

# Benefit Newsletter

## Open Enrollment Period

Open enrollment is the designated period when you may make certain changes to your benefits. You can choose to change your health insurance plan for the next calendar year. You can also take advantage of open enrollment to increase your optional life insurance coverage or make changes to your healthcare flex and dependent care accounts. The following pages contain information about many of our benefits including restrictions and requirements for eligibility during the open enrollment period. These are just brief descriptions. Your Human Resources department has additional information regarding each of the benefits.

**NOW THROUGH  
DECEMBER 17,  
2008**

In order to make any health insurance changes you need to complete a PS404 form as well as an HMO enrollment form (if applicable).

If making changes, enrolling or canceling any benefit be sure to submit the necessary forms to your local Personnel Office by the deadline of December 17, 2008.

You may access most of the forms relating to open enrollment by visiting our website at

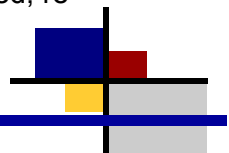
<http://corporate.rfmh.org> under Human Resources/ Open Enrollment.

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### WOULD YOU LIKE TO QUALIFY FOR AN ANNUAL PAYMENT STARTING MARCH 2010?

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Many of our employees do not realize that the Foundation has a program that pays eligible employees each year if they opt out of health insurance coverage with us. If you have other health insurance coverage available to you this is something to consider. If you are currently enrolled in Individual coverage you would receive a \$1,000 annual payment and if enrolled in Family coverage, you could receive a \$1,750 annual payment. To be eligible, you must have been enrolled in one of our health plans for the past two full years, be enrolled in the plan on December 17, 2008 and have proof of health coverage from another source. If you meet the above criteria, complete a Health Buy-Out enrollment form to opt out and return it to your local Human Resources or Payroll Office by December 17th and you will begin the eligibility period which would qualify you for your first annual payment in early 2010. For those currently enrolled, re-enrollment is not automatic. The required forms will be mailed directly to your home address on file with the Central Office.





## Flexible Spending Accounts

All of our salaried employees who work at least 50% of a full-time schedule are eligible to participate in one or all of our flexible spending account programs. These programs are a great benefit to you as they allow you to set aside pre-tax dollars to pay for qualified expenses. The amount you choose to have set aside will be deducted from your gross pay before it is subject to federal, state and social security taxes. When calculating your estimated expenses for any of our flex plans remember it is “use it or lose it”. Meaning if you overestimate your expenses and do not have receipts for reimbursements you will lose any money remaining in your account at the end of the plan year.

***You must complete a new enrollment form to continue participation in the Health and Dependent Care flexible spending account programs during open enrollment as your election does not continue, or rollover, from one plan year to the next. The deadline for submitting claims for the 2008 plan year is February 28, 2009.***

## Healthcare Flex

***How would you like to receive a pre-loaded Mastercard to pay for your uncovered medical expenses?*** We can take care of that if you enroll in our Healthcare Flex program. Participation in this program allows you the convenience of swiping a card wherever Mastercard is accepted to pay for qualified office visits and prescription co-payments, as well as visits to the eye doctor or dentists office. Along with the convenience of Mastercard remember that you are paying for these visits with pre-tax dollars, therefore reducing your taxable income. The maximum annual amount that you can set aside for the 2009 calendar year is \$5,000. To determine your bi-weekly deduction simply estimate your annual expected eligible out of pocket expenses and divide that amount by 26, and complete an enrollment form. Although you cannot use the Mastercard to pay for covered over the counter medications that are used for medicinal purposes such as pain relievers, cold and allergy medications and cough medicine, you can still use your pre-tax dollars to pay for them and be reimbursed by mailing or faxing your receipt for these items to our third party administrator. Once your information is received you will be reimbursed by check or for added convenience, via direct deposit. If you are not currently participating in this program you should take a few minutes to meet with your Human Resource representative and go over the program in greater detail and to obtain additional written material on other over the counter medications that are covered.

## Dependent Care

As with our Healthcare Flex account, you are allowed to set aside up to \$5,000 for the 2009 plan year that can be used for qualified child care expenses. Your bi-weekly deduction is determined by estimating your annual cost and dividing by 26.

## Tax Free Transportation and Parking

Participation in this program does not require re-enrollment each year and your deduction is based on a monthly amount that is divided by two to determine your bi-weekly deduction. Additionally, the transportation and parking program allows you until March 31, 2009 to submit and be reimbursed for claims against the previous plan year. Your election amount automatically rolls over from month to month and year to year and changes when you request a change. This plan covers qualified expenses that you incur for mass transit and parking expenses.



The maximum monthly amounts for the 2009 plan year is of \$230 for parking and \$120 for transportation. If new maximum's are established you will be notified. Do not overlook the added convenience of using your Benny Mastercard to pay for these expenses.

*If you currently have a Benny Mastercard and are going to continue participation in either the Healthcare Flex and/or the Transportation and Parking programs, please do not destroy your card. When you re-enroll, your election amount will be loaded onto the same card for your use in 2009. There is a fee of \$10.00 for a replacement card.*

## Health Insurance

### Empire Plan Basic Medical Program Effective January 1, 2009

<i>Annual Deductible</i>	<i>Coinsurance Maximum</i>
\$363	\$1,000
Per enrollee; per spouse or domestic partner; per all dependent children combined.	(Out -of-Pocket Expense per enrollee; per spouse or domestic partner; per all dependent children combined.

**Note:** You have no deductible or coinsurance when you use an Empire Plan Participating Provider Pro-

## Choices

By mid November, all current participants in any of our health insurance plans will receive CHOICES, a comprehensive summary of the New York State Health Insurance Program (NYSHIP) options. Please take the time to carefully review the information covered in your CHOICES booklet as it provides you with any changes in your plan for the upcoming year.

*When reviewing the CHOICES book be sure to take a moment and look at your potential savings on prescription drugs by filling your 31 to 90 day supply of medications utilizing mail order.*

## Health Insurance Rates

Unfortunately, the health insurance rates were not available in time for the publication of our newsletter. As soon as they are received and finalized you will be notified. This notification will come from your local Human Resources/Payroll Office. The new rates will be posted on our website at <http://corporate.rfmh.org>.

With the sky-rocketing cost of providing you with the most comprehensive benefits to protect you and your family, it is only appropriate that we inform you that we are expecting that our rates will substantially increase for the upcoming year. While we know that this will not be well received, we ask that you keep in mind that the Foundation makes every effort to keep our employees' contributions to a minimum by absorbing the majority of the cost for you. To help reduce your out-of-pocket medical costs, our Healthflex Program allows pre-tax deductions for covered medical expenses including some over the counter medications. Information on this benefit is offered in this newsletter and, as always, you may seek additional information by meeting with the Human Resources Benefits Administrator at your location.

## Tax Deferred Annuity (SRA)

All employees are not only eligible but encouraged to participate in our Tax Shelter Annuity Program administered by Teacher's Insurance and Annuity Association (TIAA). This program gives you an opportunity to set aside additional money to supplement your regular retirement and at the same time reduce your current taxable wages. The maximum deferrable through this program for calendar year 2009 is \$16,500. However, if you will be turning age 50 by the end of 2009 you may defer an additional \$5,500 under the optional catch-up provisions limit.

## Direct Deposit

Are you still receiving a paycheck instead of having your paycheck automatically deposited into your bank account? Spend your valuable time on something you enjoy. As an extra incentive, we will be putting all **new** Direct Deposit enrollee names, from the forms received during the open enrollment period, into a drawing for a \$50.00 gas card. Our goal is to increase enrollment by 75 employees during this period. Help us reach our goal, save yourself some time and maybe fill your gas tank on us!

## 2009 Holiday Schedule

### January

1st –New Years Day  
19th Dr. Martin Luther King, Jr. Day

### February

12th –Lincoln's Birthday\*\*  
16th – Washington's Birthday

### May

25th –Memorial Day

### July

4th –Independence Day\*\*

### September

7th –Labor Day

### October

12th –Columbus Day

### November

3rd –Election Day\*\*  
11th –Veteran's Day  
26th –Thanksgiving Day

### December

25th –Christmas Day

\*\* Designated as a floating Holiday



### Reminder:

You may only carry up to 300 or 320 hours of vacation accruals at any calendar year end.

*The amount you may carry is based on your regular workweek.*

## Educational Assistance

Each year the Foundation sets aside funding to assist our employees in continuing their education. This money reimburses our eligible employees up to 75% for tuition and fees for undergraduate or graduate courses up to a maximum of \$5,250 per calendar year (pro-rated for part-time employees). To be eligible, you must be on our payroll for one continuous year of service at the time the course is completed and work at least fifty percent of full-time effort. The courses for which you request reimbursement must be relevant to either your current position or one in which you may be reasonably expected to work within the Foundation. Before enrolling be sure to contact your local Human Resources/Payroll Office for an Educational Assistance Packet which will contain the full policy, application and reimbursement forms. The deadline for the spring 2009 semester is January 31, 2009.



## Benefit Statements

We will be providing each of our salaried employees a Benefit Statement in April of 2009. We had such positive feedback we decided it was important to distribute them once again. These statements will provide you with valuable information on the benefits you are currently enrolled in and the cost to you as well as the Research Foundation. Please be sure to review your personalized statement carefully to ensure that we have the most current information on file. If you have any questions regarding your statement feel free to contact your local Human Resource Office or the RFMH Human Resources mailbox at [rfmhr@omh.state.ny.us](mailto:rfmhr@omh.state.ny.us). Statements will be mailed to the home address on file for you.

## Critical Illness Insurance

Participation in this program is available to salaried employees working at least 50% of full-time effort who participate in one of our health insurance plans. If approved for coverage, you may obtain insurance that will cover you and your spouse or children should you suffer a heart attack, stroke, kidney failure, have a major transplant or are diagnosed with artery disease or certain types of cancer. This insurance is available in coverage amounts of between \$10,000 and \$50,000 (in \$10,000 increments). You are encouraged to go to [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) to learn more about this benefit and cost, then you can carefully decide on how much coverage you think is best for you.

## Optional Life Insurance

During open enrollment, you have the opportunity to enroll in Optional Life Insurance through MetLife. In order to be eligible, you must have been employed at least three months at eighty percent of full-time effort. Purchasing this insurance at reasonable rates provides you with additional life insurance above and beyond what the Research Foundation provides at no cost to you. When applying, you can request an amount up to three times your annual salary (inclusive of your regular life insurance benefit) to a maximum of \$380,000. *\*\*Increments of coverage can only be purchased in one, two times or three times your annual salary.*

**Take advantage of group rates to purchase additional coverage and then have it automatically deducted from your paycheck.**

## Auto and Home Insurance

Several are taking advantage of Auto and Home insurance which is offered through Metlife. If you currently have Metlife insurance covering your home or auto, enrollment in this program automatically saves you money if you have those premiums deducted directly from your paycheck. If you do not currently have insurance through Metlife, it will only take a couple of minutes to see what rates they have to offer you.

## Retirement

We have had many calls requesting individual counseling sessions with representatives from TIAA-CREF. If there is enough interest at your work location we can have some sessions conducted at your work site. If you have an interest let us know by e-mailing the Human Resource mailbox at [rfmhr@omh.state.ny.us](mailto:rfmhr@omh.state.ny.us). It is important that you know that you always have the opportunity to visit a TIAA-CREF office near you and schedule one of these counseling sessions at their location. You can locate the closest branch near you by visiting their website at TIAA-Cref.org. Click on Contact Us then Find a Local TIAA-Cref Office. Another tool available to you are webinars that TIAA-CREF offers that you may participate in at your convenience. Just visit [www.tiaa-cref.org/financialeducation/flash.html](http://www.tiaa-cref.org/financialeducation/flash.html) - Pick a topic that interests you and watch at your convenience .

*Just Starting Out? New to TIAA-CREF or New to Investing?*

*Investment Check Up*

*Are you on Target?*

*On Track to Meet Your Financial Goals?*

*A Tax Smart Way to Save for Retirement. Easy and Affordable Ways to Build Additional Assets.*

*Ready, Set, Retire: 5– 10 Years Away from Retirement.*

*Choosing Income: One Year Until Retirement.*

Another alternative is calling their calling center which now has extended hours Monday through Friday and on the weekends to handle their high call volume. That number is 1-800-842-2733.



## *From the Desk of the Managing Director*

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Open enrollment provides you with the perfect opportunity to evaluate the wide array of benefits available to you. We take great pride in the comprehensive benefits package we provide, that assists you by reducing out of pocket expenses for transportation, parking, child care and medical expenses and allows you to plan for your future with benefits such as Critical Care, Optional Life Insurance and Supplemental Retirement .

As always, if you hear of benefits that are offered elsewhere that you feel would benefit our employees at the Foundation or have feedback on our current benefits, I encourage you to let us know about them by e-mailing us at [rfmhhr@omh.state.ny.us](mailto:rfmhhr@omh.state.ny.us).

On behalf of myself and the Board of Directors, I want to take this opportunity to thank each and every one of you for your hard work and dedication.

Sincerely,



Robert E. Burke, CPA  
Managing Director

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