Graduate Students Will Have Two Health Plan Open Enrollments in 2017

Usually, now is the time to think about the coverage you want under the Graduate Student Employee Health Plan (GSEHP) for the next 12 months. But, the GSEHP is changing from an “off-cycle” plan year (August 15 to August 14) to a calendar year plan year (January 1 to December 31). If you take no action, your current elections will remain in effect. You will have a second open enrollment in November during which you can choose the coverage you want from January 1 through December 31, 2018.

<table>
<thead>
<tr>
<th>You will enroll:</th>
<th>For coverage from:</th>
</tr>
</thead>
<tbody>
<tr>
<td>August 15 – September 30</td>
<td>August 15 – December 31, 2017*</td>
</tr>
<tr>
<td>November 1 – 30</td>
<td>January 1 – December 31, 2018</td>
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</table>

* Your premium deductions will begin with your August 18 paycheck.

Open Enrollment: August 15 to September 30

This is your chance to make changes to the coverage you have currently elected. You can enroll yourself in the GSEHP, add or drop dependent coverage, or drop your current coverage entirely. When you enroll in the GSEHP, you are automatically enrolled in the Dental Care and Vision Care plans, too.

Your open enrollment changes will take effect August 15, 2017. Your premium deductions will begin with your August 18 paycheck.

To learn more about the benefits you are eligible for, visit the RF Benefits Website at [www.rfsuny.org/benefits](http://www.rfsuny.org/benefits), or contact your campus Benefits Office.

If You Don’t Make Changes

If you take no action during open enrollment, your current GSEHP benefit elections will remain in effect. For example, if you currently have coverage for yourself and one dependent, you will continue to have coverage for yourself and one dependent.

Benefits purchased on a pretax basis can only be changed during open enrollment. You will not be able to change your GSEHP elections outside of the open enrollment period unless you experience a qualifying event, such as getting married or having a child.

Enroll by Form: Submit a completed enrollment form to your campus Benefits Office by October 1.

Mark Your Calendar! In October, you will receive information about your November open enrollment opportunity.

NEW! Receive RF Benefits Text Alerts! Text RFGRAD to 24587 for up-to-date notifications and reminders! (Standard messaging rates apply. You may opt out at any time by texting STOP.)

Learn More Inside

⇒ Your biweekly rates,
⇒ Money saving programs,
⇒ Important notices regarding your rights, and
⇒ Helpful phone numbers and websites.
Your Health Care Plan

Biweekly Rates

Your GSEHP biweekly rates are not changing. Biweekly rates are based on 10 pay periods during the short 2017 plan year. The rates (in the chart below) are effective August 15, 2017 through December 31, 2017, with no increase in the cost of coverage. 2018 rates will be communicated prior to January 1, 2018.

<table>
<thead>
<tr>
<th></th>
<th>Graduate Student Employees</th>
<th>Graduate and Postdoctoral Fellows</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$10.11</td>
<td>$101.13</td>
</tr>
<tr>
<td>Individual + one dependent</td>
<td>$39.20</td>
<td>$217.49</td>
</tr>
<tr>
<td>Individual + two or more dependents</td>
<td>$57.35</td>
<td>$290.08</td>
</tr>
</tbody>
</table>

For More Information

There are more details about your health care plan in the Summary of Material Modifications (SMM), which can be found at www.mypomco.com or www.rfsuny.org/benefits. If you have questions about your RF benefits, or to request a printed copy of the SMM, contact your campus Benefits Office.

Get Mobile Access to Your Health Plan

The MyPOMCO Mobile App gives you on-the-go access to your benefits, claims and eligibility data:

- Review eligibility and coverage
- Display a copy of your POMCO identification card
- Send or receive a message from the POMCO customer service team

To download the app, go to the App Store or Google Play from your smartphone or tablet and search for “MyPomco.”

Text RFGRAD to 24587 to receive RF benefits text alerts!

(Standard messaging rates apply. You may opt out at any time by texting STOP)
Save Money With These RF Benefits

Pay for Parking and Commuting on a Pretax Basis With RF Ride

RF Ride lets you pay for your monthly parking and work commute expenses on a pretax basis — saving you money. You can estimate your savings using a simple online calculator offered by WageWorks, the RF Ride administrator.

Ready to Start Saving?
Enroll online at wageworks.com or call 877-WageWorks (877-924-3967) Monday through Friday, 8 a.m. to 8 p.m. Eastern time. You’ll need to provide your first name and last name exactly as it appears on your payroll stub. Your ID Code is the last four digits of your Social Security number.

Your deductions are taken on a pretax basis, reducing your taxable income, and are deposited into your WageWorks account.

How It Works

Public transportation
Bus, light rail, regional rail, streetcar, trolley, subway, ferry, or vanpool
Each month, you’ll either receive your pass or tickets by mail or have your electronic pass reloaded.

Monthly parking expenses
Parking at or near work, as well as near public transportation for your commute
You can elect to have payments sent directly to your provider each month, or you can pay your provider yourself and submit a claim to WageWorks for reimbursement.

Estimate Your Savings
Visit: https://www.wageworks.com/ccsf/commuter-savings-calculator
Click "Transit or Vanpool Rider” or “Park at or Near Work” to estimate your savings.

Get a 10% Discount on Auto, Homeowner’s and Renter’s Insurance

If you’re eligible for the GSEHP, you’re also eligible for insurance discounts provided through Liberty Mutual. You can save up to 10 percent off standard rates for personal auto, homeowner’s and renter’s insurance. You can enroll anytime and there are no payroll forms to complete.

To Enroll:
By phone: 800-524-9400
Online: www.libertymutual.com/rfsuny
In person: Your local Liberty Mutual office

When enrolling, identify yourself as an RF employee (RF client number 111756).
Important Notices

Annual Notice of Women’s Health and Cancer Rights Act

The Women’s Health and Cancer Rights Act of 1998 requires that all RF health plans provide benefits for mastectomy-related services. These include 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 Graduate Student Employee Benefits Handbook, available from the RF Benefits Website at www.rfsuny.org/benefits 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, 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 at www.rfsuny.org/benefits or you may request a paper copy of the notice from your campus Benefits Office.

Important Notice About Your Prescription Drug Coverage and Medicare

File This! This is a notice of creditable coverage. If you decide to join one of the Medicare drug plans when you become eligible, you may be required to provide this notice to show whether or not you have maintained creditable coverage, and whether or not you are required to pay a higher premium (a penalty). This notice is distributed each year and at other times, such as before the next Medicare prescription drug coverage enrollment period and if the RF coverage changes. You may request a copy at any time, but you should keep a copy on file.

Date: August 1, 2017
Name of Entity/Sender: The Research Foundation for SUNY
Contact: Benefits Administration
Address: 35 State Street, Albany, NY 12207
Email: benefits@rfsuny.org

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

For More Information
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 when you become eligible for Medicare. You also may 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 (See the inside back cover of your copy of the “Medicare & You” handbook for their telephone number.)
- 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 at www.socialsecurity.gov; or call 800-772-1213 (TTY users should call 800-325-0778).
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, contact the appropriate claims administrator listed below.

**Health Care**
POMCO, Inc.  
866-317-2098  
www.mypomco.com

**Prescription Drug**
Express Scripts  
800-818-6632  
www.express-scripts.com

**Dental Care**
Delta Dental  
800-932-0783  
www.deltadentalins.com

**Vision Care**
Davis Vision  
800-999-5431  
www.davisvision.com

**New York State Short-Term Disability**
First Reliance Standard Life Insurance Company  
Contact your campus RF office  
www.wcb.ny.gov (Select “Workers”)

**Workers’ Compensation**
Chubb Insurance Company  
Contact your campus RF office  
www.wcb.ny.gov (Select “Workers”)

**Auto, Homeowner’s and Renter’s Insurance Discount Program**
Liberty Mutual Insurance  
800-524-9400  
www.libertymutual.com/rfsuny

**RF Ride**
WageWorks  
877-924-3967  
www.wageworks4me.com/rfsuny

**Unemployment Benefits**
New York State Department of Labor  
Contact your local unemployment office  
www.labor.ny.gov (Select “Individuals” tab)

**International Travel Assistance**
(while working on RF programs)
Health Insurance
GeoBlue Traveler  
855-282-3517  
www.geo-blue.com

Worldwide Emergency Assistance Services
UnitedHealthcare Global  
800-537-2029  
www.unitedhealthcareglobal.com

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**Need an RF Website Password?**
Most information on the RF Benefits Website is accessible without a login, but you will need a user name and password to access some areas of the site. If you don’t yet have a user account, visit www.rfsuny.org/signup.

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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.