Human Resource Services

MEMORANDUM

TO: RF Employees

From: Employee Benefits Department

Subject: Open Enrollment 2019

Date: November 2018

OPEN ENROLLMENT PERIOD:

The Open Enrollment Period is your annual opportunity to choose the benefits you want for the upcoming year. The 2019 Open Enrollment Period begins on November 1, 2018 and ends on November 30, 2018.

If you want to make changes, you can conveniently do so in the Employee Self Service during the month of November. You can log into the Employee Self Service by visiting goo.gl/XP3w3Y. We recommend that you evaluate your health care needs to determine if a change should be made. To assist with your evaluation, we recommend you read the Benefits Bulletin the Research Foundation mailed to your home. You can also view the Benefits Bulletin by clicking on the following link http://goo.gl/2cLzp.

Once you make your elections, please be sure to print your confirmation statement.

PLEASE NOTE: If you do not want to make any changes, all of your current enrollments will roll over into the New Year EXCEPT Flexible Spending elections. Both the Health Spending account and the Dependent Care Advantage account require annual enrollments to participate.

Your health plan options for 2019 are:

- Empire Traditional PPO
- Empire Deductible PPO

CHANGES RF EMPLOYEES CAN MAKE DURING THE OPEN ENROLLMENT:

- Newly enroll in the health plan
- Add or drop dependents
- Cancel coverage
- Elect after-tax or pre-tax deductions
- For 2018 only, newly enroll or increase your Voluntary Short Term Disability coverage without providing Evidence of Insurability (claims subject to pre-existing conditions for the first 12 months).
- Update your beneficiaries
PREMIUMS:

Please click on the following link for the 2019 RF Health Insurance Bi-Weekly premiums:  
http://goo.gl/2cLzp

TO CHANGE YOUR HEALTH INSURANCE OPTION:

To change your health insurance option you must log into the RF Employee Self Service Portal using the following link: goo.gl/XP3w3Y

NEW THIS YEAR:

Pet Insurance:

For 2019, the RF will offer Pet Insurance through Nationwide. The My Pet Protection 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 petinsurance.com/rfsuny for more information.

New York State Paid Family Leave:

Starting in 2019, if you take an approved paid family leave, you will be eligible to receive 55 percent of your average weekly wages for up to ten weeks. The average weekly wage used to calculate the Paid Family Leave benefit is capped at the State’s Average Weekly Wage amount, which is currently $1,357.11, and is subject to change annually.

An increase in the deductions and removal of the weekly cap on deductions—Currently the deduction rate is .126 percent of weekly earnings, capped at $1.65 per week or $3.30 bi-weekly. Starting January 1, 2019, the deduction rate will increase to .153 percent of weekly earnings and will be capped annually at $107.97.

To learn more about these programs, please review the 2019 RF Benefit Bulletin found at the following link: https://www.stonybrook.edu/hr/benefits/rtb/

FLEXIBLE SPENDING ACCOUNTS:

Beginning January 1, the new administrator for the RF Flexible Spending Accounts (Health Care and Dependent Care) will be PayFlex. There is no change to the benefits provided through these accounts. However, if you currently have a Health Care or Dependent Care account administered by WageWorks, there are some things you need to know about the transition.

The FSA transition:

- FSA claims made on 2018 FSA dollars must be incurred by March 15, 2019, and received by WagesWorks by March 31, 2019.
- FSA claims made on 2019 FSA dollars will be processed by PayFlex starting January 1, 2019.
- WageWorks debit cards will be deactivated on January 1, 2019. If you have any 2018 claims that you want to submit against your 2018 FSA balance, you must submit them manually to WageWorks after December 31, 2018. You can submit 2018 claims online to WageWorks by

- You will receive your new Health Care FSA debit card from PayFlex in the mail in late December. You can start using the new card on January 1. As a reminder, if you would like to enroll in the Health Care FSA or Dependent Care FSA for 2019, you need to enroll through self-service. This benefit will not roll over from 2018.
- The Health Care FSA contribution limits will increase to $2,650 for 2019 and the Dependent Care Advantage contribution limits for 2019 will remain at $5,000. The November 1, 2018 through November 30, 2018 is a time of open enrollment for the Research Foundation’s Flexible Spending Account (FSA) programs. To help save and pay for expenses on a pre-tax basis you may want to enroll in the Health Care Spending Account and/or the Dependent Care Spending Account.

If you have questions regarding the Open Enrollment Period please call 631-632-6180 or email HRS_Benefits@stonybrook.edu.