

Summary of Material Modifications to The Research Foundation for SUNY Benefits Plans

This Summary of Material Modification ("SMM") modifies some of the information contained in the Summary Plan Description ("SPD") for The Research Foundation for SUNY Benefits Plans (the "Plan") that describes the Plan as of July 1, 2024.

Modification(s)

Effective 7/1/24 the waiting periods and break in service rules for certain benefits have changed.

In particular, employees should be aware of the following new 28 day waiting period for Health, Dental, Vision, Life, Flexible Spending Accounts, and Disability benefits for employees hired on or after 7/1/2024.

The following changes were made on the Postdoctoral employee benefits handbook:

- 1. Replace chart on pages 4-7 with chart in Appendix A.**
- 2. Replace Health Care Eligibility and Break in Service provisions on page 15**

When Coverage Begins

Coverage begins when you have met the applicable waiting period unless you have a break in service.

Break in Service

If you incur a break in service of any number of days before you satisfy the waiting period, you will need to satisfy a new waiting period before coverage takes effect. If you've already satisfied the waiting period and you incur a break in service of more than 28 days, you will need to satisfy a new waiting period.

- 3. Replace Dental & Vision Care Eligibility and Break in Service provisions on page 26 & 27**

When Coverage Begins

Coverage begins when you have met the applicable waiting period unless you have a break in service.

Break in Service

Hired prior to 7/1/24

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 waiting period, if you incur a break in service of more than 28 days, you will need to satisfy a new waiting period.

Hired on or after 7/1/24

Prior to meeting the waiting period, if you incur a break in service of any number of days before you satisfy the waiting period, you will need to satisfy a new waiting period before coverage takes effect. After meeting the waiting period, if you incur a break in service of more than 28 days, you will need to satisfy a new waiting period.

- 4. Replace Long-Term Disability Break in Service provisions on page 35**

Break in Service

Hired prior to 7/1/24

Prior to meeting the waiting period, if you incur a break in service of 4 months or greater, you will need to meet a new waiting period.

After meeting the waiting period, if you incur a break in service of more than 28 days, you will need to satisfy a new waiting period.

Hired on or after 7/1/24

Prior to meeting the waiting period, if you incur a break in service of any number of days before you satisfy the waiting period, you will need to satisfy a new waiting period before coverage takes effect.

After meeting the waiting period, if you incur a break in service of more than 28 days, you will need to satisfy a new waiting period.

5. Replace Long-Term Disability Eligibility provisions on page 35

Full-time RF employees (scheduled to work 37.5 or 40 hours per week), excluding summer, graduate and undergraduate student employees, are eligible. Once you become eligible, you are automatically enrolled in the plan at no cost to you.

Effective 7/1/24, part-time employees working 50 percent of a full time schedule or greater are eligible for coverage. Coverage for part-time employees begins 7/1/24 or upon completion of the applicable waiting period, whichever is later.

6. Replace Basic & Optional Life and Accidental Death and Dismemberment Insurance Eligibility and Break in Service provisions on page 37 & 38

Eligibility

You are eligible for Basic and Optional Life if you are working at least 50 percent of a full time schedule and have completed the applicable waiting period.

Break in Service

Hired prior to 7/1/24

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 waiting period, if you incur a break in service of more than 28 days, you will need to satisfy a new waiting period.

Hired on or after 7/1/24

Prior to meeting the waiting period, if you incur a break in service of any number of days before you satisfy the waiting period, you will need to satisfy a new waiting period before coverage takes effect.

After meeting the waiting period, if you incur a break in service of more than 28 days, you will need to satisfy a new waiting period.

7. Add Paid Time Off: Parental paragraph on page 63.

Paid Time Off: Parental

Salaried regular and postdoctoral employees who work a minimum of .5 FTE are eligible to accrue Parental PTO. These accruals may only be used to bond with a child during an approved Child Care Leave period, for a maximum of 12 continuous workweeks. Your campus Benefits Office will provide you with additional details on PTO Parental.

8. Replace Flexible Spending Accounts Eligibility and Break in Service provisions on page 65

Employee Eligibility

You are eligible to open either type of FSA after completion of the applicable waiting period, if you are a salaried employee working at least 50 percent of a full time schedule. You are not eligible if you are paid variable hourly, a summer-only appointment, or a full-time SUNY student appointed in an RF student title.

Break in Service

Hired prior to 7/1/24

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 waiting period, if you incur a break in service of more than 28 days, you will need to satisfy a new waiting period.

Hired on or after 7/1/24

Prior to meeting the waiting period, if you incur a break in service of any number of days before you satisfy the waiting period, you will need to satisfy a new waiting period before coverage takes effect.

After meeting the waiting period, if you incur a break in service of more than 28 days, you will need to satisfy a new waiting period.

For further information regarding changes to the Plan's eligibility rules, please contact your Plan Administrator at 518-434-7101.