

**RESEARCH FOUNDATION FOR SUNY BENEFITS AT A GLANCE**

<b>BENEFIT</b>	<b>DESCRIPTION</b>	<b>ELIGIBILITY</b>	<b>EFFECTIVE DATE</b>	<b>COST</b>
<b>HEALTH INSURANCE/ PRESCRIPTIONS</b>	Options:  Empire Blue Cross Traditional PPO  Empire Blue Cross Deductible PPO  MVP	Employee in active pay status working at least 50% of time on a regular appointment	42 day waiting period	2022 bi-weekly rates (27 pay periods):  <u>Empire Traditional PPO--</u> Individual \$74.41 EE + Spouse \$235.06 EE + Child(ren) \$189.49 Family \$371.06  <u>Empire Deductible PPO--</u> Individual \$32.86 EE + Spouse \$151.94 EE + Child(ren) \$114.70 Family \$246.53  <u>MVP --</u> Individual \$68.35 EE + Spouse \$255.61 EE Child(ren) \$191.27 Family \$285.64
<b>VISION</b>	Davis Vision	Same as health insurance	6 month waiting period	<u>Basic Vision</u> The Research Foundation pays the full cost of coverage for this plan  <u>Vision Plus Plan</u> \$4.85/employee or \$11.31/family
<b>DENTAL</b>	Delta Dental	Same as health insurance	6 month waiting period for preventive, basic and orthodontics 12 month waiting period for major and prosthodontic	Cost sharing biweekly deductions of \$1.59/employee or \$7.03/family
<b>FLEX BENEFITS (PRE-TAX DEDUCTIONS)</b>	A portion of salary is designated by employee to establish a fund to cover eligible child care, elder care and/or un-reimbursed health care expenses with pre-tax dollars. RF will make a onetime contribution of \$300 - \$800 to the Dependent Care FSA based on employee salary.	Must be receiving regular biweekly paychecks	6 month waiting period.	The employee determines the amount to be deducted, maximum \$5,000 annually for child/elder care; with maximum \$2,750 annually for health care.

<b>BASIC LIFE (AD&amp;D)</b>	<b>\$50,000 basic life and accidental death and dismemberment payable upon death of employee.</b>	<b>Same as health insurance</b>	<b>6 months</b>	<b>The Research Foundation pays the full cost of coverage for this plan.</b>
<b>OPTIONAL LIFE (AD&amp;D)</b>	<b>Optional life and accidental death and dismemberment of 1 – 7 times your salary up to a maximum of \$350,000 payable upon death of employee</b>	<b>Same as health insurance</b>	<b>6 months</b>	<b>The employee pays for this benefit through biweekly payroll deductions.</b>
<b>WORKERS' COMPENSATION</b>	<b>2/3 weekly salary up to \$1,063.05 (max. per week) for injury/illness incurred on the job after July 1, 2021.</b>	<b>Coverage begins on the first day of active work.</b>	<b>Coverage begins on the first day of active work. Income replacement benefit begins 7 days after the day the disability begins.</b>	<b>The Research Foundation pays the full cost of coverage for this plan.</b>
<b>NEW YORK STATE DISABILITY</b>	<b>50% of salary up to \$170 maximum per week for duration of up to 26 weeks. Must be employed the last 4 out of 8 weeks prior to disability</b>	<b>All employees, must exhaust all sick leave credits</b>	<b>There is a 7 day waiting period before benefits begin, starting with the first day you are unable to work because of your disability.</b>	<b>The Research Foundation pays the full cost of coverage for this plan</b>
<b>LONG TERM DISABILITY</b>	<b>60% of earnings to a maximum monthly benefit of \$7,500 after 6 months of total disability; offset by other sources of income.</b>	<b>Full time employees continuously disabled for 6 months or longer.</b>	<b>1st day following 1 year of full-time service</b>	<b>The Research Foundation pays the full cost of coverage for this plan.</b>
<b>BASIC RETIREMENT</b>	<b>After 1 year waiting/vesting period, 7% of annual earnings.  Ownership of funds after 1 year.</b>	<b>Employee in active pay status working at least 50% of time on a regular appointment.</b>	<b>1 year waiting/vesting period</b>	<b>The Research Foundation pays the full cost of coverage for this plan.</b>
<b>OPTIONAL RETIREMENT</b>	<b>Tax deferred savings (403b plans) are available through TIAA</b>	<b>All employees</b>	<b>None</b>	<b>Employee pays for this benefit through tax-deferred salary reduction.</b>
<b>PAID FAMILY LEAVE (PFL)</b>	<b>NYPFL provides job protection and income replacement for up to 12 weeks (2022) so an employee can: -Bond with a newly born, adopted, or fostered child, -Care for a qualified family member with a serious health condition, or -Assist loved ones when a family member is deployed abroad on active military duty.</b>	<b>26 weeks if 20+ hours/week or 175 days if worked less than 20 hours/week</b>	<b>26 weeks if 20+ hours/week or 175 days if worked less than 20 hours/week</b>	<b>Employees pay for this benefit through after tax dollars</b>

This summary has been prepared for illustrative purposes only and the information provided is subject to change. This summary will not convey, grant or guarantee any benefit(s) or employment right(s).

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