll?
Log on to the Employee Self Service website at www.rfsuny.org/selfservice. If you are unable to enroll online, paper forms are due to your campus Benefits Office by November 30. See page 2 for more information.

For best results, use Internet Explorer when logging on to the Employee Self Service website.

Is Anything Changing?
Look inside this Benefits Bulletin for more information about:

- Your 2016 biweekly rates,
- Voluntary Short-Term Disability carrier change, rate change and special enrollment opportunity,
- Important notices regarding your rights,
- The new Health Care FSA maximum increase to $2,550, and
- Other news about your RF benefits.

Visit the RF Benefits website for more information about all the benefits you are eligible for.
Important Health Care Plan Changes for 2016

Watch for a New Tax Form in 2016
Taxpayers will receive a new tax form next year, possibly more than one. These new tax forms are required by the Affordable Care Act (ACA), and you will need them to complete your tax return. The forms you get depend on the health insurance you enroll in and are eligible for.

If You Get Coverage Through the Health Insurance Marketplace
If you or a family member enroll in health insurance through the Health Insurance Marketplace (www.healthcare.gov), you’ll receive a Form 1095-A for each plan your family enrolled in. If more than five individuals are covered on your plan, you will receive more than one Form 1095-A.

If You Enroll in an RF Health Care Plan
If you enroll in an RF Health Care plan, you will receive Form 1095-B or Form 1095-C to indicate that you enrolled in coverage that meets the ACA’s requirements for coverage and affordability.

If You Are Eligible for the RF Health Care Plan
If you are considered a full-time employee under the ACA (i.e., you work 30 or more hours per week), you will receive Form 1095-C. This form serves as a statement describing the insurance available to you through the RF. You will receive this form even if you do not enroll in the RF Health Care plan. If you do enroll in the RF’s plan, you will receive this form in addition to 1095-B.

Watch for your statement in February 2016, and be sure to keep it with your other tax documentation.

Where to Find Enrollment Forms

The Employee Self Service website is the easiest and fastest way to enroll. But, you can also print the forms from the RF Benefits website (www.rfsuny.org/benefits) and submit them to your campus Benefits Office. If you don’t have Internet access, the following forms are available from your campus Benefits Office.

Health, Dental and Vision Care
- RF Benefits Enrollment Form

Optional Life Insurance
- RF Benefits Enrollment Form
- Evidence of Insurability Form (required and must be approved for any changes to Life Insurance)
- Optional Dependent Life Insurance Enrollment Form (if enrolling in this coverage)

Voluntary Short-Term Disability
- RF Benefits Enrollment Form
- Voluntary Short-Term Disability Enrollment Form

Health Care FSA / Dependent Care FSA
- Flexible Spending Account Enrollment Form

How Do I Print My 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.
# 2016 Health Care Plan Comparison and Biweekly Rates

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<th>EMPIRE BLUE CROSS DEDUCTIBLE PPO(^1)</th>
<th>BLUE CHOICE (ROCHESTER/EXCELLUS)(^2,3)</th>
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## WHAT YOU PAY

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<th>X-ray</th>
<th>Emergency Room</th>
<th>Outpatient Surgery</th>
<th>Durable Medical Equipment</th>
<th>Generic Rx</th>
<th>Preferred Rx</th>
<th>Nonpreferred Rx</th>
<th>Mail Order Rx</th>
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## DEDUCTIBLES

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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.
You Can Earn up to $400 With Virgin Pulse

With the RF’s Virgin Pulse wellness program, you can earn up to $100 in cash or gift cards each quarter — $400 for the year — by completing simple and healthy behaviors like:

• Walking 12,000 steps in one day (80 points)
• Getting in 30 minutes of cardio activity (80 points)
• Tracking your weight and/or blood pressure (250 points once per month)

To get started, visit join.virginpulse.com/rfsuny and complete the registration steps. Be sure to enter your name exactly as it appears on your RF direct deposit or paycheck so that the Virgin Pulse system will recognize you.

Once you’re registered, you can start earning HealthMiles points for traveling, exercise, nutrition and sleep; plus wellness challenges and quizzes. For every 2,000 HealthMiles you earn, you reach a new award level for that quarter. The award levels are $10, $20, $30 and $40. You can earn 2,000 HealthMiles — and reach the first award level — just for completing an online Health Risk Assessment.

You can have the money you earn 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, so tax-withholding rules will be applied as your rewards are earned.

To track your activities, you can enter them yourself on the Virgin Pulse website, or upload information from your FitBit or apps like Endomondo and Moves. The Virgin Pulse Max smart pedometer is available through the Virgin Pulse program for the discounted price of $24.99.

Thinking of Using a Flexible Spending Account in 2016?

You Must Enroll!
If you want to participate in a Health Care or Dependent Care FSA in 2016, you must enroll.

Attention Health Care FSA Users
Don’t Throw Out Your Current Debit Card!
If you’re using a Health Care FSA now and plan to enroll again for 2016, do not throw out your current debit card. FSA debit cards are good for up to three years. When yours expires, you’ll automatically receive a replacement within 30 days of expiration.

No Receipts for Standard Copays
If your purchases with your FSA debit card are for standard health care copays for prescription drugs, office visits or lab/X-ray services, you won’t have to submit a receipt.

If you do have an expense that requires documentation, Conexis will let you know right away. To keep your account active, you’ll need to provide documentation whenever it’s requested.

2016 Contribution Limit
You may contribute up to $2,550 on a pretax basis to your Health Care FSA.

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.
Voluntary Short-Term Disability: Carrier Change, Rate Change and Special Enrollment Opportunity

The carrier of the RF’s disability plans is changing from Sun Life to First Reliance Standard. As a result, Voluntary Short-Term Disability (STD) rates are changing and there will be a special enrollment opportunity during which eligible employees may enroll in or increase their coverage without having to provide evidence of insurability; however, new enrollments or coverage increases are subject to pre-existing condition limitations. Refer to the Certificate of Coverage for additional information.

What Is Voluntary Short-Term Disability?
The Voluntary STD plan allows you to purchase additional coverage to supplement the benefits provided to you under the New York State Short-Term Disability Benefits Law. It replaces a portion of your income when you are disabled and unable to work. You can purchase coverage in $100 increments. The maximum weekly benefit is 60% of your salary, not to exceed $2,000.

Special Enrollment Period
From November 1 to 30, you can enroll in, or increase your coverage under, the Voluntary STD plan without having to provide evidence of insurability.

Normally, if you do not enroll in this plan within 60 days of first becoming eligible, your enrollment application is subject to the plan’s pre-existing condition exclusions.

During the first 12 months of new or changed coverage, any claims will be investigated to ensure that the covered person was not already diagnosed with the same cause in the three months prior to the start of coverage. For example, if you were already pregnant when your new coverage went into effect, you would not be covered for pregnancy-related disabilities in the first year.

For More Information
For more information about the plan, visit the RF Benefits website. To enroll, contact your campus Benefits Office for an enrollment kit, or use the Employee Self Service website.

Watch for Your New Total Rewards Statement

Previously referred to as a Benefits Statement, the new Total Rewards Statement will give you a more complete picture of your RF employment by showing you your salary as well as the amounts the RF contributed for your benefits in 2014.

If you have an email address on file with the RF, your statement for the 2014 calendar year will be emailed at the end of October. Statements are also available in Employee Self Service under My Total Rewards Statement.

While the new Total Rewards Statement is more comprehensive, keep in mind that it does not include the following items: the RF’s contributions to NYS Disability and Workers’ Compensation; paid time-off benefits that are fully paid for by the RF; your gross earnings; your Social Security and Medicare contributions; and Basic Retirement dollar amounts from the first three payrolls of 2014.

The Total Rewards Statement for calendar year 2015 will be delivered in the first quarter of 2016.

Make Sure Your Benefits Benefit the Right People
Your beneficiary receives valuable benefits available from your Life Insurance and Retirement plans. Keep this important information up to date.

To update your beneficiary …
Life Insurance: www.rfsuny.org/selfservice
Retirement Plans: www.tiaa-cref.org/rfsuny

Photo courtesy of Stony Brook University
SUNY Perks – New Website, New Code, More Discounts!

The popular SUNY Perks program can save you money on almost anything you buy. You also earn points for every dollar you spend through the program, helping you save even more.

**New Website**
You can use the program by visiting [www.suny.edu/benefits/discounts](http://www.suny.edu/benefits/discounts).

**New Code**
When asked to verify your eligibility, enter the code “suny2015”.

Get Up to 10% Off Auto, Homeowner’s and Renter’s Insurance

Regular employees are eligible for a discount of up to 10 percent off standard rates for personal auto, homeowner’s and renter’s insurance through Liberty Mutual. You can enroll in this program at any time and there are no payroll forms to complete.

**How to Enroll**

<table>
<thead>
<tr>
<th>Method</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>By phone</td>
<td>800-524-9400</td>
</tr>
<tr>
<td>Online</td>
<td><a href="http://www.libertymutual.com/rfsuny">www.libertymutual.com/rfsuny</a></td>
</tr>
<tr>
<td>In person</td>
<td>Your local Liberty Mutual office</td>
</tr>
</tbody>
</table>

When enrolling, identify yourself as an RF employee (RF client number 111756).

Need an RF Website Password?
Most information on the RF Benefits website is accessible without a login, but you will need a user name and password to access some areas of the site. If you don’t yet have a user account, visit [www.rfsuny.org/signup](http://www.rfsuny.org/signup).

Print Your Enrollment Confirmation Statement
Once you have entered your elections online through Employee Self Service, you will be able to double-check them on the Confirmation Statement screen. You should print this Confirmation Statement for future reference, because once you navigate away from it, you will not be able to review it again online. To print your Confirmation Statement, use your browser’s print function (File > Print).
**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](http://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](http://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](http://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 15, 2015

**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 may also be contacted directly by Medicare prescription drug plans. For more information:

- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the “Medicare & You” handbook for their telephone number), or
- Call 800-MEDICARE (800-633-4227) or TTY: 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](http://www.socialsecurity.gov); or call 800-772-1213 (TTY users should call 800-325-0778).
Benefits Open Enrollment Is November 1 – November 30

Find the Benefits Bulletin Online!
Go to www.rfsuny.org/benefits and select “Benefits Publications” under “Quick Links.”

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

Look inside for important information!

- See your 2016 biweekly rates.
- Learn about new benefits-related tax forms you’ll receive next year.
- Find out how you can earn up to $400 next year with some simple wellness activities.