



THE RESEARCH FOUNDATION
The State University of New York

35 State Street • Albany, New York • 12207-2826

BENEFITS BULLETIN

ACTIVE EMPLOYEES

Changes for 2011

Health Plans

- HMOs will eliminate copays for preventive services to comply with provisions in the Patient Protection and Affordable Care Act of 2010. See the article on page 5.
- The RF will no longer offer Empire Blue Cross HMO. This option costs more than the Empire PPO plan, which provides access to practically any doctor or hospital through the Out of Network benefits. There will be no loss of network providers for HMO members who switch to the PPO plan. In fact, the PPO network is larger than the HMO network, which will result in your having a larger selection of participating providers.
- Employee contributions will increase in 2011. There are three reasons for this:
 1. Increases for 2010 were lower than normal because there were 27 pay periods instead of the usual 26. Going back to 26 pay periods effectively raises biweekly contributions by at least 3.8%.
 2. Normal medical inflation
 3. Higher costs due to federal mandates concerning health reform and mental health parity rules

Short-Term Disability

First Reliance Standard Life insurance is offering guaranteed acceptance for first-time enrollees in the Voluntary Short-Term Disability Program. See the article on page 6.

Optional Life Insurance

Prudential is increasing the amount of life insurance you can purchase (up to seven times annual salary) and allowing new and current optional life insurance participants to get more coverage on a guaranteed basis with no medical questions. Open enrollment in the Optional Life Insurance Program will be offered in spring 2011. See the article on page 6.

Dental and Vision Plan ID Cards

Delta Dental and Davis Vision will provide all participants currently enrolled with new ID cards that have an assigned ID number for each plan member. If you don't have your ID card at the time of service, Delta and Davis will process your claim using your Social Security number.

Pretax Parking Benefit

The commuter transit program through WageWorks will be expanded to allow employees to pay for campus and commuter parking lot costs on a pretax basis. See the article on page 3.

Open Enrollment and Benefits Information on the RF Website

You can access open enrollment information 24 hours a day, 7 days a week, on the RF website (www.rfsuny.org). You'll find everything you need to know about your benefits including:

- this *Benefits Bulletin*
- benefits enrollment form
- *Your Benefits: A Quick Reference Guide*
- *Benefits Handbook*
- Flexible Spending Account handbook and forms

Go to www.rfsuny.org/benefits to find the benefits you're eligible for as an RF employee. There is easy access to information by benefit type (e.g., health, dental, retirement) and life event (e.g., marriage, birth of child, leave of absence), along

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with other helpful tools like quick links to frequently used information and wellness resources.

The *Quick Reference Guide* and the *Benefits Handbook* can be accessed from the “Benefits Publications” link in the lower right corner of the main Benefits page. A robust search tool will also help you efficiently find content by keywords. We welcome your comments or suggestions for improvements. Send feedback to webfeedback@rfsuny.org.

The *Benefits Handbook* is the official Summary Plan Description and, as noted above, is available on the RF website. If you wish to request a printed copy, please ask for one from your campus HR/benefits office. If you do not request a printed copy, we will assume that you are willing and able to access the *Benefits Handbook* online.

A “How-To” on Benefits Enrollment

Open Enrollment for the 2011 plan year takes place Nov. 1 – 30, 2010. Please return your completed forms to your campus HR/benefits office by Wednesday, December 1

Changes are effective Jan. 1, 2011, and you’ll see the new deductions for premiums in your first paycheck of the year.

Making an Informed Choice

The first thing you’ll want to do is read through the available information to evaluate your options and determine the best choices for you and your family. The following material, which is available on the RF Benefits website at www.rfsuny.org/benefits, can help (if you have trouble accessing the material online, you can ask your campus HR/benefits office for assistance):

- this *Benefits Bulletin* for information about new benefits and premium changes
- RF health plan summaries and the NCQA Health Portal for a side-by-side comparison of plans
- *Your Benefits: A Quick Reference Guide* for information on other optional benefit programs such as voluntary short-term disability, long-term care, optional employee and dependent life insurance, optional retirement savings, flexible spending accounts, college savings accounts, and auto and home insurance discounts

Do You Want to Change Your Health Plan or Your Covered Dependents?

- If your answer is yes: Complete the relevant sections of the benefits enrollment form, which is available on the RF website or from your campus HR/benefits office. If you’re enroll-

Comparison of 2011 PPO and HMO plans

Plan:	PPO Health	AETNA Choice Rochester	Blue	CDPHP	HIP/VYTRA	HMO Blue*	IHA	MVP Albany/Syracuse	MVP Rochester
Copays:									
Preventive Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Office visit	\$20	\$20	\$20	\$20	\$20	\$25-40	\$20	\$20	\$20
Lab	\$20	\$20	\$0	\$0 in-ntwk	\$0	\$25	\$0-15	\$0	\$5
X-ray	\$20	\$20	\$20	\$0 in-ntwk	\$0	\$40	\$20	\$20	\$20
Emergency Room	\$50	\$50	\$50	\$50	\$50	\$100	\$125	\$50	\$50
Outpatient Surgery	\$0	\$0	\$50+\$20	\$75	\$0	\$50+\$40	\$15-20	\$75	\$50+\$20
Durable Medical Equipment	covered in full	not covered	50% up to \$5,000	20%	covered in full	50%	50% up to \$1,000	20%	20% up to \$15,000
Generic Rx	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10
Preferred Rx	\$20	\$20	\$25	\$25	\$20	\$25	\$20	\$30	\$20
Non-preferred Rx	\$35	\$35	\$40	\$40	\$35	\$40	\$35	\$50	\$35
Mail Order Rx	\$10/\$40 \$70	2 copays	3 copays	2.5 copays	\$15/\$30/ \$105	3 copays	2.5 copays	2.5 copays	2.5 copays
Deductibles:									
Inpatient Hospital	\$100	\$100	\$100	\$100	\$100	\$100*	\$100	\$100	\$100**

* HMO Blue has an inpatient surgery co-pay of the lesser of 20% or \$200. ** MVP (Rochester) has an inpatient surgery co-pay of the lesser of 20% or \$100.

ing in an HMO, you'll need to complete an HMO enrollment form as well (location-specific forms are available on the RF Benefits website [www.rfsuny.org/benefits] or from your campus HR/benefits office). Starting in 2011, you can cover your children up to age 26, regardless of student or marital status. You can also rejoin the plan if you dropped coverage because you had reached a plan maximum benefit.

- If your answer is no: You don't need to do anything. You'll see the new payroll deduction amounts in your first direct deposit or paycheck of the year.

Do You Want to Increase Your Income Protection in the Event of Disability?

Read the article on page 6 about a special opportunity to enroll in the Voluntary Short-Term Disability plan without having to provide evidence of good health.

Flexible Spending Accounts

A Flexible Spending Account (FSA) allows you to reduce your income tax by the amount you spend on qualifying health care and dependent care costs. You do this by putting money into an FSA before taxes are taken from your pay. When you submit your bills for health care and dependent care expenses, the money is returned to you.

- Do you want to enroll or re-enroll in a health care FSA and save money on out-of-pocket health, dental, and vision care expenses such as copays, coinsurance, and items not covered by insurance?

- Review the *Flexible Benefits Plan Reference Guide* on the RF website.

- Enroll online at www.myFBMC.com. Instructions can be found on page 3 of the *Flexible Benefits Plan Reference Guide*.

- Do you want to enroll or re-enroll in a dependent care FSA to receive a subsidy and save money on qualifying child and qualifying relative care costs such as nursery school fees, child care fees, or home health aide expenses?

- Review the *Flexible Benefits Plan Reference Guide* on the RF website.

- Enroll online at www.myFBMC.com. Instructions can be found on page 3 of the *Flexible Benefits Plan Reference Guide*.

Commuter Benefits

If you'd like to gain income tax advantages for using public transportation or for parking at your work location, see the article on below for information on benefits and how to enroll.

Questions?

Your campus HR/benefits office can answer many of your questions or direct you to the appropriate benefit plan provider.

- Health plan questions: for more information, contact the health plans listed on page 4.

- FSA questions: contact Fringe Benefits Management Company at 800-342-8017 or www.myfbmc.com.

- Public transportation benefit questions: contact WageWorks at 877-924-3967 (Monday–Friday 8:00 a.m. – 8:00 p.m. eastern time).

- Retirement Plan questions: contact TIAA-CREF (800-842-2776, www.tiaa-cref.org/rfsuny) or Fidelity Investments at (800-343-0860 or www.fidelity.com/atwork).

Expanded RF-Ride Commuter Benefits

Response to RF-Ride – a commuter benefits program that allows you to pay for public transportation on a pretax basis – has been overwhelmingly positive. If you haven't already taken advantage of this program, you can start anytime by registering online at www.getwageworks.com/rfsuny/commuter. First-time users should click on "Register with WageWorks Now."

Employee feedback also included requests to expand the benefit to include commuter parking lot costs. We are pleased to announce that effective January 1, 2011, the RF-Ride program will include pretax parking. Here's how it will work:

- **For parking at train/bus stations** – go to the WageWorks website in December, select "Parking Benefit," then select "I pay for a monthly parking permit or pay for parking once a month" (or one of the other options if applicable). Enter your zip code and select your garage. Your first deduction will be in January (second payroll of the month) for the March benefit month. It will be a full month's deduction.

- **For parking at campus locations that do not already offer parking on a pretax basis** – go to the WageWorks website in December, select "Parking Benefit," then select "I park at different places throughout the month" in order to bring up the "Pay Me Back" option. You will pay for your

Research Foundation Regular Health Insurance Plan/ Health Maintenance Organization Plans for 2011

Plan Name

The Research Foundation Regular Health Insurance Plan

Empire Blue Cross PPO, P.O. Box 11800, Albany, NY, 12211-0800, (800) 377-5156 (www.empireblue.com)

Prescriptions through Medco Health, (800) 251-7690 (www.medcohealth.com) (All campus locations)

Aetna Health

1425 Union Meeting Road, P.O. Box 3013, Blue Bell, PA, 19422-0763, (800) 323-9930 (www.aetna.com)

(College of Optometry, Farmingdale State College, Maritime College, Old Westbury, Purchase College, Stony Brook University, SUNY Downstate Medical Center, SUNY New Paltz)

Blue Choice (BCBS of Rochester/Excellus)

165 Court Street, Rochester, NY, 14647-0001, (585) 454-4810 or (800) 462-0108 (www.excellusbcbs.com)

(SUNY Brockport, SUNY Geneseo)

Capital District Physicians' Health Plan (CDPHP)

500 Patroon Creek Blvd., Albany, NY, 12206, (518) 641-3700 or (800) 777-2273 (www.cdphp.com)

(Capital Area: Empire State College, RF Central Office, SUNY Cobleskill, University at Albany)

(Other Areas: Binghamton University, College at Oneonta, Morrisville State College, SUNYIT,

SUNY New Paltz, SUNY Delhi)

Capital Area

Other Areas

Health Insurance Plan of Greater NY (HIP)

55 Water Street, New York, NY, 10041-8190, (800) 447-8255 (www.hipusa.com)

(College of Optometry, Farmingdale State College, Maritime College, Old Westbury, Purchase College,

SUNY Downstate Medical Center, Stony Brook University)

HMO Blue (BCBS of CNY/Excellus)

344 South Warren Street, P.O. Box 4712, Syracuse, NY, 13221-4712, (315) 448-6820 or (800) 447-6269 (www.excellusbcbs.com)

(Binghamton University, Morrisville State College, SUNY Canton, SUNY Cortland, SUNY Delhi, SUNY ESF,

SUNY Oswego, SUNY Potsdam, Upstate Medical University)

Independent Health Association (IHA)

511 Farber Lakes Drive, Buffalo, NY, 14221-8272, (716) 631-8701 or (800) 501-3439 (www.independenthealth.com)

(Alfred State College, Buffalo State College, SUNY Fredonia, University at Buffalo)

MVP Health Plan

P.O. Box 2207, Schenectady, NY, 12301 (888) 687-6277 (www.mvphealthplan.com)

(Binghamton University, College at Oneonta, Empire State College, Morrisville State College, RF Central Office, SUNY Cobleskill,

SUNY Cortland, SUNY Delhi, SUNY ESF, SUNY New Paltz, SUNY Oswego, SUNYIT, University at Albany, Upstate Medical University)

MVP Health Plan—Rochester (formerly Preferred Care)

259 Monroe Avenue, Suite A, Rochester, NY, 14607-3699, (585) 325-3113 or (800) 950-3224 (www.mvphealthplan.com)

(SUNY Brockport, SUNY Geneseo)

Vytra Premium Network (an HIP plan)

395 North Service Road, Melville, NY, 11747-3127, (631) 694-4000 (www.hipusa.com)

(College of Optometry, Farmingdale State College, Maritime College, Old Westbury, Purchase College,

SUNY Downstate Medical Center, Stony Brook University)

Dental Insurance

Delta Dental, One Delta Drive, Mechanicsburg, PA 17055-6999, (800) 932-0783 (www.deltadentalins.com)

Vision Care

Davis Vision, P.O. Box 1525, Latham, NY 12110, (800) 999-5431 (www.davisvision.com)

Bi-Weekly Rates

Individual	Individual + Spouse/DP	Individual + Child(ren)	Family
27.33	96.69	83.25	162.97
95.21	360.43	312.95	526.83
27.64	140.23	140.23	140.23
25.18	88.11	81.82	138.46
42.00	121.91	133.43	158.39
<i>Note: The NYS Insurance Department approved lower rates for CDPHP on November 4, 2010. This Benefits Bulletin was updated to reflect the new rates.</i>			
28.06	86.32	134.34	185.64
65.10	209.35	75.60	209.35
24.56	135.09	73.69	135.09
26.41	92.85	87.06	145.85
31.00	140.56	140.56	140.56
41.90	90.68	162.02	227.97
N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A

Biweekly rates were based on 27 pay periods in 2010, and are based on 26 pay periods in 2011.

parking as usual, and have monthly pretax deductions taken, starting with the second payroll in January. By the end of the semester you will have enough in your account to pay yourself back (presuming your campus charges for parking by the semester). Just submit your receipt for reimbursement and WageWorks takes care of the rest.

The monthly IRS limit on pretax benefits for public transportation and/or parking is \$230. For more information, contact WageWorks at 877-924-3967 (Monday–Friday 8:00 a.m. – 8:00 p.m. eastern time) and identify yourself as a Research Foundation of SUNY employee.

New! Now plan participants on the iPhone and Android systems can access their WageWorks accounts on the go by pointing their browser to m.wageworks.com!

Health Care Reform and You

Provisions of two major pieces of health care legislation – the Patient Protection and Affordable Care Act of 2010 (PPACA) and the Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA) – are being implemented and will have an impact on RF health care plans for regular employees effective January 1, 2011.

Here's what you need to know:

Effective January 1, 2011, for all RF health plans for regular employees:

- Plans cannot impose an annual limit on care. If you dropped coverage because you reached such a limitation, you can re-enter the plan during open enrollment.
- Copays and day limits for mental health and substance abuse services will be the same as they are for other medical services under the plan.
- Over-the-counter medication will be ineligible for reimbursement under an FSA unless there is a written doctor's prescription.
- Parents can keep their young adult children on their family health plan up to age 26, regardless of whether or not they are financially dependent, full-time students, or married (the spouse and/or dependent of a child cannot be covered under the RF plan). During open enrollment, you can add to your coverage any children who are under age 26 as of January 1, 2011. An enrollment form is available on the RF Benefits

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website (www.rfsuny.org/benefits). **Note: this expansion of coverage does not apply to the RF dental or vision plans.**

Effective January 1, 2011 for RF HMOs:

- Preventive care for an expanded list of services will be covered at 100%.

PPACA includes many provisions that do not impact the RF health plans either because they already comply with the new rules, or the rules apply to plans not offered by the RF. You can learn more about the law by visiting the government website at www.healthcare.gov.

“Grandfather” Status of Health Plans

The Patient Protection and Affordable Care Act of 2010 (PPACA) allows a “grandfathered” health plan to preserve certain basic health coverage features that were already in effect when the law was enacted. A “grandfathered” health plan might not include certain consumer protections of the PPACA.

None of the HMO plans offered by the RF will be “grandfathered.” The RF PPO health plan through Empire Blue Cross and Medco will maintain “grandfather” status during 2011. This means that the RF PPO plan will continue to charge a copay for some preventive health services; however, premium costs will remain somewhat lower.

Other PPACA provisions – dependent coverage to age 26 and the elimination of lifetime limits on benefits – apply to all plans, whether they are “grandfathered” or not.

Questions about “grandfathered” health plans can be directed to the Employee Benefits Security Administration, U.S. Department of Labor at 866-444-3272. The website (www.dol.gov/ebsa/healthreform) includes a table that summarizes which protections do and do not apply to grandfathered health plans.

Voluntary Short-Term Disability Open Enrollment

This year’s Voluntary Short-Term Disability open enrollment offers two special opportunities:

1. Employees who did not enroll in the Voluntary Short-Term Disability Plan when they were first eligible can enroll without having to provide medical evidence of good health.

2. Employees who are already enrolled in the Voluntary Short-Term Disability Plan can increase their amount of coverage without providing medical evidence of good health.

Voluntary short-term disability benefits will supplement your New York State disability benefits, which are only \$170 per week. This income protection coverage is very affordable. For example, RF employees in the 35-39 age range can increase their overall weekly benefit to \$600 for only \$11.91 through biweekly payroll deduction. The maximum weekly benefit is tied to your RF earnings.

Disability insurance covers you when Workers’ Compensation doesn’t. Workers’ Compensation applies only to injuries sustained at work. Statistics show that there are almost twice as many off-the-job injuries as on-the-job injuries and twice as many work days lost due to off-the-job injuries. Common chronic health conditions can also limit your ability to work and are covered by these benefits.

You can obtain more information and an enrollment kit on the RF Benefits website, or you can request a kit from your campus HR/benefits office.

Life Insurance Open Enrollment

Spring is a season of renewal and new opportunity. In spring 2011, Prudential will allow eligible RF employees to increase or begin coverage in the Optional Life Insurance plan with no medical questions and guaranteed acceptance.

This offer is available to RF employees who have not been previously turned down for coverage. You can elect or increase coverage for yourself up to a new limit of seven times your annual salary (the previous limit was five times your annual salary). The guaranteed dollar maximum remains \$300,000 (including your basic benefit).

This means that an RF employee making \$30,000 a year and participating in the plan for the first time can elect up to \$210,000 of guaranteed insurance coverage. In case of accidental death, this amount would double to \$420,000. Premium rates vary depending on the age of the employee. A 35-year-old, for example, would pay \$7.60 per pay period for this coverage. That’s a significant amount of coverage at a very reasonable cost.

Check your mail this spring for more information about Optional Life Insurance open enrollment.

Annual Notice of Women’s Health and Cancer Rights Act

The Women’s Health and Cancer Rights Act requires that all RF health plans provide benefits for mastectomy-related services, including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedemas.

For more information, refer to the Health Insurance section of your RF *Benefits Handbook* available online or from your campus HR/benefits office.

Reminder Notice of Health Plan Privacy Practices

This reminder notice is required by federal law. No action is required on your part.

There is a Notice of Privacy Practices on the RF Benefits website that describes how protected health information may be used or disclosed by your group health plan to carry out payment, health care operations, and for purposes that are permitted or required by law. This notice also sets out legal obligations of The Research Foundation of State University of New York concerning your protected health information (PHI) and describes your rights to access and control your protected health information. You may also request a paper copy of the notice from your campus HR/benefits office.

Important Notice about Your Prescription Drug Coverage and Medicare

This notice applies only to individuals eligible for Medicare. If neither you nor your covered dependents are Medicare eligible, then this notice does not apply to you.

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,” and therefore you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

However, even though your RF coverage is creditable, you could still be subject to penalties (in the form of higher pre-

miums) if you lose or decide to leave RF coverage and wait longer than 60 days to enroll for Medicare Part D.

If you decide to join a Medicare drug plan and drop your RF drug coverage, please be aware that you and your dependents cannot get this RF coverage back.

Contact RF Benefit Services (518-434-7101, benefits@rfsuny.org) for more information about what happens to your RF coverage if you enroll in a Medicare prescription drug plan.

For more information about your current prescription drug plan, refer to your HMO’s information, or to Medco’s information if you are a PPO plan participant.

For more information about this notice or your current prescription drug coverage...

Contact RF Benefit Services (518-434-7101, benefits@rfsuny.org) for further information. NOTE: You will receive this notice annually and at other times in the future, such as before the next Medicare prescription drug coverage enrollment period, and if the RF coverage changes. You also may request a copy at any time.

For more information about your options under Medicare’s prescription drug coverage...

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 from Medicare. You may also be contacted directly by Medicare prescription drug plans. For more information about Medicare prescription drug coverage

- visit www.medicare.gov;
- call your State Health Insurance Assistance Program for personalized help (the telephone number is located on the inside back cover of the “Medicare & You” handbook);
- call 800-MEDICARE (800-633-4227). TTY users should call 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 (SSA) at www.socialsecurity.gov, or call them at 800-772-1213. TTY users should call 800-325-0778.

Changes to PPO Prescription Drug Benefit

Effective January 1, 2011, for members of the PPO health plan, Medco will require that new prescriptions in certain drug categories, including antidepressants and osteoporosis therapy as well as heart, gastrointestinal, sleep and migraine medications, be filled using generics.

Generic drugs contain the same active ingredients and meet the same standards of quality and purity as brand-name drugs. By taking a generic that is safe and provides the same health benefits as the brand-name version, you will see the added benefit of a lower copayment. Also, since the RF pays the majority of prescription drug costs, this change will help limit increases in premium contributions.

Prescriptions that you are already taking will not be affected by this change. However, you can ask your doctor if there is a generic substitute.

If a generic drug is not medically acceptable, your physician can submit a request for coverage review by calling Medco at 800-417-1764.

- ***If the request is approved***, you will pay the plan's appropriate copayment for the medication (see chart on page 2).
- ***If the request is not approved*** and you decide to take the brand-name medication anyway, you will pay the full cost.

For long-term use of any medication, ask your doctor to write a prescription for up to a 90-day supply and use the Medco Pharmacy home delivery service (in addition to the short-term prescription to handle your immediate need). Mail order forms are available on the RF Benefits website.

If you have questions about your prescription drug benefit, visit Medco online at www.medco.com or call the toll-free member services number shown on your prescription drug ID card.

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