

# Benefits Newsletter

November 12, 2009

Volume 7

## 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, 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. If you would like additional information on any of our benefits you may visit your Human Resources Office.

**NOW THROUGH  
DECEMBER 18,  
2009**

In order to make any health insurance changes you must complete a PS404 form.

If making changes, enrolling or canceling any benefit the necessary forms will need to be completed and returned to your local Human Resources Office by December 18, 2009.

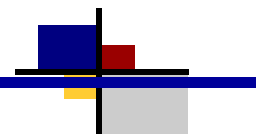
## **WANT TO GET A JUMP START ON FILING YOUR 2009 INCOME TAXES?**

We are pleased to announce that beginning this year we have contracted with Billing Document Services (BDS) an outside vendor specializing in secure electronic delivery of employee W-2's. This delivery option is not automatic and you must sign up for it. If you sign up you may have access to your W-2 up to two weeks sooner than if you wait for them to be printed, stuffed and mailed to you. Misplace your W-2 ? No problem, you will have the ability to download a copy at your convenience free of charge. You will also receive a \$20 coupon off your tax preparation at H & R block and be offered the opportunity to file your return electronically at a discounted rate.

**Signing up is easy! Prior to January 2, 2010 visit <http://www.w2copy.com>** and click on "E-W2 Signup". The Research Foundation has been assigned the company number IZ2331 which you will need to create a user name and password. Once you sign up you will receive a confirmation e-mail from [w2@billingdoc.com](mailto:w2@billingdoc.com). All you need to do is open and click on the link it contains to complete the registration process. If you do not receive or respond to the e-mail, a paper W-2 will be mailed to you. That is it! Once the W-2 information is available, you will receive an e-mail informing you that your W-2 is ready to retrieve. If you encounter a problem with registration, contact BDS directly via e-mail at [W2@billingdoc.com](mailto:W2@billingdoc.com) or by phone at 209-459-3611. You can also get the link to enroll on our website at <http://corporate.rfmh.org>.

***In addition to receiving your W-2 up to two weeks earlier than if you opt to receive a paper copy you will automatically be entered to win one of eight \$25 gas cards.*** We will draw one name each Friday from those that have signed up through December 31st. Winners will be notified via e-mail.

If you do not sign up to receive your W-2 electronically your paper W-2 will be postmarked by January 31, 2010 and delivered via US mail directly from BDS. If you do not receive your paper W-2 you should contact Starr Ross at 518-486-4218 to inquire if it was returned to RFMH. If returned to RFMH we will send it to you. However, if it does not get returned to our office you will need to obtain a duplicate from BDS. Please be advised that there will be a charge for a duplicate W-2.



## Flexible Spending Accounts

All 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.

*The deadline for submitting claims for the 2009 plan year is February 28, 2010.*

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. Those currently enrolled will receive re-enrollment forms via e-mail from Charles F. Herman by November 20, 2009.

### Healthcare Flex

***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 provides you the added convenience of swiping a card wherever MasterCard is accepted to pay for qualified office visits and prescription co-payments and 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 2010 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. Keep in mind you may also use the Benny 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 at most major retailers, pharmacy's and grocery stores.

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 2010 plan year that can be used for qualified dependent 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, 2010 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 at your request. This plan covers qualified expenses that you incur for mass transit and parking expenses. The maximum monthly amount you may set aside is \$230 for parking and \$230 for transportation.

Several individuals who participate in the plan who did not increase their deduction when the amount increased last year. Check to see that you are utilizing the plan to the fullest and request a Benny MasterCard so you have the added convenience when purchasing your transportation passes.

***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.***

## Choices

By mid November, current participants in any of our health insurance plans will receive a postcard from NYSHIP detailing how you can obtain a CHOICES booklet which is a comprehensive summary of the New York State Health Insurance Program (NYSHIP) options. This publication contains pertinent information such as co-payments, annual deductibles and coinsurance maximums for the 2010 plan year as well as Contact information for each HMO and the Empire Plan should you have specific questions.

When the CHOICES booklet is available online we will have it posted on our corporate website for your convenience. If you would like to see it prior to it being available online visit your local Human Resource Office.

When reviewing the CHOICES booklet, be sure to take a moment and look at your potential savings on prescription drugs by filling you 31 to 90 days 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 via e-mail.

The new rates will also be published on our website at <http://corporate.rfmh.org>.

We want to reinforce that the Foundation makes every effort to keep our employees' contribution towards health and dental insurance 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 valuable 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.

## Health Insurance Buy-Out Program

### **Would you like to start out 2011 with an additional \$1,000 to \$1,750 ?**

Did you 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 31, 2008 and have proof of health coverage from another source. If you meet the above criteria, complete a Health Buy-Out enrollment form and return it to your Human Resources Office by December 17th and you will begin the eligibility period which would qualify you for your first annual payment in early 2011.

For those currently enrolled, re-enrollment is not automatic. The required re-enrollment forms have been mailed directly to your home address on file with the Central Office.

## 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 rather than standing in the line at the bank to deposit a payroll check. Enroll in Direct Deposit. We are looking at increase our participation in direct deposit by 50 employees during Open Enrollment. As an 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.

Help us reach our goal, save yourself some time and maybe fill your gas tank on us!

Thank you for your positive feedback regarding the implementation of electronic delivery of employee direct deposit information.

## 2010 Holiday Schedule

### January

1st –New Years Day  
18th- Dr. Martin Luther King, Jr. Day

### February

12th –Lincoln’s Birthday\*  
15th– Washington’s Birthday

### May

31st –Memorial Day

### July

5th –Independence Day

### September

6th –Labor Day

### October

11th—Columbus Day

### November

2nd –Election Day\*  
11th –Veteran’s Day  
25th –Thanksgiving Day

### December

25th –Christmas Day

### Reminder:

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

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

If a holiday falls on a Sunday it is observed as a paid holiday on the following Monday. Holidays which fall on a Saturday will be carried as a floating holiday providing Friday is a regular scheduled work day.

\* Indicates that RFMH offices will remain open and employees who are eligible to observe holidays will, on that date, receive credit up to a maximum of 7.5 or 8 hours for the holiday which may be used on a date of your choice within one year from the date it is earned.

## 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 Office for an Educational Assistance Packet containing the full policy, application and reimbursement forms. The deadline for the Spring 2010 semester is January 31, 2010.

## 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 will automatically save 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 receive a quote from them and find out if you can save yourself money on your current premiums.

## 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.

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

## Retirement (Defined Contribution Plan)

With the current economy, "*Am I on target for retirement?*" is a question we hear and think all of the time. In order to ensure you are, why not utilize one of the many TIAA-CREF tools available to you. In addition to individual counseling sessions and/or visiting your TIAA-CREF local office they offer financial education through web seminars which provide a convenient alternative for those who cannot or do not want to attend a live seminar.

To locate the closest branch to you visit their website at [tiaa-cref.org](http://tiaa-cref.org). Click on Contact Us, then Find a Local TIAA-CREF Office. The web seminars offered to you by TIAA-CREF are very informative. Visit [www.tiaa-cref.org/financialeducation/flash.html](http://www.tiaa-cref.org/financialeducation/flash.html) to see if there is a topic that is of interest to you. The following is a sample of the topics that you may find interesting. *Just Starting Out?, A Tax-Smart Way to Save for Retirement, Investment Check-up, Retirement Countdown: One Year Until Retirement, Staying on Track in a Volatile Market.*

Another alternative is to phone their call center at 800-842-2733. They have representatives taking calls seven days a week.

If you would like to see individual counseling sessions conducted at your work site let us know by e-mailing the main Human Resources mailbox at [rhmhhr@omh.state.ny.us](mailto:rhmhhr@omh.state.ny.us). If there is enough interest we will arrange for a representative to visit your location in the near future.

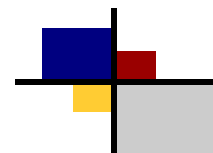
## SRA (Supplemental Retirement Annuity)

We have a very high percentage of employees currently taking advantage of this program administered by TIAA-CREF. All employees are eligible and encouraged to participate. If you are already a participant think about increasing the percentage you are setting aside to supplement the retirement contributions the Research Foundation is setting aside for you. If you do not currently participate consider joining and save additional money for your retirement and reduce your taxable wages now. All money set aside is deducted from your bi-weekly paycheck prior to Federal, State and City taxes being applied.

The IRS maximum deferral limit for calendar year 2010 is \$16,500.

Those employees who will be turning 50 by the end of 2010 may contribute an additional \$5,500 under the Additional Catch-Up provisions limit.

All that is needed to participate is for you to complete and return a signed salary reduction agreement form to your Human Resource Office.





## *From the Desk of the Managing Director*

In this tough economy we are fortunate to continue to offer our employees a comprehensive benefits package. The wide array of benefits assist you by reducing out of pocket expenses for transportation, parking, child care and medical expenses and allow you to plan for your future with benefits such as Critical Care, Optional Life Insurance and Supplemental Retirement .

We are always looking for ways to provide improved and more efficient services to employees. Over the past year, with your assistance, we have successfully implemented the electronic delivery of Direct Deposit information. W-2 information will also be available electronically for 2009. On December 14, 2009 we will complete conversion to an internet based system for posting RFMH positions and receiving applications. This new system will allow us to better track individuals who apply, and those who are hired, as well as allow us to better monitor our extremely important Equal Employment Opportunity and Affirmative Action Programs.

Do you have any ideas on improvements to our current processes or know of benefits offered elsewhere that you feel our employees would benefit from? If so, 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).

I am looking forward to another productive year and 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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