What Are My Options?
Open enrollment is your chance to:

- Enroll yourself in the Graduate Student Employee Health Plan (GSEHP),
- Add or drop coverage for dependents, or
- Drop your current coverage entirely.

Enrolling in the GSEHP includes automatic enrollment in the Dental Care and Vision Care plans. Visit the RF Benefits Website at www.rfsuny.org/benefits to learn about the benefits you are eligible for, or contact your campus Benefits Office.

When Will Changes Take Effect?
Your open enrollment choices will take effect August 15, 2015. Your premium deductions will begin with your August 21 paycheck.

Do I Have to Enroll?
If you take no action during open enrollment, your current GSEHP benefit elections will roll over into the 2015-2016 plan year. For example, if you currently cover just yourself, you’ll still have coverage for just yourself.

If your coverage is paid for on a pretax basis, 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.

If you do not enroll in any health insurance, from the RF or another source, that meets minimum coverage requirements, you may be subject to fines under the Affordable Care Act (ACA). If you are required to file an income tax return, the penalty is the higher of 2% of your income or $325 per family member.

How Do I Enroll?
Log on to the Employee Self Service website at www.rfsuny.org/selfservice. Refer to the Graduate Student Employee Self Service Guide you will find there for simple instructions, and use Internet Explorer for best results. If you are unable to enroll online, submit a completed enrollment form to your campus Benefits Office by October 1.

To change your benefits for 2015-2016, you must complete your enrollment by October 1.

Is Anything Changing?
Look inside this Benefits Bulletin for:

- Updates to the GSEHP,
- Your new, lower biweekly rates,
- Important notices regarding your rights and
- Helpful phone numbers and websites.

For More Information
Visit the RF Benefits Website for more information about all the benefits you are eligible for.
2015-2016 GSEHP Updates

Minimum Salary Eligibility Requirement Is Changing
Currently, eligible graduate student employees or fellows must be receiving an annual salary/stipend of at least $4,122, and be paid biweekly through the RF payroll system, to participate in the GSEHP. This salary requirement is increasing a small amount to $4,293. The change will have minimal impact on the number of employees eligible for this benefit.

Annual Out-of-Pocket Maximums Are Splitting
The Affordable Care Act (ACA) requires medical plans to have separate annual out-of-pocket maximums for medical expenses and for prescription drug expenses. The GSEHP’s current single annual out-of-pocket maximum will be split to comply with the ACA as shown below. The combined total of the two new maximums is the same as the current single maximum. Based on past usage of the plan, this change is expected to affect out-of-pocket costs for few, if any, employees.

<table>
<thead>
<tr>
<th></th>
<th>Current</th>
<th>New</th>
</tr>
</thead>
<tbody>
<tr>
<td>Per Person</td>
<td>$6,350</td>
<td>• Medical: $5,080</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Prescription Drug: $1,270</td>
</tr>
<tr>
<td>Per Family</td>
<td>$12,700</td>
<td>• Medical: $10,160</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Prescription Drug: $2,540</td>
</tr>
</tbody>
</table>

What’s an Annual Out-of-Pocket Maximum?
This is a cap on what you will pay for certain in-network covered services in any one year. Your copayments, coinsurance and deductible for in-network services count toward meeting this limit. Once your annual out-of-pocket maximum is met, the plan pays 100% of covered expenses for the remainder of the plan year.

Brand-Name Prescription Drug Copayments Are Increasing
The amount you pay when you fill a prescription with a brand-name drug (preferred or non-preferred) is increasing as shown below. Copayments for generic medications and prescriptions obtained at the Student Health Center are not changing.

<table>
<thead>
<tr>
<th></th>
<th>Current</th>
<th>New</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preferred</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retail</td>
<td>$15</td>
<td>$25</td>
</tr>
<tr>
<td>Mail Order</td>
<td>$20</td>
<td>$50</td>
</tr>
<tr>
<td>Non-preferred</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retail</td>
<td>$40</td>
<td>$45</td>
</tr>
<tr>
<td>Mail Order</td>
<td>$65</td>
<td>$90</td>
</tr>
</tbody>
</table>

Lower Health Care Plan Biweekly Rates
Biweekly rates are based on 26 pay periods during the 2015-2016 plan year. The rates below are effective August 15, 2015 through August 14, 2016, and are lower than last year’s rates.

<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
www.rfsuny.org/benefits
www.mypomco.com

The plan changes described in this Benefits Bulletin are detailed in the Summary of Material Modifications (SMM), which can be found on these websites. If you have questions about your RF benefits, or to request a printed copy of the SMM, contact your campus Benefits Office.
Watch for a New Tax Form in 2016

The Affordable Care Act (ACA) requires the RF to send an annual statement to all employees enrolled in the GSEHP, describing the health insurance available to them. A new form from the IRS, known as 1095-C Employer-Provided Health Insurance Offer and Coverage, will serve as this statement.

If you are enrolled in the GSEHP, you will receive a 1095-C from the RF. Watch for your statement in February 2016, and be sure to keep it with your other tax documentation.

SUNY Perks – New Website, New Code, More Discounts!

The popular SUNY Perks program can save you money on almost anything you buy. You also earn points for every dollar you spend through the program, helping you save even more.

**New Website**
You can use the program by visiting [www.suny.edu/benefits/discounts](http://www.suny.edu/benefits/discounts).

**New Code**
When asked to verify your eligibility, enter the code “suny2015.”

Get Up to 10% Off Auto, Homeowner’s and Renter’s Insurance

If you’re eligible for the GSEHP, you’re also eligible for a discount of up to 10 percent off standard rates for personal auto, homeowner’s and renter’s insurance through Liberty Mutual. You can enroll in this program at any time and there are no payroll forms to complete.

**How To Enroll**

<table>
<thead>
<tr>
<th>Method</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>By phone</td>
<td>800-524-9400</td>
</tr>
<tr>
<td>Online</td>
<td><a href="http://www.libertymutual.com/rfsuny">www.libertymutual.com/rfsuny</a></td>
</tr>
<tr>
<td>In person</td>
<td>Your local Liberty Mutual office</td>
</tr>
</tbody>
</table>

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 (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 (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, 2015

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
Sun Life Financial
800-247-6875
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

Get the MyPOMCO Mobile App

With the MyPOMCO Mobile App, GSEHP participants can:
- Review eligibility and coverage
- Display a copy of your POMCO identification card
- Send or receive a message from the POMCO Group customer service team

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

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.

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.