



BENEFITS

Open Enrollment Newsletter

Annual Open Enrollment November 15 – December 15, 2017

Open enrollment is the designated period when you can make changes to your benefits including making a **change** to your health plan for 2018. Employees **may not enroll** in a health plan without a qualifying event such as marriage, divorce or loss of current coverage. Enrollments without a qualifying event will be subject to a waiting period.

Enrollment and change forms should be directed to your local Human Resource office or sent electronically to our main processing mailbox at payroll-hrprocessing@rfmh.org.

All benefit enrollment and/or change forms are due by December 15, 2017.

Getting Started

There is plenty 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 an overview of RFMH benefits and changes for 2018. More detailed information is available on our [website](#)
- 2 Understand your needs** RFMH offers a variety of benefit options to meet the diverse needs of our employees. Consider how your needs may change over the next year. Do you anticipate using health 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 our [website](#) for enrollment and change forms.

Benefit Plan Overviews

Health Insurance All salaried employees who work at least 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 and several HMO's.

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

1. Hospital- administered by Empire BlueCross BlueShield
2. Medical/Surgical- administered by United Healthcare
3. Mental Health and Substance Abuse- administrated by Beacon Health Options
4. Prescription Drug- 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.

The [NYSHIP website](#) provides comprehensive information on each plan. When visiting the website, select [Health Benefits & Option Transfer](#) to access current health insurance options under NYSHIP including eligibility rules, [Plan Providers, Pharmacies](#), as well as [The Empire Plan Formulary](#).

2018 [Health Insurance Choices](#) for PE's provides information you will need to make an educated decision when selecting your health plan for 2018. Information includes, what is new or changing in 2018, comparing your NYSHIP options, similarities and differences between The Empire Plan and NYSHIP HMO's, "Terms You Should Know", plans by county, as well as frequently asked questions and answers.

To make a change to your current health plan you must complete a [PS-404 enrollment](#). Completed change forms should be directed to your local human resource office or electronically to our [main processing mailbox](#).

No action is required if you wish to remain in your current health plan.

Summary of Benefits and Coverage (SBC) is a side by side comparison of the health plans. SBC's are standardized and an easy to understand document containing Plan coverages/deductibles and required by the Patient Protection and Affordable Care Act (PPACA). View the [SBC](#) for The Empire Plan. If you do not have internet access, call 1-877-7-NYSHIP and select the Medical Program to request a copy of the SBC for The Empire Plan.

If you need an SBC for a NYSHIP HMO you will need to contact the HMO directly.

2018 Health and Dental Rates

Plan benefits as well as their cost are both considerations when selecting a health plan. The 2018 rates are not yet available but are expected to be distributed via email within the next two weeks.

Health and dental rates are based on full-time equivalent salary and are evaluated annually on the last day of the last payroll of any calendar year, for the following Plan year. Health and dental plan deductions are taken on a pre-tax basis unless you specify otherwise.

2017 Form 1095-C Employer-Provided Health Insurance Offer and Coverage

Employers are required to provide form 1095-C Employer-Provided Health Insurance Offer and Coverage to all employees offered coverage through RFMH in 2017. 1095- C's will be mailed to employee home addresses by January 31, 2018.

Would you like to save your bi-weekly health deductions and 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

If you have been enrolled in a RFMH health plan for the past two full consecutive years and will be December 31, 2017 you are eligible to participate. Once enrolled you will begin the eligibility period towards receiving your \$1,000 or \$1,750 for opting out of individual or family coverage, respectively.

To enroll, simply complete and return the forms outlined below. Your current RFMH health insurance will end December 31, 2017 and you will begin the eligibility period to qualify for your first annual payment in early 2019). Visit our website for the [Summary of Provisions](#) and complete the [enrollment form](#) and for a [PS-404 Health Insurance Enrollment and Change Form](#) to cancel your health Insurance effective December 31, 2017.

Current participants do not need to re-enroll as your enrollment rolls from year to year. Annual payment to those who opted out of insurance for the 2017 plan year will be made by March 31, 2018.

Dental Insurance

RFMH absorbs much of the cost of your dental insurance. The plan offered covers routine cleanings in full and reimbursement for other services based on percentages indicated below.

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 (Adults and Children)	\$1,500	\$1,500
Deductible	\$50	\$50
<i>See MetLife Dental Certificate on our website. Information on types of services begin on page 38.</i>		

Salaried employees working for at least six (6) continuous months at 50% or more of full-time effort are eligible. The dental Plan offered through MetLife consists of **200,000 participating dentists nationally**. The PDP Plus network has the greatest selection of network dentists that MetLife offers and utilizing in-network options control costs and help lower your out-of-pocket costs. [Locate a participating dentist](#).

Flexible Spending Accounts

All salaried employees working at least 50% of a 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 flex plans, remember money left in your account at the end of the plan year and any grace periods will be forfeited.*** Due to IRS regulations, you may be asked to substantiate your claims. Retain all receipts relating to purchases using Flexible Spending Account funds as you may be asked to produce them.

Those with an existing MasterCard due to expire will have new cards mailed to home address on file prior to the current card expiring. If your current card does not expire **do not destroy** it- your new election is added to your current card for the next plan year.

The deadline for submitting claims for reimbursement for the 2017 plan year is March 16, 2018 for services rendered on or before 3/15/2018.

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. View your transaction history, and attach receipts by simply taking a photo. See the [flyer](#) on our website. The "[Employee User Guide](#)" provides employees with pertinent information about using the Wealthcare Admin Portal. You may also contact Diversified directly at 888-322-2524 for assistance or additional information.

Healthflex and Transportation programs have the added convenience of a pre-loaded MasterCard. Visit Diversified's website at <http://www.dgb-online.com/> to check account balances, submit, and review claims.

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, vision and dental deductibles and office visit and prescription drug co-payments, orthodontia or other dental care, physical therapy, chiropractic care, hearing aids and smoking cessation. Our Administrator, Diversified partners with the [FSA Store](#) to provide a website with access to exclusive discounts.

The annual amount you may set aside for 2018 has increased to \$2,650. RFMH's plan also offers a grace period, which allows you to be reimbursed from unused amounts remaining in your FSA account on December 31, 2017 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. Services must be provided by a certified provider and they will be required to complete a [W-10](#) Dependent Care providers Identification and Certification which will need to accompany your completed [enrollment form](#).

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

Complete the [enrollment form](#) to participate in either of these programs. If enrolling in dependent care you must submit your enrollment form **along with** a completed [W-10](#) as noted above.

Tax Free Transportation and Parking Programs

These programs cover qualified expenses you incur for mass transit and parking. The monthly transportation and parking limits for 2018 are \$260 each. Participant elections in the transportation and/or parking program **roll from month to month and only change at your request. Reminder- the 25th of each month is the deadline for submitting election changes for the following month. All transportation transactions must utilize the provided debit card. Reimbursements will not be provided.** Complete the [enrollment form](#) to enroll in either the Transportation or Parking program.

If you have any questions regarding the transportation or parking programs, please contact Diversified directly at jfazio@diversifiedgb.com.

Defined Contribution Plan

Are you on target to meet your retirement goals? Visit [TIAA's website](#) where you can access on demand webinars on specific topics in addition to many planning tools to assist you in meeting your retirement goals. The [Advice and Guidance](#) provides access to targeted educational materials, advisory tools, and resources based on individual needs. Under [Popular Tools and Calculators](#), you will find [Retirement Advisor](#) providing you the opportunity 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 retirement, to develop a personal plan to generate retirement income by exploring multiple income options.

We strongly encourage you to meet with a TIAA-CREF representative when individual counseling sessions are offered at your work location. You may also make an appointment and visit a TIAA local office, utilize their call center seven days a week at 800-842-2733, and/or explore in-depth articles and online seminars.

Retirement Supplemental Contribution Limits (SRA) In 2018, if you choose to contribute pre-tax money into a Supplemental Retirement Annuity (SRA), the maximum amount you can contribute is \$18,000 annually. If you are or will attain age 50 by the end of 2018, you can contribute an **additional** \$6,500 under the Additional Catch-Up provisions limit.

All employees are eligible and encouraged to participate. **Enroll and make changes any time!** Enroll by completing a [Salary Reduction Agreement](#) and returning it to our [main processing mailbox](#). Already enrolled? Check the percentage you currently are withholding. If you wish to maximize the increased limits, you may need to change your contribution to meet your annual goal.

Educational Assistance

RFMH supports employees who wish to continue their education. To qualify for this benefit, you must be employed for one continuous year at 50% of full-time effort at the time the course for which reimbursement is being requested completes. If you meet these requirements, you may receive up to 75% reimbursement for tuition 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, 2018.**

The [Educational Assistance Packet](#) contains 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 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 to pay for qualified expenses. There are no minimum or maximum contributions; the only pre-requisite is that you are age 21. Enrollment is easy. Complete the [enrollment form](#) and submit it to our [main processing mailbox](#).

Auto and Home Insurance

If you currently have MetLife insurance covering your auto or home, enroll and have the premium deducted from your payroll check on a bi-weekly basis automatically saves 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 up to one, two or three times your salary with a maximum of \$380,000 (inclusive of coverage RFMH provides). To be eligible, you must be currently enrolled in basic life insurance and working at least 80% of full-time effort. View Optional Life [Current rates](#). A [statement of health](#) is required if applying for more than \$150,000 and must be submitted with your [enrollment form](#) to process.

Open Enrollment is the perfect opportunity to ensure your beneficiary information is up-to-date.

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 coverage should you suffer a heart attack, stroke, kidney failure, have a major transplant or be diagnosed with artery disease and 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 benefit by reviewing the [summary of benefits](#), contacting [MetLife](#) online or at 1-800-638-6420. Submit your completed [enrollment form](#) to our main processing mailbox to begin coverage on January 1st. Monthly [rates](#) will be deducted from your bi-weekly paycheck.

NEW - Vision Insurance is a new benefit offered through MetLife. To be eligible you must be a salaried employee working at least 50% of full-time effort. If you did not enroll during our recent 2017 special Open Enrollment period, you may enroll now. The bi-weekly cost of this benefit is \$1.00 for individual enrollment and \$5.50 for those enrolling in family coverage.

With this Vision Preferred Provider Plan you may visit any licensed vision specialist and receive coverage but using a provider in-network allows your benefit dollars to go further. You have a choice of a large network of ophthalmologists, optometrists and opticians, from private practices to retailers like Costco Optical and Visionworks. If using a participating provider, simply pay your co-pay and any amount over your allowance(s) at the time of service.

Under this plan, you are eligible for an eye exam, frames and lenses once every twelve (12) months. To view the full benefits available, take a moment to review the [Group Vision Benefits Overview](#) on our website.

For general questions or to find a participating vision specialist call 1-855-638-3931 or visit [MetLife](#)

Please note, there is not a benefits card associated with this benefit. Your provider can verify your enrollment through MetLife. The Research Foundation has been assigned the group number of 117655.

If you are not eligible or do not enroll in Vision coverage you can still use the VisionAccess Program offered to employees and their family members through MetLife. This program provides potential savings and is of no cost to you. You will have access to 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 view a [schedule of benefits](#) and print the ID card. To 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.

There is no cost or eligibility requirements to participate in this program.

NEW - Legal Insurance debuted in July 2017. If you are not currently enrolled, take this opportunity to learn what this unique and affordable benefit offers. Participating attorneys in this plan must have a minimum of 8 years of experience, however most average 25.

Enrollment in this plan covers you, your spouse and dependents and offers estate planning documents such as wills, trusts, powers of attorney (healthcare, financial and childcare), healthcare proxies, real estate matters, financial matters, traffic offenses as well as elder law matters and identity theft defense. This service does not cover criminal matters.

View a comprehensive list of services offered through MetLaw by viewing the [Fact Sheet](#) along with the [Fee Reimbursement Schedule](#). To use this benefit simply call Hyatt Legal Plans’ Client Service Center at 1-800-821-6400 or you may use [Hyatt’s website](#) to locate participating attorneys in your area.

Enrollment in this benefit is just \$18.00 per month. If you enrolled in 2017 there is no need to re-enroll as enrollment is rolled from year to year. Complete an [enrollment form](#) to begin participation.

For an overview of new legal and/or vision plans you are encouraged to view information on our website including the [MetLife presentation](#) used during the recent Open Enrollment.

Additional Important Information

2018 Holiday Schedule is published on our website at:

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 final payroll of the calendar year which is **December 20, 2017**. Vacation accruals over 40 days will be forfeited if not used by this date. It is extremely important that timecards are up-to-date to ensure timely rolling and ability to use your accruals in 2018.

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.

2017 W-2's Ensure prompt delivery of your W-2 by [enrolling](#) in electronic delivery. The company number for RFMH is **IZ2331**. If you have registered in prior years, use your established username and password for the 2017 enrollment. Once signed in, click "Turn On" to receive your 2017 W-2 electronically. Enrollment runs through January 2, 2018.

Those who do not enroll in electronic delivery will have their W-2 mailed to the home address by January 31, 2018.

Have You Moved? 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. Please take a moment to check the address on your direct deposit slip or payroll check to ensure that it is current. If you need to make a change to your address complete the [Employee Information Change Form](#) to update your address.

Questions? Contact your local Human Resource Office or e-mail our [main processing mailbox](#) .

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


From the desk of the Managing Director

Dear Valued RFMH Employee,

In this challenging economy, we are fortunate to continue offering our employees a comprehensive benefits package that now includes the popular vision and legal programs. We have made strides in leveraging technology to streamline processes. We will continue our efforts and are open and would appreciate your comments and suggestions on how we can better service our employees. Suggestions are welcomed via email to our main Human Resource Mailbox at hr@rfmh.org.

Are you acquainted with qualified individuals who would be an asset to our current workforce and benefit from our comprehensive benefits package? Encourage them go to our website for current [employment opportunities](#) and to 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 conclusion, I wish to extend my gratitude to each of you for your hard work and dedication to our organization.



Robert E. Burke, CPA
Managing Director

