



# BENEFITS

## Open Enrollment Newsletter

### Annual Open Enrollment and Option Transfer Period is November 21 – December 21, 2022

Open enrollment is the designated period when you can enroll, make changes or waive participation in specific benefits for the next plan year. This includes making a **change** to your health plan for 2023 such as changing from an HMO to the Empire plan or vice versa. This designated period is **not** to newly enroll in health coverage or to change your coverage from individual to family or vice versa. Enrollment in a health plan and/or adding dependents **without a qualifying event** such as marriage, divorce or loss of current coverage will be subject to a three-month waiting period.

#### Important Form Submission

Enrollment and change forms must be sent electronically to our Open Enrollment processing mailbox at [Open-Enrollment@rfmh.org](mailto:Open-Enrollment@rfmh.org). Forms sent to any other mailbox will **not** be processed. Employees of the Nathan Kline Institute should send their forms to their local mailbox at [HRprocessing@nki.rfmh.org](mailto:HRprocessing@nki.rfmh.org)

All benefit enrollment and/or change forms are due by December 21, 2022.

Enroll early to ensure timely delivery of benefit cards.

### 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 2023. 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 enough life insurance? Are you utilizing the pre-tax benefit programs we have in place to pay for everyday expenses such as 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 Summary

**Health Insurance** All salaried employees working 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 Health Maintenance Organization's (HMO's).

[Empire Plan Report](#) is a comprehensive health insurance program available to all regardless of where you live or work. Coverage is worldwide and made up of five parts:

1. Hospital- administered by Empire BlueCross
2. Medical/Surgical- administered by UnitedHealthcare
3. Mental Health and Substance Abuse- administrated by Beacon Health Options
4. Prescription Drug- administered by CVS Caremark
5. Empire Plan Nurse line- administered by UnitedHealthcare

[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 [Formulary Documents](#) to include: Empire Plan Advanced Flexible Formulary, Empire Plan Advanced Flexible Formulary- Comprehensive Formulary, Specialty Pharmacy Drug List, and Prior Authorization Drug list.

[HEALTH INSURANCE CHOICES for 2023](#) for PE's provides information you will need to make an educated decision when selecting your health plan for 2023. Information includes, what is new or changing in 2023, 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.

[NYSHIP General Information Book](#) provides you with general information about eligibility, enrollment as well as other NYSHIP rules and provisions.

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

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

**Summary of Benefits and Coverage (SBC)** are standardized and easy to understand documents containing Plan coverages, deductibles as well as out-of-pocket limits. View the [SBC](#) for The Empire Plan and/or HMO's. 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.

## **2023 Health and Dental Rates**

Plan benefits as well as their cost are both considerations when selecting a health plan. The 2023 rates are not yet available but will be distributed via email when NYSHIP releases them.

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.

**Would you like to eliminate your bi-weekly health deduction 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 covered through December 31, 2022, you are eligible to participate. Once enrolled you will begin the one-year eligibility period towards receiving your \$1,000 or \$1,750 annual payment for opting out of individual or family coverage, respectively.

To participate, simply complete and return the forms outlined below. Your current RFMH health insurance will end December 31, 2022, and you will begin the eligibility period to qualify for your first annual payment in early 2024. Visit our website for the [Summary of Provisions](#) and complete the [Enrollment Form](#) and [PS-404 Health Insurance Enrollment and Change Form](#) to cancel your health insurance effective December 31, 2022.

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 2022 plan year will be made by March 31, 2023.

## Dental Insurance

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.](#)

Type of Service	In Network (based on the Maximum Allowed Charge)	Out-of-Network (based on the Maximum Allowed Charge)
Type A Services	100%	100%
Type B Services	70%	70%
Type C Services	50%	50%
Orthodontic (Adults and Children)	\$1,500	\$1,500
Yearly Individual Deductible	\$50	\$50
Yearly Family Deductible	\$150	\$150
<i>See MetLife <a href="#">Dental Certificate</a> on our website. Information on types of services begin on page 51.</i>		

The plan covers routine cleanings in full and reimbursement for other services based on the percentages indicated above.

**Vision Insurance** is offered through MetLife. To be eligible you must be a salaried employee working at least 50% of full-time effort. The bi-weekly cost of this benefit is \$1.00 for individual coverage 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 however, 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, 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 no benefit 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 [summary 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 MET2022** at the time of your visit.

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

## 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. 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 will be loaded to your current card for the 2023 plan year.

**Diversified Group MyFlex 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 [www.mywealthcareonline.com/dgmyflex/](http://www.mywealthcareonline.com/dgmyflex/) 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 in equal amounts bi-weekly from your gross pay before taxes are calculated. You will 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, 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 maximum annual amount you may set aside for 2023 is \$3,050.** RFMH’s plan also offers a grace period, which permits you to be reimbursed from unused amounts remaining in your FSA account on

December 31, 2022, for medical expenses incurred January 1 through March 15 of the following year. Estimate your expenses carefully - as any funds remaining in your account at the end of this period will be forfeited.

When you separate from RFMH service, you will only have access to the remaining funds in your account for services rendered up to and including your last day of employment.

**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 needs to accompany your [Enrollment Form](#)

**When estimating expenses, keep in mind any funds remaining in your account after December 31 will be forfeited.**

**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.

When you separate from RFMH service, you will only have access to the remaining funds in your account for services rendered up to and including your last day of employment.

### **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 2023 are \$300 each. Participant elections in the transportation and/or parking programs roll from month to month and will only change at your request. Reminder- **the 25<sup>th</sup> 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 the transportation and/or parking program. If you have any questions regarding the transportation or parking programs, please contact Diversified directly at [jfazio@diversifiedgb.com](mailto:jfazio@diversifiedgb.com).

**Of important note, please monitor the balance in your accounts If you separate from RFMH employment you will not be able to access the funds in your accounts after your separation date.**

### **Defined Contribution Plan**

**\*\*\*\*\* Upcoming Enhancement\*\*\*\*\***

RFMH is excited to announce coming enhancements coming to the Research Foundation for Mental Hygiene, Inc. Defined Contribution Plan beginning January 1, 2023. The basic design of the retirement plan, including rates, eligibility, and vesting requirements, remain the same. On or around December 8, 2022, we will be introducing the TIAA RetirePlus Select program. This new program automatically manages your investments, making it easier for you to stay on track with your retirement goals. A moderate model portfolio will be selected for you if you do not choose another investment option, as this is the new plan default.

The upcoming enhancements provide an excellent opportunity for you to re-visit your retirement plan options. A transition guide along with additional information will be mailed to you in November. Please carefully review the guide for more details to include key dates, specific action steps, and resources available to you.

No action is required at this time.

## Defined Contribution Plan Continued

Are you on target to meet your retirement goals? Visit [TIAA's website](#) where you can access on demand webinars on specific topics and utilize one of the 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 [Retirement Calculators & Financial 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. These tools are 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 representative when individual counseling sessions are offered. The virtual events have been well received however, you can still [make an appointment](#), visit a TIAA local office or utilize their call center seven days a week at 800-842-2733, and/or explore in-depth articles and online seminars. Please refer to the monthly communication which is sent to all RFMH employees via email with a list of upcoming webinars as well as other important information.

## Supplemental Retirement Annuity (SRA)

### \*\*\*\*\* Upcoming Enhancement and Changes\*\*\*\*\*

All RFMH employees are eligible and encouraged to contribute to a SRA. In the next couple of weeks, you will receive communication directly from TIAA to the home address we have on file for you, describing an upcoming change effective January 1, 2023. All current RFMH and new RFMH employees will automatically be enrolled in the SRA program at a 3% contribution rate on a pre-tax basis. This means each bi-weekly payroll period you will have 3% deducted from your pay, on a pre-tax basis, therefore decreasing your taxable wages. **This change is going to happen automatically, but you can opt out of this program if you do not wish to remain enrolled.** The information you receive in early December will outline what you need to do should you wish to opt out of the program. If you currently have an SRA deduction coming out of your bi-weekly paycheck equal to, or greater than 3% the auto enrollment will not impact you.

Additionally, after **December 8, 2022**, your RFMH Human Resource office will **no longer be permitted** to accept enrollment and or change forms for your SRA. All changes (including opting out) will need to be done through TIAA directly. The transition guide you will be receiving via US Mail will walk you through this enhanced benefit.

## Supplemental Retirement Annuity Plan Continued

**Roth** RFMH offers a Roth as an additional option to save towards retirement. Keep in mind, we now are providing you the option of contributing to the SRA on a pre-tax, post tax or a combination of both.

In 2023, the (SRA) maximum amount you can contribute is \$22,500 annually for those under 50 and \$30,000 for those who are 50 and older (or those that will attain age 50 by the end of 2023). This maximum applies to total SRA whether pre, or post tax or any combination of the two.

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 – only through December 8, 2022](#). After December 8, 2022, and through January 1, 2023, there will not be any changes permitted due to the enhancements described above. Beginning January 2, 2023, you will enroll and make changes directly through TIAA. 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.

The [Roth Contribution Option](#) Brochure on our website provides you with an overview of Roth's, how it may benefit you as well as answers to frequently asked questions. If you would like to enroll, complete the [enrollment form](#) on our website and return it to our [open enrollment mailbox](#). If you have questions, you may reach out to TIAA by phone at 800-842-2733, online at [www.tiaa.org](http://www.tiaa.org) to send an email or explore the ways TIAA can assist you in meeting your retirement goals. You may also send your questions to us through the [open enrollment mailbox](#).

**Educational Assistance** RFMH encourages and 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 January 31, 2023.**

The [Educational Assistance Packet](#) contains the full policy, application and reimbursement forms. To ensure reimbursement pay close attention to the various submission deadlines.

*Please note: NYSPI Employees must submit completed applications to the Education and Training Office.*

**Retirement Health Account** RFMH assists you in total retirement planning by establishing a defined contribution plan to be used to pay for qualified medical expenses, including premiums in retirement. 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.

Monthly contributions in the amount of \$100 (pro-rated for part time) begin after completing 10 years of qualified service or attaining age 40. Qualified service is defined as 50% of full-time effort. Funds can be used after RFMH employment for those who have at least 15 years of qualified service and your age plus years of service totals at least 70 at the time of separation. Additionally, at the end of each calendar year RFMH may make an additional contribution to your account based on your sick accrual balance.

### **Voluntary Contributions to Retirement Health Account**

Total retirement planning includes setting aside money to pay for health insurance related expenses in retirement. And RFMH 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.

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 or older. Enrollment is easy. Complete the [enrollment form](#) and submit it to our [open enrollment mailbox](#).

### **Auto and Home Insurance**

If you are employed at 50% or more of full-time effort you are eligible to participate. 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 and automatically save 10%. Take a moment and contact MetLife at 1-800-438-6388 (Get-Met8) to obtain a quote.

## Optional Life Insurance

If you are currently enrolled in basic life insurance and working at least 80% of full-time effort you may participate. 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). View [Optional Life Current rates](#). A [statement of health](#) is required if applying for more than \$150,000 of coverage and must be submitted with your [enrollment form](#) to process. Open Enrollment is also the perfect opportunity to ensure your beneficiary information is up to date.

**Legal Insurance** If you work at least 50% of full-time effort and not currently enrolled, take this opportunity to learn what this unique and affordable benefit offers.

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. Participating attorneys in this plan must have a minimum of 8 years of experience, however most average 25.

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 MetLife Legal Plans' [formerly Hyatt Legal Plans] Client Service Center at 1-800-821-6400 or you may use [MetLife Legal Plans website](#) to locate participating attorneys in your area.

Enrollment in this benefit is just \$18.00 per month. If you were enrolled in 2022 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 legal and/or vision plans you are encouraged to view information on our website including the [MetLife presentation](#) as well as the additional information on this plan on our [website](#).

## New York Paid Sick Leave

As of September 30, 2020, all RFMH employees are covered under the state's new sick and safe leave law. Under this new law, all salaried employees working less than 50% of full-time (including hourly) employees will earn 1 hour of sick leave for every 20 hours worked (not inclusive of time charged) up to a maximum of 56 hours per calendar year.

There are no eligibility requirements to meet for this leave and employees are sent an email on a bi-weekly basis with the amount of sick accruals they have accumulated and are eligible to use.

RFMH will permit the charging of these accruals in no less than one quarter hour increments. You may visit the [Department of Labor's New York State Paid Sick Leave FAQ's](#) for helpful information.

## Paid Family Leave (PFL)

New York's Paid Family Leave permits eligible employees to have access up to 12 weeks of job protected, partial paid time off to bond with a new child, care for a family member with a serious health condition, or to assist loved ones when a family member is deployed abroad on active military service. This time can be taken all at once, or in increments of full days.

**Changes Effective January 2023**, a covered family member will now include siblings, which includes biological, or adopted siblings, half-siblings, and stepsiblings. This is in addition to other covered family members of child, parent, spouse, domestic partner, grandparent, grandchild, and parents-in-law.

In 2023 employees using PFL will receive 67% of their average weekly wage, up to a cap of 67 percent of the New York state average weekly wage. The 2023 New York State average weekly wage is \$1,688.19, which means the maximum weekly benefit is \$1,131.08 which is an increase of \$62.72 in the maximum weekly benefit for 2022. Also, the 2023 employee contribution rate will be reduced. In 2023 employees will contribute 0.455 percent of their gross wages per payroll period. The maximum annual contribution for 2023 is \$399.43 which is \$24.28 less than 2022. Employees who earn less than the current New York average weekly wage of \$1,688.19 will contribute less than the annual cap of \$399.43, consistent with their actual wages.

## **Additional Important Information**

[2023 Holiday Schedule](#) is now published on our website.

### **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. This year the cut off is **December 28, 2022**. Vacation accruals over 40 days will be forfeited if not used by this date. It is extremely important that your timecards are up to date to ensure timely rolling and ability to use your accruals in 2023.

**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.

**Have You Moved?** 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 [open enrollment 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 these challenging times, we are fortunate to continue offering our employees a comprehensive benefits package. We continue to make strides by leveraging technology to streamline processes to include modifying forms for individuals to complete and sign with digital signatures as well as main processing mailboxes for transaction submission and to receive answers to your questions.*

*We will continue our efforts and will remain open for your comments and suggestions on how we can better service our employees. Suggestions are appreciated and welcomed via email to our main Human Resource Mailbox at [hr@rfmh.org](mailto: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 register to receive notification of job openings as they become available. RFMH is an Equal Opportunity Employer and committed to diversity, equity and inclusion.*

*In conclusion, I wish to extend my gratitude to each of you for your hard work and dedication to our organization during this challenging time.*



*Robert E. Burke, CPA  
Managing Director*