Open Enrollment is your opportunity to make changes to your health care coverage for 2021. You may add or remove dependents or waive coverage. If you take no action during Open Enrollment, your 2020 health care elections will roll over into 2021.

New deductions for 2021 premiums (if applicable) will appear in your January 1, 2021 paycheck – Make sure to review your paycheck to confirm deductions are accurately reflected.

Enrolling is easy – Log on to www.rfsuny.org/selfservice, starting November 1. (For best results, use Internet Explorer.) If you’re unable to enroll online, you can submit the proper forms to your campus Benefits Office.

If you need more information – Visit www.rfsuny.org/benefits or contact your campus Benefits Office.

You MUST print your enrollment confirmation statement! Once you have made your elections online through Employee Self Service, use your browser’s print function (File > Print) to print. Your confirmation statement is proof of your enrollment in the event of a discrepancy.

NEW! Telehealth option gives you 24/7 access to U.S. board-certified doctors via phone, video or mobile app. See page 2 for more information.

Receive RF Benefits Text Alerts! Simply text RFGRAD 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.)
Your Health Care Plan Rates

Biweekly rates are based on 27 pay periods during the 2021 plan year. The rates (below) are effective January 1, 2021 through December 31, 2021.

<table>
<thead>
<tr>
<th>COVERAGE LEVEL</th>
<th>GRADUATE STUDENT EMPLOYEES BIWEEKLY RATES</th>
<th>GRADUATE FELLOWS BIWEEKLY RATES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$13.70</td>
<td>$137.00</td>
</tr>
<tr>
<td>Individual + one dependent</td>
<td>$54.49</td>
<td>$300.17</td>
</tr>
<tr>
<td>Individual + two or more dependents</td>
<td>$77.72</td>
<td>$393.08</td>
</tr>
</tbody>
</table>

There are more details about your Health Care plan in the Summary Plan Description (SPD), which can be found at www.umr.com or www.rfsuny.org/benefits. If you have questions about your RF benefits, or to request a printed copy of the SPD, contact your campus Benefits Office.

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.

Paid Family Leave benefits are fully in effect in 2021

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 $1,450.17. The maximum weekly benefit for 2021 is $971.61.

Deduction Rate: .511 percent of weekly earnings capped annually at $385.34.

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

New! Teladoc gives you 24/7 access to doctors via phone, video or mobile app

Teladoc, a convenient and less expensive option for quality medical care, allows you to:

- **Talk** to a doctor, anytime, anywhere you happen to be;
- **Receive** prompt treatment, usually within 10 minutes;
- **Access** a network of doctors who can treat every member of the family;
- **Receive** prescriptions sent to the pharmacy of your choice, if necessary; and
- **Get** the care you need for many conditions, including cold and flu symptoms, allergies, pink eye, respiratory infection, sinus problems, skin problem, and more.

For more information or to talk to a doctor, visit teladoc.com or call 800-Teladoc.
Great Deals for RF Employees

Auto, Homeowner’s and Renter’s Insurance Discount
Get a 10 percent discount off standard rates. Save on insurance for personal auto, homeowner’s and renter’s insurance through Liberty Mutual. All regular RF employees are eligible. You can enroll any time online, by phone or at your local Liberty Mutual office. When enrolling, identify yourself as an RF employee (RF client number 111756).
Go to www.libertymutual.com/rfsuny or call 800-524-9400.

Pet Insurance
The RF is pleased to offer Pet Insurance through Nationwide. The My Pet ProtectionSM suite of pet insurance plans saves you money on 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.

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.

<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>PROVIDER</th>
<th>PHONE</th>
<th>WEBSITE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Care</td>
<td>UMR</td>
<td>800-826-9781</td>
<td><a href="http://www.umr.com">www.umr.com</a></td>
</tr>
<tr>
<td>Dental Care</td>
<td>Delta Dental</td>
<td>800-932-0783</td>
<td><a href="http://www.deltadentalins.com">www.deltadentalins.com</a></td>
</tr>
<tr>
<td>Vision Care</td>
<td>Davis Vision</td>
<td>800-999-5431</td>
<td><a href="http://www.davisvision.com">www.davisvision.com</a></td>
</tr>
<tr>
<td>New York State Short-Term Disability</td>
<td>First Reliance Standard Life Insurance Company</td>
<td>Contact your campus RF office <a href="http://www.wcb.ny.gov">www.wcb.ny.gov</a> (Select “Workers”)</td>
<td></td>
</tr>
<tr>
<td>Workers’ Compensation</td>
<td>Chubb Insurance Company</td>
<td>Contact your campus RF office <a href="http://www.wcb.ny.gov">www.wcb.ny.gov</a> (Select “Workers”)</td>
<td></td>
</tr>
<tr>
<td>International Travel Assistance (Health Insurance and Worldwide Emergency Assistance while working on RF programs)</td>
<td>GeoBlue Traveler</td>
<td>855-282-3517</td>
<td><a href="http://www.geo-blue.com">www.geo-blue.com</a></td>
</tr>
<tr>
<td>Auto, Homeowner’s and Renter’s Insurance Discount Program</td>
<td>Liberty Mutual Insurance</td>
<td>800-524-9400</td>
<td><a href="http://www.libertymutual.com/rfsuny">www.libertymutual.com/rfsuny</a></td>
</tr>
<tr>
<td>College Savings Program</td>
<td>Vanguard/Upromise</td>
<td>877-NYSAVES (877-697-2837)</td>
<td></td>
</tr>
<tr>
<td>Unemployment Benefits</td>
<td>New York State Department of Labor</td>
<td>Contact your local unemployment office <a href="http://www.labor.ny.gov/home/">www.labor.ny.gov/home/</a> (Select “Individuals” tab)</td>
<td></td>
</tr>
<tr>
<td>Paid Family Leave</td>
<td>First Reliance Standard Life Insurance Company</td>
<td>Contact your campus RF office <a href="http://www.wcb.ny.gov">www.wcb.ny.gov</a> (Select “Workers”)</td>
<td></td>
</tr>
</tbody>
</table>

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.
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.

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 are eligible for and/or enrolled in. You will need this form to complete your tax return, but you do not need to send this form in with your 2020 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.