

Benefits Newsletter

November 9, 2011

Inside this issue:

Health Insurance Site Visits	2
Health Buy Out	2
W-2 Information	2
Flex Spending Accounts	3
Vision Savings Program	4
SRA	4
Educational Assistance	4
2012 Holiday Schedule	5
Transition to OTL	5

Open Enrollment Now through December 20, 2011

Open enrollment is the designated period when you are able to make certain changes to your benefits. You may 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 our website or your local Human Resource Office.

If making changes, enrolling or canceling any benefit the necessary forms must to be completed and returned to your local Human Resource Office by December 20, 2011 unless otherwise noted.

Please take this opportunity to ensure that we have your most recent address on file to ensure that you receive any mailings that may be sent to your home address.

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.

Health Carrier Change to Empire Blue Cross (EBC) Effective February 1, 2012

The recent announcement that RFMH has chosen Empire Blue Cross (EBC) to provide health coverage to our employees and retirees may have you asking questions. You recently received the Empire Blue Cross "Benefits You Can Count On" guide which provides details of both the Preferred Provider Organization (PPO) and the Exclusive Provider Organization (EPO). Hopefully you have reviewed the information and utilized the pre-enrollment toll free number (1-800-662-5193) to have any questions answered. In response to your questions we have now provided you with a link to the prescription formulary on our website.

As promised, site visits at RFMH locations with representatives from EBC along with RFMH Human Resources will provide you the opportunity to ask any questions regarding your new benefit options. The following page provides you with the dates of the scheduled meetings. Additional sites will be added as needed. Look for an e-mail from your local Human Resource Representative for the specific time and meeting location at your worksite. If your worksite is not listed and you are interested in having it added or you would like to attend at an alternate location please e-mail the main Human Resource mailbox at hr@rfmh.org. All are invited and encouraged to attend.

The main decision you need to make is between enrollment in the PPO and EPO Plan. The PPO Plan provides the flexibility to use any doctor or facility you choose, in-network or not, to receive covered services. It provides you with a co-pay based coverage for providers in the plan's network, and coverage after a deductible for providers not in the plan's network. The EPO Plan provides you with an extensive network of physicians and hospitals to choose from without the need for referrals, however, there is no out-of-network coverage (see guide for emergency provisions). The EPO plan has slightly higher co-pays and different limits for certain services, for example an office visit has a \$30 co-pay vs. \$20 on the PPO but the EPO provides you with a lower bi-weekly payroll deduction.

All employees enrolled in the Empire Plan on January 31, 2012 will be automatically enrolled in the EBC PPO Plan unless you complete and return a form opting for the EPO plan. All those enrolled in an HMO will need to complete an enrollment form. Election forms will be provided at each site visit and will be on our website in the near future.

<p>November 15th RFMH Central Office Riverview Center 150 Broadway, Suite 301, Menands, NY 12204</p>	<p>November 29th Gotham Center 42-08 28th Street, Long Island City, NY 11101</p>
<p>November 17th Institute for Basic Research in Developmental Disabilities 1050 Forest hill Road, Staten Island, NY 10314</p>	<p>December 2nd Office of Alcoholism and Substance Abuse Services 1450 Western Avenue, Albany, New York 12205</p>
<p>November 28th OPWDD 75 Morton Avenue, New York, NY 11111</p>	<p>December 5th Office of Mental Health 44 Holland Avenue, Albany, New York 12229</p>
<p>November 28th New York City Field Office 330 5th Avenue, New York, NY 10001</p>	<p>December 7th Nathan Kline Institute 130 Old Orangeburg Road, Orangeburg, NY 10962</p>
	<p>December 8th and 9th New York State Psychiatric Institute 1051 Riverside Drive, New York, NY 10032</p>

Health Insurance Buy-Out Program

Do you realize that we have 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 RFMH health coverage you could receive a \$1,000 or \$1,750 annual payment if you opt out of individual or family coverage, respectively. To be eligible, you must have been enrolled in one of our health plans for the past two consecutive full years, be enrolled in the plan on December 31, 2011 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 to enroll. Your RFMH health insurance will end December 31, 2011 and you will begin the eligibility period which would qualify you for your first annual payment in early 2013. For those currently enrolled, **re-enrollment is not automatic**. The required re-enrollment forms will be e-mailed to current participants around November 15 and are also available on our website at <http://corporate.rfmh.org> under Open Enrollment.

2011 W-2 Information

We are pleased to announce that we have again contracted with Billing Document Services (BDS) to electronically deliver employee W-2's for 2011. As a reminder, this delivery option **is not automatic** and you must sign up for it each year. If you sign up you will have access to your W-2 up to two weeks sooner than if you wait for it to be mailed to you. Misplace your W-2 ? No problem, you can download a copy at your convenience, free of charge. You will receive an e-mail informing you when W-2 information is available.

To Enroll visit <http://www.w2copy.com> prior to January 1, 2012 and click on "E-W2 Signup". RFMH's company number is IZ2331. Once you sign up you will receive a confirmation e-mail from w2@billingdoc.com. You **must** open and click on the link it contains to complete the registration process. If you do not receive or respond to this e-mail your enrollment is not complete. If you encounter a problem with registration, contact BDS directly via e-mail at W2@billingdoc.com or by phone at 208-649-1131.

If you do not register to receive your W-2 electronically your paper W-2 will be postmarked by January 31, 2011. If you do not receive your paper W-2 contact Starr Ross at 518-486-4218. If it was 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 for a fee.

Direct Deposit

Only 12% of our employees are still receiving a paycheck instead of having their paycheck automatically deposited into their bank account? Enrolling in Direct Deposit is easy. Simply visit our website for the enrollment form. Return the completed enrollment form to your local Human Resource office for processing and your paycheck will automatically be available in your account each payday.

All salaried employees who work at least 50% of a full-time schedule are eligible to participate in our flexible spending account programs. These programs are a great benefit 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 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 reimbursement you will lose any money remaining in your account at the end of the plan year.

The deadline for submitting claims for reimbursements for the 2011 plan year is March 31, 2012.

Unlike the transportation and parking programs, 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.

A pre-loaded MasterCard is an added benefit of enrolling in our Health and Transportation programs. This provides you the added convenience of simply swiping your MasterCard to pay for your qualified expenses.

In addition Diversified provides you with a secure website to check account balances, submit and review claims and obtain answers to many questions. This website also has tools such as an online calculator to assist you in determining the amount you should set aside in your flex accounts and your potential savings by participating in the program(s).

On our website you will find benefit overview information on all of the flex programs. If you have additional questions pertaining to our flex spending programs feel free to contact DAC by phone at 1-888-322-2524 ext 412 or via email at cs@diversifiedgb.

Healthcare Flex Spending Account (Health FSA)

What Is A Health FSA? A Health FSA refers to a medical reimbursement plan that is a "flexible spending arrangement" (FSA). It allows you to set aside money from your paycheck for certain healthcare costs before taxes are calculated. The advantage is that you are spending pretax dollars, so you end up paying lower taxes on your salary and having more to spend. You can also access your entire year's pledge at the start of our plan year. With an FSA, you can be reimbursed for dollars spent on eligible healthcare expenses that are not paid for by your health insurance. To determine your bi-weekly deduction take your annual election and divide by 26.

Examples of reimbursable Health Care expenses: medical and dental deductibles and co-payments, eye exams, contact lenses, and glasses, prescription drug co-payments and co-insurance, over-the-counter (OTC) products, orthodontia or other dental care, physical therapy, chiropractic care, hearing aids and smoking cessation.

Due to the changes in the tax law effective on January 1, 2011 individuals can no longer be reimbursed for Over-the-counter (OTC) medications, unless accompanied by a written prescription. You will, however, be able to submit claims for Over-the-counter medical supplies.

The Maximum amount that you may set aside for calendar year 2012 is \$7,500. Keep in mind this amount decreases for the 2013 calendar year to \$2,500. RFMH's Plan does offer a "grace period". For the 2012 plan year you are allowed to be reimbursed from unused amounts remaining in your Health FSA Account on December 31, 2012 for medical expenses incurred January 1 through March 15, 2013. In order to take advantage of the Grace Period for 2013 Health FSA, you must be a Participant in the Plan with Health FSA coverage that is in effect on December 31, 2012.

Keep all receipts relating to purchases using Health Flex account funds. Due to IRS regulations you may be asked to provide additional information to substantiate your claims.

DEPENDENT CARE

You may set aside up to \$5,000 for the 2012 plan year 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

This plan covers qualified expenses you incur for mass transit and parking expenses. For calendar year 2012 the limit on the monthly amount that can be excluded from income for qualified parking expenses has increased to \$240 and the monthly amount for transportation has reduced to \$125. The American Recovery and Reinvestment Act of 2009 temporarily increased the monthly transportation to equal the monthly parking limit through 2011. However, the extension will not be available for 2012.

If you currently have a monthly deduction greater than the \$125 monthly maximum allowed for transportation you must submit an election change form to decrease your monthly election effective for January 2012 to Central Office no later than December 23, 2011.

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 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 only at your request.

As an employee of RFMH you and your family members are eligible to take advantage of discount vision services such as exams, frames, lenses and contact lenses as part of the VisionSavings Eyecare Program. To obtain a listing of participating providers and the available discounts available through this plan visit www.eyemedvisioncare.com/metlife or call 1-800-275-4638. Our plan number is 9238205.

Blood Donation

Pursuant to New York State Department of Labor Law Section 202-j all employees are entitled to either: One three-hour unpaid leave of absence per calendar year to donate blood at an off-premises location or, paid leave two times per year to donate blood at a blood drive at your place of employment or at a time and place set by your employer.

When documenting an absence from work for blood donation purposes it must be noted as such on your timesheet. This is done by assigning the Blood Donation Leave category (on or off premises) on your timesheet and noting the amount of time taken to donate.

Educational Assistance

Each year we set 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 RFMH. Before enrolling visit our website for the Educational Assistance Packet containing the full policy, application and reimbursement forms. **The deadline for applications for the Spring 2012 semester is January 31, 2012.**

Auto and Home Insurance

Many employees have taken advantage of Auto and Home insurance 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 the premiums deducted directly from your paycheck. If you do not currently have insurance through MetLife, visit their website at www.metlife.com/mybenefits or contact them at 1-800-438-6388 to receive a quote.

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 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. The Premium will be deducted from your bi-weekly payroll check.

Critical Illness Insurance

This program is available to salaried employees working at least 50% of full-time effort who can provide proof of health insurance coverage. 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 to learn more about this benefit and decide on how much coverage you think is best for you.

SRA (Supplemental Retirement Annuity)

All employees are eligible and encouraged to participate. Consider joining or increasing the amount you set aside to supplement the retirement contributions made by RFMH to save additional money for your retirement and reduce your taxable wages now. All money set aside is deducted from your paycheck prior to Federal, State and City taxes being applied.

The IRS maximum deferral limit for calendar year 2012 has increased from \$16,500 to \$17,000. Employees who are 50 years or older by the end of 2012 may contribute an additional \$5,500 under the Additional Catch-Up provisions limit.

To participate complete a SRA Enrollment and Salary Reduction Agreement Form. Both forms are available on our website at <http://corporate.rfmh.org>.



2012 Holiday Schedule

January

New Year's Day—Monday, January 2, 2012*

Martin Luther King Day- Monday, January 16, 2012

May

Memorial Day—Monday, May 28, 2012

September

Labor Day- Monday, September 3, 2012

Reminder: You may only carry up to 40 days of vacation accruals at any calendar year end. The amount you may carry is based on your regular workweek.

February

Lincoln's Birthday- Saturday, February 12, 2012**

President's Day- Monday, February 20, 2012

July

Independence Day—Wednesday, July 4, 2012

October

Columbus Day—Monday, October 8, 2012

November

Election Day—Tuesday, November 6, 2012 **

Veteran's Day— Monday November 12, 2012*

Thanksgiving Day- Thursday, November 22, 2012

December

Christmas Day- Tuesday, December 25, 2012

**Observed **RFMH offices will remain open and employees who are eligible to observe holidays will, on that date, receive credit for the holiday (based on your workweek) which may be used on a future date of your choice.*

Oracle Time and Attendance (OTL)

In August of this year RFMH began implementing a new time and attendance system called OTL which will replace the current LATS system to submit timesheets. To date, approximately 175 of our employees have been transitioned to the new system. We are happy to report that the new system has been well received by employees and supervisors.

To ensure a smooth transition, employees will receive advance information regarding the transition such as training dates, the date LATS access will end as well as the date and time period that the first timesheet will be due in OTL. All employees and supervisors should attend training whether it be on-site or through webinars.

Timesheets must be submitted and approved by the Monday following any given payday to avoid possible disruption to your direct deposit and/or possible removal from payroll until timesheets are brought up to date. At the time your location is converted it is imperative that timesheets be up to date so that your LATS balances are converted to OTL properly.

If you are already using OTL for your timecard submission please ensure that you revisit the policy changes relating to the carry forward of year end balances and holiday accruals that were provided to you via e-mail and at your training sessions. These changes are also available on our website under Self Service/Information/policy changes. If you have any questions or need clarification e-mail the OTL helpdesk at rfmhotlhelpdesk@rfmh.org.

Retirement (Defined Contribution Plan)

With the current economy, "**Am I on target for retirement ?**" is a question we think about 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. Financial education is available through very informative web seminars which provide a convenient alternative for those who cannot or do not wish to visit a local office.

To locate the closest branch to you visit the website at ttaa-cref.org. Click on Contact Us, then Find a Local TIAA-CREF Office.

Visit www.ttaa-cref.org/public/advice-planning/webinars-seminars/index.html to see if there is a topic that is of interest to you. The following are samples of topics that you may find interesting. Just Starting Out?, A Tax-Smart Way to Save for Retirement, Ready, Set, Retire! Investment Check-up, Staying on Track in a Volatile Market.

Another alternative is to phone the TIAA-CREF call center at 800-842-2733 which takes calls seven days a week. If you would like to have individual counseling sessions conducted at your work site let us know by e-mailing the main Human Resources mailbox at hr@rfmh.org. If there is enough interest we will arrange for a representative to visit your location in the near future.

An update from the Desk of the Managing Director

In this challenging economy we are fortunate to have the ability to continue offering our employees a comprehensive benefit package. Supplemental benefits assist you by reducing your out of pocket expenses for transportation, parking, child care and medical expenses and also allows you to plan for your future with benefits such as Critical Care, Optional Life Insurance, retiree health insurance and Supplemental Retirement .

This year, after much consideration, we are changing our health insurance carrier to Empire Blue Cross (EBC). RFMH in conjunction with EBC are committed to providing you and your dependents with the benefits that you are accustomed to at a reasonable bi-weekly cost.

We are also implementing OTL for timecard submission utilizing software we currently own resulting in a cost savings to RFMH. Utilizing this software will also provide us with the opportunity to serve our employees more efficiently in the near future with such things as employee retrieval of W-2 and Direct Deposit information as well as online benefit enrollment.

Our i-Applicants system that has been in place for almost a year allows us to better track individuals who apply, those who are hired, and provides us with more efficient monitoring of our extremely important Equal Employment Opportunity and Affirmative Action Programs.

We are constantly searching for ways to better serve our employees. Please let us know about any suggestions you have for improvements by e-mailing us at hr@rfmh.org.

I wish to express my appreciation for your cooperation with the health carrier change and the OTL conversion. I would also like 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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