

# APPENDIX A

## Benefits Plan Guidelines

### Benefits at a Glance

BENEFIT	COVERAGE WAITING PERIOD	ELIGIBILITY	BREAK IN SERVICE	WHEN COVERAGE ENDS	COVERAGE COST
<a href="#">Health Care (Active Employees)</a>	<p><b>Hired prior to 7/1/24</b> 42 days</p> <p>Coverage begins on day 43 from date of employment or eligibility unless you incur a break in service.</p> <p><b>Hired on or after 7/1/24</b> Coverage begins on the 29th day of employment or eligibility unless you incur a break in service.</p> <p>Refer to <a href="#">page 15</a> for late enrollment rules.</p>	<p><b>Eligible</b> You are eligible if you are an employee working at least 50% of full time on a regular appointment. In addition (and for purposes of health benefits only), an employee is eligible if such employee is determined to be full-time under a method permitted by the Affordable Care Act.</p> <p><b>Ineligible</b> You are not eligible if you are any of the following:</p> <ul style="list-style-type: none"> <li>• An employee working less than 50% of full time,</li> <li>• A summer-only appointment,</li> <li>• A full-time SUNY employee or</li> <li>• A full-time SUNY student working part time in an RF student title.</li> </ul>	<p>Prior to meeting the 28-day waiting period, if you incur a break in service of any number of days, you must meet a new waiting period.</p> <p>After meeting the 28-day waiting period, if you incur a break in service of more than 28 days, you must meet a new waiting period.</p>	<p>Coverage ends 28 days after your employment or eligibility ends.</p>	<p>For the Traditional PPO, the RF pays 85% of the cost for individual coverage and 70% of the cost for dependent coverage. The RF's contribution for the Deductible PPO and the HMO plans equals the dollar amount contributed to the Traditional PPO plan. The employee contribution will comply with the Federal Poverty Guidelines in accordance with the Affordable Care Act.</p> <p>You pay the balance through biweekly payroll deductions.</p>
<a href="#">Health Care (Retirees)</a>	<p>N/A</p>	<p>You are eligible if you:</p> <ul style="list-style-type: none"> <li>• Are an employee enrolled in RF Health Care benefits (PPO or HMO) at the time you retire,</li> <li>• Have a minimum of 10 years of full-time equivalent service and on a regular appoint, and</li> <li>• Are at least age 55.</li> </ul>	<p><b>Retirements Before January 1, 2012</b> Prior to meeting the eligibility criteria, if you incur a break in service of one year or more, you must meet a new service requirement. Refer to <i>Continuing Benefits</i> on page 56.</p> <p><b>Retirements After January 1, 2012</b> You do not need to meet a new service requirement after incurring a break in service.</p>	<p>Refer to the <i>Retiree Benefits Handbook</i> and <i>Continuing Benefits</i> on page 56.</p>	<p>Refer to <i>Continuing Benefits</i> on page 56.</p>

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<b>Dental Care</b>	<p><b>Hired prior to 7/1/24</b> Coverage begins six months from the date of employment or eligibility.</p> <p><b>Hired on or after 7/1/24</b> 28 days Coverage begins on the 29th day of employment or eligibility unless you incur a break in service. Refer to <a href="#">page 15</a> for late enrollment rules.</p>	<p><b>Eligible</b> You are eligible if you are an employee working at least 50% of full time on a regular appointment.</p> <p><b>Ineligible</b> You are not eligible if you are any of the following:</p> <ul style="list-style-type: none"> <li>• An employee working less than 50% of full time,</li> <li>• A summer-only appointment,</li> <li>• A full-time SUNY employee or</li> <li>• A full-time SUNY student working part time in an RF student title.</li> </ul>	<p><b>Hired prior to 7/1/24</b> Prior to meeting the waiting period, if you incur a break in service of 28 days or more, you must meet a new waiting period. After meeting the six-month waiting period, if you incur a break in service of more than 28 days you must meet a new waiting period.</p> <p><b>Hired on or after 7/1/24</b> Prior to meeting the 28-day waiting period, if you incur a break in service of any number of days, you must meet a new waiting period. After you meet the 28-day waiting period, if you incur a break in service of more than 28 days, you must meet a new waiting period.</p>	<p>Coverage ends 28 days after your employment or eligibility ends.</p>	<p>The RF pays 90% of the cost for individual coverage and 75% of the cost for dependent coverage. You pay the balance through biweekly payroll deductions.</p>
<b>Vision Care</b>	<p><b>Hired prior to 7/1/24</b> Six months</p> <p><b>Hired on or after 7/1/24</b> 28 days Coverage begins on the 29th day of employment or eligibility unless you incur a break in service. Refer to <a href="#">page 15</a> for late enrollment rules.</p>	Same as Dental Care (Active Employees)	Same as Dental Care	Same as Dental Care	The RF pays the full cost of coverage for the basic plan. You do not pay any biweekly deduction unless electing the buy-up plan.
<b>Workers' Compensation</b>	<p>Coverage begins on your first day of active work. Income replacement benefits begin seven days after the day your disability begins. If your disability extends beyond 14 days, income replacement benefits will be paid retroactive to the first day of the disability. Refer to <i>Disability/Income Protection</i> on page 31 for detailed information.</p>	All employees	N/A	Coverage ends the day your employment ends.	The RF pays the full cost of coverage for this plan. You do not pay any biweekly deduction.
<b>New York State Short-Term Disability</b>	<p>None, if eligibility was established with a previous employer. If eligibility was not previously established, coverage begins:</p> <ul style="list-style-type: none"> <li>• After four consecutive weeks of service for full-time employees or</li> <li>• After 25 regular work days for part-time employees.</li> </ul> <p>There is a seven-day waiting period before these benefits begin, starting with the first day you are unable to work because of your disability.</p>	All employees	N/A	<p>Coverage will continue for four weeks after your last day of employment.</p> <p>If you are covered by a new employer within that time period, your RF coverage will end.</p>	The RF pays the full cost of coverage for this plan. You do not pay any biweekly deduction.

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<a href="#">Paid Family Leave</a>	26 weeks if 20+ hours/week, <b>OR</b> 175 days worked if less than 20 hours/week.	Anticipated to work 26 weeks if 20+ hours/week <b>OR</b> 175 days worked if less than 20 hours/week.	28 days	Coverage ends the day your employment ends.	You pay for this benefit with after-tax dollars.
<a href="#">Voluntary Short-Term Disability</a>	28 days	Same as Dental Care, but limited to salaried employees working at least 50% of full time, with an annual salary of at least \$15,000.	28 days	Coverage ends the day your employment ends.	You pay for this benefit with after-tax dollars.
<a href="#">Long-Term Disability</a>	<b>Hired prior to 7/1/24</b> Coverage begins on the first day following one year of full-time service. <b>Hired on or after 7/1/24</b> 28 days Coverage begins on the 29th day of employment or eligibility unless you incur a break in service. Benefits begin on the first day following 180 consecutive days of a certified total disability.	You are eligible if you: <ul style="list-style-type: none"> <li>• Are a full-time employee, or</li> <li>• Effective 7/1/24, are a part-time employee working at least 50 percent of a full time schedule,* or</li> <li>• Are a part-time employee who is participating in the <i>Phased Retirement Program</i> (see page 49).</li> </ul>	<b>Hired prior to 7/1/24</b> Prior to meeting the waiting period, if you incur a break in service of 4 months or greater, you must meet a new waiting period. After you meet the one year waiting period, if you incur a break in service of more than 28 days, you must meet a new waiting period. <b>Hired on or after 7/1/24</b> Prior to meeting the waiting period, if you incur a break in service of more than 28 days you must meet a new waiting period. After you meet the 28 day waiting period, if you incur a break in service of more than 28 days, you must meet a new waiting period.	Coverage ends the date your employment or eligibility ends.	The RF pays the full cost of coverage for this plan. You do not pay any biweekly deduction.
<a href="#">Basic Life and Accidental Death and Dismemberment Insurance</a>	<b>Hired prior to 7/1/24</b> Six months <b>Hired on or after 7/1/24</b> 28 days	Same as Dental Care (Active Employees)	Same as Dental Care	Coverage ends the date your employment or eligibility ends.	The RF pays the full cost of coverage for this plan. You do not pay any biweekly deduction.
<a href="#">Optional Life and Accidental Death and Dismemberment Insurance</a>	<b>Hired prior to 7/1/24</b> Six months <b>Hired on or after 7/1/24</b> 28 days	Same as Dental Care (Active Employees)	Same as Dental Care	Coverage ends the date your employment or eligibility ends.	You pay for this benefit through biweekly payroll deductions.
<a href="#">Basic Retirement Plan</a>	One-year waiting period; vesting is immediate. Refer to Retirement on <a href="#">page 42 for detailed information.</a>	<b>Eligible</b> You are eligible if you are an employee in active pay status working at least 50% of full time on a regular appointment. <b>Ineligible</b> Refer to Retirement on <a href="#">page 42 for detailed information.</a>	Refer to <i>Retirement</i> on <a href="#">page 42 for detailed information.</a>	Contributions end when you are no longer on the payroll. Refer to <i>Retirement</i> on <a href="#">page 42 for detailed information.</a>	The RF pays the full cost of coverage for this plan. You do not pay any biweekly deduction.

\*Part-time employees hired prior to 7/1/24 will become covered 7/1/24 or when they meet the one-year waiting period, whichever is later.

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Optional Retirement Plan	None	All employees except full-time SUNY students appointed in an RF student title.	N/A	Contributions end when you are no longer on the payroll or choose not to make further contributions.	You pay for this benefit through pre-tax or Roth (post-tax) salary deduction.
Unemployment Insurance	Coverage is effective immediately if you meet Department of Labor criteria. A seven-day waiting period must be met following application for unemployment insurance benefits. Refer to <i>Continuing Benefits</i> on page 56 for detailed information.	You are eligible if you are an employee who involuntarily leaves the RF and meets the Department of Labor eligibility requirements.	N/A	Benefits end when you are no longer unemployed or when 26 weeks elapse from the start of benefits, whichever comes first. (Sometimes the federal government allows additional weeks.)	The RF pays the full cost of coverage for this plan. You do not pay any biweekly deduction.
Pretax Premium Payment	Same as benefit for which premium is paid	Same as benefit for which premium is paid	N/A	Coverage ends when your employment ends, or when your coverage under the benefit for which the premium is paid ends.	This plan allows you to pay for certain benefits on a pretax basis.
Dependent Care Flexible Spending Account	<b>Hired prior to 7/1/24</b> Six months <b>Hired on or after 7/1/24</b> 28 days	<b>Eligible</b> You are eligible if you are a salaried, non-student employee working at least 50% of full time. <b>Ineligible</b> You are not eligible if you are an hourly, full-time SUNY student appointed in an RF student title or a summer employee.	Same as Dental Care	Coverage ends the date your employment or eligibility ends, or at the end of the benefit plan year if you make no election for the following plan year.	You pay for this benefit through pretax salary deduction. The RF pays a subsidy based on your full-time equivalent salary.
Health Care Flexible Spending Account	<b>Hired prior to 7/1/24</b> Six months <b>Hired on or after 7/1/24</b> 28 days	Same as Dependent Care Flexible Spending Account	Same as Dental Care	Coverage ends the date your employment or eligibility ends, or at the end of the benefit plan year if you make no election for the following plan year.	You pay for this benefit through pretax salary deduction.
RF Ride Commuter Transit Benefit	None	All employees	N/A	Coverage ends when your employment ends, or when you choose to stop participating.	You pay for this benefit through pretax or after-tax salary deduction.
Wellness Plan	Same as Health Care (Active Employees)	Same as Health Care (Active Employees)	Same as Health Care (Active Employees)	Coverage ends the date your employment or eligibility ends.	The RF pays the full cost of this benefit.
Pet Insurance	None	All employees	N/A	Coverage ends when you choose to stop participating.	You pay for this benefit through payroll deduction.