



# BENEFITS

## Open Enrollment Newsletter

### Annual Open Enrollment November 21 – December 21, 2016

Open enrollment is the designated period when you are able to make changes to your benefits. This is the time that you may change your health plan for 2017. You may choose from The Empire Plan or a Health Maintenance Organization (HMO). **All enrollment and/or change forms are due by December 21, 2016 unless otherwise noted.**

### Getting Started

There is a lot to consider when deciding which benefits to choose for you and your family. To make informed decisions, take these steps:

- 1 Learn about the Benefits RFMH Offers** This newsletter provides you with a brief overview of RFMH benefits and what is changing for 2017. More detailed is available on our website at: <http://corporate.rfmh.org> or in your local Human Resource Office. **Make sure you understand the benefits you are selecting.**
- 2 Understand your needs** RFMH offers a range of benefit options to meet the diverse needs of our employees. Think about how your needs may be changing over the next year. Do you expect to use more – or less – health care or dependent care services? Do you have sufficient life insurance? Are you utilizing the pre-tax benefit programs we have in place to pay for everyday expenses such as our Health Care Flex, Dependent Care, Transportation and Parking programs?
- 3 Enroll, Opt Out or Change** when you are ready to make your elections, visit your local Human Resource office or our website at [http://corporate.rfmh.org/human\\_resources/index.asp?page=open\\_enrollment](http://corporate.rfmh.org/human_resources/index.asp?page=open_enrollment) for enrollment/change forms.

### Benefit Plan Overviews

**Health Insurance** All salaried employees working a minimum of 50% of full-time effort and hourly employees who average 30 hours of work per week are eligible to enroll in health coverage through the New York State Health Insurance Plan (NYSHIP). RFMH is a Participating Employer (PE) under NYSHIP.

NYSHIP offers its members a wide array of health plans. These options include the Empire Plan as well as several Health Maintenance Organizations (HMO's).

**The Empire Plan** is a comprehensive health insurance program available to all regardless of where you live or work. Coverage is worldwide. The Empire Plan has four main parts:

1. Hospital Program- Administered by Empire BlueCross BlueShield
2. Medical/Surgical Program- Administered by UnitedHealthcare
3. Mental Health and Substance Abuse Program- Administered by Value Options
4. Prescription Drug Program- Administered by CVS/Caremark

**HMO's** are available for most to enroll. You may enroll in any NYSHIP approved HMO that serves the area where you live or work.

Visit the NYSHIP website at <http://www.cs.ny.gov/employee-benefits/group/2/13/1/> . This site provides an abundance of information about all of the current plans offered. When visiting the website, select [Health Benefits & Option Transfer](#) to access the current health insurance options under NYSHIP, general eligibility rules, Empire Plan Providers, Pharmacies, as well as the Empire Plan Formulary.

Once into Health Benefits & Option Transfer, select [Health Plan Choices](#) directs you to Option Transfer Information for Active Employees of Participating Employer (PE) Agencies. In this section, if you click on [NYSHIP Plan Comparison](#), you can populate the counties where you work or live and view all of the plan options available to you through NYSHIP.

Once your plan choices display, you can compare any or all options by selecting [Compare Plans](#). This comparison provides you with side-by-side comparisons of co-payments, coverage levels as well as the Summary of Benefits and Coverage for each plan.

**NOTE: NO ACTION IS REQUIRED IF YOU WISH TO REMAIN IN THE HEALTH PLAN YOU ARE CURRENTLY ENROLLED IN.**

## 2016 Form 1095-C Employer-Provided Health Insurance Offer and Coverage

Legislation requires employers to provide form 1095-C Employer-Provided Health Insurance Offer and Coverage to all full-time employees and non-full-time employees who enrolled in a health plan through RFMH in 2016. For reporting requirements, full-time is any employee averaging 30 or more hours of service per week. Form 1095-C contains information regarding the employee and all covered individuals receiving health coverage through RFMH. 1095-C's will be mailed to home addresses by January 31, 2017 and we will be electronically filing this information with the government by March 31, 2017.

Please direct any questions to our main HR mailbox at [hr@rfmh.org](mailto:hr@rfmh.org).

## RX Savings

You can save time and money by utilizing mail order for your maintenance medications reducing the prescription cost for you and The Empire Plan. Information about The Empire Plan pharmacy locations and 24-hour pharmacies is available at <http://www.cs.ny.gov/empireplanrxprogram/>. If you selected an HMO, check on their website for information about their mail order service.

Some retailers offer individuals access to medications for as low as \$4.00 per month. Next time you pick up a prescription, ask your pharmacist if they offer a prescription savings program that may benefit you.

## 2017 Health and Dental Rates

Plan benefits as well as their cost are both considerations when selecting a health plan. The 2017 Health rates are located on our website at: [http://corporate.rfmh.org/human\\_resources/forms/2017HealthRates.pdf](http://corporate.rfmh.org/human_resources/forms/2017HealthRates.pdf) . The Empire Plan increased by approximately 6% of which a portion of the increase is due to fees and taxes imposed by the Affordable Care Act.

We are pleased to inform you that RFMH Dental rates will not be changing for the 2017 plan year and we listened to your input and have enhanced the dental benefits for 2017.

Rates are based on the full time equivalent and evaluated annually based on salary in effect on December 31, for the following plan year.

## Would you like to receive an annual payment up to \$1,750 ? Does Your Spouse/Partner Have Access to Health Coverage? If so, consider enrolling in our Health Buy-Out Program

and receive a \$1,000 or \$1,750 annual payment if you opt out of individual or family coverage, respectively. If you have been enrolled in a RFMH health plan for the past two full consecutive years and on December 31, 2016 you are eligible to participate. If you meet the criteria, complete and return a Health Buy-Out enrollment form to your Human Resource Office by December 21, 2016. Your current RFMH health insurance will end December 31, 2016 and you will begin the eligibility period to qualify for your first annual payment in early 2018 (for opting out of 2017 insurance). Visit our website for your enrollment form:

[http://corporate.rfmh.org/human\\_resources/forms/2017HealthBuyOutEnrollment.pdf](http://corporate.rfmh.org/human_resources/forms/2017HealthBuyOutEnrollment.pdf)

**If you are currently enrolled, RFMH will automatically renew your enrollment for the 2017 plan year. There is no need for you to complete a form to stay re-enroll.**

## Dental Insurance- Enhanced Benefits beginning in 2017

We are happy to announce, in addition to your contribution and deductible remaining the same in 2017 we have enhanced the benefits you will receive in 2017. In addition to your routine cleanings being covered in full, the percentage of reimbursement for other services has increased based on the chart below and both adult and child orthodontic are now covered with a \$1,500 maximum.

Type of Service	In Network (based on the maximum allowed charge)	Out-of-Network (based on the reasonable and customary charge)
Type A Services	100%	100%
Type B Services	70%	70%
Type C Services	50%	50%
Orthodontic	\$1,500	\$1,500
Deductible	\$50	\$50

*See Dental Certificate of our website at:*  
[http://corporate.rfmh.org/human\\_resources/forms/Dental%20Certificate%20for%20Met%20Life%205\\_06.pdf](http://corporate.rfmh.org/human_resources/forms/Dental%20Certificate%20for%20Met%20Life%205_06.pdf)  
*Types of services begin on page 38.*

In order to be eligible, you must be a salaried employee that has been working for six (6) continuous months at not less than 50% of full-time effort. The Dental Plan offered through MetLife consists of **200,000 participating dentists nationally**. The PDP Plus network is the greatest selection of network dentists that MetLife offers. Utilizing in-network options may better control costs and help you lower out-of-pocket costs.

To locate a participating dentist utilize the "Find a Dentist" tool at

<https://mybenefits.metlife.com/MyBenefits/public/ssi/commonAccess.do> .

## Flexible Spending Accounts

All salaried employees working at least 50% of full time schedule are eligible to participate in our flexible spending programs. These programs allow you to set aside pre-tax dollars to pay for qualified expenses. The amount you elect will be deducted from your gross pay before federal, state and social security taxes. When estimating expenses for any flex plan, remember that if you **overestimate your expenses, and do not have receipts for 2017 expenses to cover the amount in your account for reimbursements you forfeit any money remaining in your account at the end of the plan year.** Be sure to

to keep all receipts relating to purchases using Flexible Spending Account funds. Due to IRS regulations, you may be asked to substantiate your claims.

Participants enjoy the added benefit of a pre-loaded MasterCard provided with our Healthflex and Transportation programs. Visit Diversified's secure website at [www.dgbonline.com](http://www.dgbonline.com) or utilize their mobile app to check account balances, submit, and review claims. Those with a MasterCard due to expire will have new cards mailed to the home address on file prior to the current card expiring. If your current card does not expire please do not destroy it as your new election will be automatically added to your current card for the next plan year.

Only **Healthflex** and **Dependent Care** programs **require re-enrollment each year.**

**This year's deadline is December 18, 2016 for 2017 enrollment.** 2017 enrollment forms are available on our website at: [http://corporate.rfmh.org/human\\_resources/forms/2017\\_HealthDependentEnrollment.pdf](http://corporate.rfmh.org/human_resources/forms/2017_HealthDependentEnrollment.pdf)

The deadline for submitting claims for reimbursement for the 2016 plan year is March 16, 2017 for services rendered on or before March 15, 2017.

If your current benefits card is expiring a new one will be sent to the address we have on file for you prior to the expiration date. If your card is not expiring, please do not destroy it as your new plan election will be added to it on January 1, 2017.

### **Diversified Group My Flex available from the Apple App Store or the Android Marketplace**

This free app allows you real-time access to your flexible spending account. Get real-time balances, view transaction history, and attach receipts by taking a photo. See the flyer on our website at [http://corporate.rfmh.org/human\\_resources/forms/MobileAppInformation.pdf](http://corporate.rfmh.org/human_resources/forms/MobileAppInformation.pdf)

If this is something that is of interest to you use the Employee User Guide at [http://corporate.rfmh.org/human\\_resources/forms/UserGuide\\_WealthcarePortalDiversifiedMobileApp.pdf](http://corporate.rfmh.org/human_resources/forms/UserGuide_WealthcarePortalDiversifiedMobileApp.pdf) or you may contact Diversified directly at 888-322-2524 for assistance or additional information.

**Healthcare Flex Spending Account (Health FSA)** allows you to set aside money from your paycheck for qualified medical expenses not covered by your insurance plans. The annual election you designate is deducted bi-weekly from your gross pay before taxes are calculated and you have access to your entire annual election at the beginning of the plan year. Examples of reimbursable Health Care expenses include medical and dental deductibles and co-payments, eye exams, contact lenses, glasses, prescription drug co-payments, orthodontia or other dental care, physical therapy, chiropractic care, hearing aids and smoking cessation. Diversified Group partners with the FSA Store to provide a website with access to exclusive discounts. Visit <http://bit.ly/diversifiedgroup> to get started and receive a \$10.00 discount off your first order.

**The annual amount you may set aside for 2017 has increased to \$2,600.** RFMH's plan offers a grace period, which allows you to be reimbursed from unused amounts remaining in your FSA account on December 31, 2016 for medical expenses incurred January 1 through March 15 of the following year

**Dependent Care** program **allows you to set aside up to \$5,000** for qualified dependent care expenses. The form to enroll in this program is on our website at:

[http://corporate.rfmh.org/human\\_resources/forms/2017\\_HealthDependentEnrollment.pdf](http://corporate.rfmh.org/human_resources/forms/2017_HealthDependentEnrollment.pdf)

## Tax Free Transportation and Parking Programs

This program covers qualified expenses you incur for mass transit and parking. The transportation and parking limits are \$255 for each in 2017.

### Important Reimbursement Note

Employers are not permitted to provide qualified transportation fringe benefits in the form of cash reimbursement in geographic areas where a terminal-restricted debit card is readily available (Rev. Rul. 2014-32). As a participant in the Section 132 Transportation Benefit Plan, you are no longer be able to pay for your transportation expenses out-of-pocket and submit those receipts for a check reimbursement. You will only have access to your transportation funds via the flex debit card provided. Please keep this in mind when calculating your monthly election for the 2017 plan year. *\*\* This change does not affect the Section 132 Parking Benefit Plan.*

Participation in the Transportation plan does not require an annual enrollment. **Elections roll from month to month and only change at your request. The 25<sup>th</sup> of each month is the deadline for submitting election changes for the following month.**

The form to enroll in this program is on our website at

[http://corporate.rfmh.org/human\\_resources/forms/2017\\_FlexTransEnrollment.pdf](http://corporate.rfmh.org/human_resources/forms/2017_FlexTransEnrollment.pdf)

If you have any questions regarding the above change for 2016 please contact Diversified directly at

[jfazio@diversifiedgb.com](mailto:jfazio@diversifiedgb.com)

## Defined Contribution Plan

Are you on target to meet your retirement goals? Visit the re-vamped TIAA website. The website offers you on demand webinars on specific topics in addition to many planning tools to assist you in meeting your retirement goals. The **Advice and Guidance** tab at [https://www.tiaa.org/public/index.html?\\_sm\\_au=iVV0Tnjq6LVjRqZr](https://www.tiaa.org/public/index.html?_sm_au=iVV0Tnjq6LVjRqZr) provides access to relevant and targeted educational materials, advisory tools and resources based on individual needs. Under **Popular Tools and Calculators**, you will find **Retirement Advisor** enabling you to receive advice/guidance and recommendations using the method you prefer- online 24 hours a day, by telephone or in person with a consultant. **Retirement Income Planner** is designed to be used in conjunction with a TIAA Financial Consultant, and assists those nearing or in retirement to develop a personal plan to generate retirement income by exploring multiple income options.

We strongly encourage you to meet with a TIAA representative when individual counseling sessions are offered at your work location. You may also make an appointment to visit a TIAA local office or call their call center seven days a week at 800-842-2733, or utilize in-depth articles and online seminars. Be sure to visit their website at <https://www.tiaa.org/public/index.html>.

**Retirement Supplemental Contribution Limits (SRA)** In 2017, if you choose to contribute pre-tax money through a Supplemental Retirement Annuity (SRA), the maximum amount that you can contribute is \$18,000 annually. If you will attain age 50 by the end of 2017, you can choose to contribute an additional \$6,000 under the Additional Catch-Up provisions limit.

All employees are eligible and encouraged to participate. **Enroll and make changes at anytime!** You may enroll by completing a Salary Reduction Agreement found on our website and returning it to your local Human Resource Office for processing. Already enrolled? Check the percentage you currently are having withheld. If you wish to maximize the increased limits, you may need to change your percentage to meet your retirement goal. The form to enroll or make a change to your current contribution can be found on our website at:

[http://corporate.rfmh.org/human\\_resources/forms/SalaryReductionAgreement.pdf](http://corporate.rfmh.org/human_resources/forms/SalaryReductionAgreement.pdf)

## Other Benefits and Important Information

### Educational Assistance

RFMH encourages and supports employees who wish to continue their education and we set aside funding to assist you with these costs. Employees employed for one continuous year at the time the course is completed and work at least 50% of full-time effort are eligible. If you meet these requirements, you may receive up to 75% reimbursement 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). The courses you are requesting reimbursement for must be relevant to either your current position or one in which you may be reasonably expected to work within RMFH. **The application deadline for the spring semester is February 1, 2017.**

Visit our website at [http://corporate.rfmh.org/human\\_resources/forms/Educational\\_Assistance\\_Packet\\_fillable.pdf](http://corporate.rfmh.org/human_resources/forms/Educational_Assistance_Packet_fillable.pdf) for our Educational Assistance Packet containing the full policy, application and reimbursement forms.

### Voluntary Contributions to Retirement Health Account

Total retirement planning includes setting aside money to pay for health insurance and related expenses in retirement. To assist you RFMH now offers you the option to enroll and contribute to a voluntary retirement health account by electing to have after-tax contributions deducted from your bi-weekly paycheck. This program is administered by Emeriti Retirement Health Solutions, a nonprofit organization providing health benefits to higher education and education-related nonprofits, nationwide with TIAA providing the investment trust management and record keeping services for the health care funds.

Once you separate from RFMH service, you can access your after-tax contributions. If you die and there is no surviving spouse or qualified dependents, the amount in your account will be forfeited, and will be distributed equally among participants who have also made voluntary after-tax contributions. There are no minimum or maximum contributions; the only pre-requisite is that you are age 21. Enrollment is easy. Complete the enrollment form on our website at: [http://corporate.rfmh.org/human\\_resources/forms/VoluntarySalaryDeductionAgreementEmeritiPlan.pdf](http://corporate.rfmh.org/human_resources/forms/VoluntarySalaryDeductionAgreementEmeritiPlan.pdf) and submit it to your local Human Resource office for processing. If you questions regarding this benefit feel free to visit your local Human Resource office or contact us through our main HR mailbox at [hr@rfmh.org](mailto:hr@rfmh.org).

### Auto and Home Insurance

Join those currently taking advantage of this program through MetLife. If you currently have MetLife insurance covering your auto or home having your premium deducted from your payroll check on a bi-weekly basis will automatically save you 10%. Take a moment and contact MetLife at 1-800-438-6388 (Get-Met8) to obtain a quote.

### Optional Life Insurance

Open Enrollment provides you the opportunity to enroll in optional life insurance and obtain coverage above what RFMH provides to you. You may apply for one, two or three times your salary up to a maximum of \$380,000 (inclusive of what RFMH provides). In order to be eligible you must be currently enrolled in basic life insurance which is available to salaried employees working at least 80% of full-time effort. For current rates, visit our website at [http://corporate.rfmh.org/human\\_resources/forms/2013OptionalLifeRateChart.pdf](http://corporate.rfmh.org/human_resources/forms/2013OptionalLifeRateChart.pdf)

**Critical Illness** Salaried employees working at least 50% of full time effort who provide proof of health insurance coverage are eligible to participate. Critical Illness insurance provides you with coverage should you suffer a heart attack, stroke, kidney failure, have a major transplant or be diagnosed with artery disease or certain types of cancer. You may

purchase this insurance in increments of \$10,000 up to a maximum of \$50,000. Learn more about this insurance by contacting MetLife at 1-800-638-6420 or at <http://mybenefits.metlife.com>.

**Vision Discount Program** MetLife offers employees and their family members a VisionAccess program. The VisionAccess program provides potential savings and is of no cost to you. You will have access to thousands of highly qualified, credentialed, private practice ophthalmologists and optometrists participating in the network, maximizing your savings and choice. Prior to your next vision exam or purchase, simply go to <http://mybenefits.metlife.com> to print a schedule of benefits and ID card. While on the website, locate participating providers by utilizing the "Find a Vision Provider" tool. You will need to provide the **program code of MET2020** at the time of your visit.

**2017 HOLIDAY Schedule** is available on our website at:  
[http://corporate.rfmh.org/human\\_resources/index.asp?page=calendars](http://corporate.rfmh.org/human_resources/index.asp?page=calendars)

**Vacation Accruals**- Reminder: You may only carry up to 40 days of vacation as of the last day of the last payroll of the calendar year. **This year that date is December 21, 2016.** Additionally, it is extremely important that your timecards are up-to-date to ensure timely rolling of your accruals into 2017.

If you have any questions, or require clarification please contact your local OTL Administrator.

**Blood Donation** All employees are entitled to either: One three –hour unpaid leave of absence per calendar year to donate 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 you must choose the Blood Donation Leave category on your timesheet and note the amount of time taken to donate.

**2016 W-2's** Ensure prompt delivery of your W-2 by enrolling in electronic delivery. To participate visit our website at [https://www.w2copy.net/employee\\_login.php](https://www.w2copy.net/employee_login.php) to enroll. The company number for RFMH is **I22331**, which you will need to register for the first time or re-register. If you have registered for prior years use your established username and password for the 2016 enrollment. Once signed in, click Turn On to receive your 2016 W2 electronically.

## **Have You Moved?**

If you have moved please make sure that we have your new address. Even if your payroll check is directly deposited into your bank account we still need your current address for W-2's and benefits carriers. Please take a moment to check the address on your direct deposit slip or payroll check to ensure that we have the most up-to-date address on file.

**Questions?** Contact your local Human Resource Office or e-mail our main Human Resource mailbox at [hr@rfmh.org](mailto:hr@rfmh.org) save time and visit our website at <http://corporate.rfmh.org> to download enrollment or change forms.

In the event of a discrepancy between this newsletter and the document governing the specific benefit, the official plan document will prevail.



## **A Note from the desk of the Managing Director**

Dear Valued RFMH Employee,

In this challenging economy we are fortunate to have the ability to continue offering our employees a comprehensive benefits package. We are continually searching for ways to better serve our employees. This year we enhanced our dental coverage based on your suggestions. We take your input seriously and encourage you to share your suggestions by utilizing our main Human Resource Mailbox at [hr@rfmh.org](mailto:hr@rfmh.org).

Do you know of qualified individuals who would be an asset to our current workforce and benefit from our benefits package? Have them go to our website at: [http://corporate.rfmh.org/human\\_resources/index.asp?page=employmentopportunities](http://corporate.rfmh.org/human_resources/index.asp?page=employmentopportunities) and register to receive notification of job openings as they become available. RFMH is an Equal Opportunity Employer and committed to our Affirmative Action programs.

In closing, I wish to express my gratitude to every one of you for your hard work and dedication to our organization.

Sincerely,



Robert E. Burke, CPA  
Managing Director

