

Benefits Bulletin

Active Employees / October 2022



Open Enrollment Is **November 1 – 30**

Select the plans and coverage levels you want for 2023 in the following plans: Health Care, Dental Care, Vision Care, Health Care Flexible Spending Account (HCFSA), Dependent Care Flexible Spending Account (DCFSA) and Life Insurance. Your benefit choices are effective January 1, 2023.

Receive RF Benefits Text Alerts!

Simply text **RFBENEFITS to 24587**.

You'll receive up-to-date notifications and reminders about your benefits! (Standard messaging rates apply. You may opt out at any time by texting STOP.)

Do You Have Questions Regarding Open Enrollment?

The Benefits Department will be hosting office hours to answer your questions on 11/4, 11/18, and 11/25 from 12 to 1 p.m.

Dial-in #: 877-853-5247
Meeting ID: 897 7134 2069

Learn more at www.rfsuny.org/benefits.

Six things to know about open enrollment:

- 1 Open Enrollment is your opportunity to make changes to your health, dental, vision coverage and life insurance for 2023.** You may change health plans, add or remove dependents or waive coverage. If you take no action during Open Enrollment, your 2022 Health, Dental and Vision Care elections will roll over into 2023.
- 2 If you want to participate in Health Care or Dependent Care Flexible Spending Accounts in 2023, you must enroll even if you currently participate.** To receive the 2023 Dependent Care subsidy, you must elect it during Open Enrollment.
- 3 During the 2022 open enrollment, you have a one-time opportunity to elect or increase your voluntary term life insurance equal to 1 X earnings without answering health questions.** See [page 3](#) for more details.
- 4 New deductions for 2023 premiums (if applicable) will appear in your January 13, 2023 paycheck.** Make sure to review your paycheck to confirm deductions are accurately reflected.
- 5 Enrolling is easy!** Log on to www.rfsuny.org/selfservice, starting November 1. If you're unable to enroll online, you can submit the proper forms to your campus Benefits Office.
- 6 Print your enrollment confirmation statement!** Once you have made your elections online through Employee Self Service, print your confirmation statement for proof of your enrollment in the event of a discrepancy.

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2023 Health Care Plan Comparison

PLAN FEATURE	EMPIRE BLUE CROSS TRADITIONAL PPO	EMPIRE BLUE CROSS DEDUCTIBLE PPO ¹	CAPITAL DISTRICT PHYSICIANS' HEALTH PLAN (CDPHP)	INDEPENDENT HEALTH ASSOCIATION (IHA)	MVP
ACTIVE EMPLOYEES BIWEEKLY RATES					
Individual	\$87.29	\$37.08	\$66.78	\$58.37	\$71.07
Individual + Spouse/ Domestic Partner	\$273.88	\$173.45	\$200.35	\$221.79	\$256.81
Individual + Child(ren)	\$222.90	\$132.52	\$186.99	\$151.75	\$201.23
Family	\$435.42	\$284.95	\$307.20	\$268.48	\$299.98
WHAT YOU PAY					
Preventive Care	\$0 (gym reimbursement up to \$300)	\$0 (gym reimbursement up to \$300)	\$0	\$0	\$0
Office Visit	\$20	\$30	\$20	\$20	\$20
Lab	\$20	deductible and coinsurance	\$20	\$0-\$20	\$20
X-ray	\$20	deductible and coinsurance	\$20	\$20	\$20
Emergency Room	\$50	\$50	\$50	\$125	\$50
Outpatient Surgery	\$0	deductible and coinsurance	\$75	\$15	\$75
Durable Medical Equipment	\$0 covered in full	deductible and coinsurance	20%	50%	20%
Generic Rx	\$10	\$10	\$10	\$10	\$10
Preferred Rx	\$25	\$25	\$25	\$30	\$25
Nonpreferred Rx	\$45	\$45	\$45	\$50	\$40
Mail Order Rx	\$10/\$50/\$90	\$10/\$50/\$90	2.5 copays	2.5 copays	2.5 copays
DEDUCTIBLES					
Inpatient Hospital Services	\$100	deductible and coinsurance	\$100	\$100	\$240

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.

Due to rising healthcare costs, inflation, and the COVID-19 pandemic, you will notice higher than normal increases in health insurance premiums for the 2023 plan year.

2023 Dental Plan Rates

COVERAGE LEVEL	BIWEEKLY RATES
Individual	\$1.59
Family	\$7.03

2023 Vision Plan Plus Rates

COVERAGE LEVEL	BIWEEKLY RATES
Single	\$4.85
Family	\$11.31

For full detail, please refer to the RF Benefits Handbook or visit www.rfsuny.org/benefits.

Due to federal regulations, all health insurance carriers will be issuing new cards for the 2023 plan year. New cards should be mailed to your home prior to 1/1/2023.

Securian Optional Life Insurance Enrollment Opportunity and Plan Enhancements

The Research Foundation is pleased to announce optional life enhancements. The maximum coverage allowed in the plan is increasing from \$300,000 in coverage to \$500,000. Certain employee deductions and coverage amounts will automatically increase if your coverage was at the previous maximum amount. Your optional life coverage can be equal to up to 8x your salary amount, rounded to the next \$1,000 as long as it does not exceed \$500,000.

You can find more information regarding optional life insurance on the benefits website <https://benefits.rfsuny.org/regular-postdoctoral-employees/life-insurance/optional-life-insurance/>.

Save Money with Flexible Spending Accounts

Important: To participate in an FSA in 2023, you must enroll – even if you’re participating in one now.

Health Care FSA

Pay for qualified medical expenses not covered by your insurance plan, such as copays or vision and dental services. You can use your PayFlex debit card to pay upfront for qualified medical expenses. 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 if an expense requires documentation, and you must submit any requested documentation to keep your account active and avoid being taxed on unsubstantiated expenses.

2023 PRETAX CONTRIBUTION LIMITS	
Health Care FSA	\$3,050

Dependent Care FSA

Pay for employment-related dependent care services, such as preschool, summer day camp, before or after school programs, and child or adult daycare, for your children under age 13 or dependent relatives.

The RF provides 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.**

2023 PRETAX CONTRIBUTION LIMITS	
Dependent Care FSA	\$2,500 or \$5,000 (depending on your filing status; includes employer subsidy if you elect)

Plan Carefully

According to IRS rules, any money left in your FSA at the end of the year is forfeited. For the 2023 plan year, a grace period gives you until March 15, 2024 to incur expenses and until March 31, 2024 to file claims. Plan carefully to ensure you have the opportunity to maximize your FSA funds and avoid forfeiting them.

Contact PayFlex

1-844-729-3539

www.payflex.com

New York State Paid Family Leave Program

The New York State Paid Family Leave Program provides 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. In 2023, the program has been expanded to include care for siblings.

Available Leave Time: 12 weeks.

Benefit Amount: 67 percent of your average weekly wage, up to a cap of 67 percent of the Statewide Average Weekly Wage of \$1,688.19. The maximum weekly benefit for 2023 is \$1,131.08.

Deduction Rate: .455 percent of weekly earnings capped annually at \$399.43.

Learn More

For more information about the Paid Family Leave Program and how to apply for benefits, refer to the *RF Benefits Handbook* at www.rfsuny.org/benefits and select *Benefits Publications > Benefits*.

Get Connected with the Sydney Health App

Did you know Empire Blue Cross has an app? Download the Sydney Health App today for a quicker and simpler way to manage your healthcare.

- Download electronic insurance cards
- Find providers based on cost and quality
- Receive personalized health tips



For More Information and Enrollment Forms

To find more information about your benefits please visit www.rfsuny.org/benefits or contact your campus Benefits Office. If you are unable to enroll online, you can submit the required enrollment forms to your campus Benefits Office. To obtain the required enrollment forms visit the RF Benefits website at www.rfsuny.org/benefits.

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.

Make the Most of These Great Programs

Virgin Pulse Updates for 2023

For 2023 you can still earn up to \$400 a year while improving your health! Being healthy can be fun and rewarding with the Virgin Pulse Program. Earn money that can be deposited right into your bank account, or use it to purchase gift cards or wearable devices. Any money earned is considered taxable income.

For 2023, Level 4 threshold is moving to 16,000 points to keep participants more engaged throughout the quarter. Reach 19,000 points for a new surprise!

- ▶ To sign up, go to join.virginpulse.com/rfsuny.

Get Discounts from 150+ Businesses

Through SUNY Perks at Work you'll find discounts from local providers as well as big names like Apple, AT&T and Dell. Earn points for every dollar you spend to save even more.

- ▶ For more information go to www.suny.edu/benefits/discounts.

Protect Your Furry Friends

Liberty Mutual's suite of pet insurance plans saves you money on your vet bills and lets you use any vet – all for one low monthly rate (regardless of your pet's age).

- ▶ Go to pet.libertymutual.com/rfsuny for more information.

Free, Reliable Medical Information from Nurses and Doctors

Get one-on-one support to help you and your family make informed decisions about medical care and treatment. In addition, if your doctor has recommended Hip Replacement, Knee Replacement, Low Back Surgery, Hysterectomy, or Weight Loss Surgery (obesity/bariatric) 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.

- ▶ Download our free "MyMedicalAlly" app from iTunes or Google Play. Or go to www.myConsumerMedical.com (enter Research Foundation in the company field) or call 888-361-3944 Monday through Friday, 8:30 a.m. to 11:00 p.m. ET.

Save on Auto, Homeowner's and Renter's Insurance

Get a 10 percent discount off standard personal auto, homeowner's and renter's insurance rates through Liberty Mutual.

- ▶ Enroll any time at www.libertymutual.com/rfsuny or call 800-524-9400. When enrolling, identify yourself as an RF employee (RF client number 111756).

Benefits Reminders!

Update Your Beneficiaries

Your beneficiary receives valuable benefits available from your Life Insurance plan and your retirement benefits. Make sure you enter a name of who will receive benefits upon your death. Do not enter your name as a beneficiary.

Life insurance benefits are generally not governed by one's will and the only way to make sure that the benefits of the policies are distributed to the appropriate parties is by naming the beneficiaries appropriately.

To update your beneficiary ...

Life Insurance: www.rfsuny.org/selfservice

Retirement Plans: www.tiaa-cref.org/rfsuny

Total Rewards Statements Available in March

Your 2022 Total Rewards Statement will be available at the end of March 2023. 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 2022.*

* 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.

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.

BENEFIT	PROVIDER	PHONE	WEBSITE
Health Care	Empire Blue Cross	800-342-9816	www.empireblue.com
	Capital District Physicians' 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 (Health and Dependent Care)	PayFlex	844-729-3539	www.payflex.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
College Savings Program	Vanguard/Upromise	877-NYSAVES (877-697-2837)	www.nysaves.org
International Travel Assistance (Health Insurance and Worldwide Emergency Assistance while working on RF programs)	GeoBlue Traveler	855-282-3517	www.geo-blue.com
Wellness Program	Virgin Pulse		join.virginpulse.com/rfsuny
Medical Support	Consumer Medical	888-361-3944	www.myConsumerMedical.com
Pet Insurance	Liberty Mutual Pet Insurance	844-250-9199	pet.libertymutual.com/rfsuny

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 *Health Insurance > Legal Notices*) 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.

Specialty Pharmacy Copay Assistance Program

The Research Foundation for SUNY is implementing a specialty pharmacy copay assistance program for PPO enrollees.

Please note that there are certain specialty pharmacy drugs that are considered non-essential health benefits under the plan and the cost of these drugs will not be applied toward satisfying the participant's out-of-pocket maximum. Although the cost of these drugs will not be applied towards satisfying a participant's out-of-pocket maximum, the cost of the drugs will be reimbursed by the manufacturer at no cost to the participant. A listing of these drugs can be found at www.express-scripts.com.

Copays for certain specialty medications may be set to the max of the current plan design or any available manufacturer-funded copay assistance.

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.

This Benefits Bulletin is available online at www.rfsuny.org/benefits by selecting *Benefits Publications* under *Quick Links*.

Watch for Your 1095 Tax Form

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 2022 tax returns. Be sure to keep it with your other tax documentation. To ensure you receive your Form 1095, make sure your address is up to date with your Human Resources Department.