



BENEFITS

Open Enrollment Newsletter

Annual Open Enrollment and Option Transfer Period is November 20 – December 20, 2024

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 2025 such as changing from a Health Maintenance Organization (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 waiting period.

Important Form Submission

Enrollment and change forms must be sent electronically to our Open Enrollment processing mailbox at 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

All benefit enrollment and/or change forms are due by December 20, 2024.

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 2025. 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.
- 4 Quick links to 2025 enrollment forms**
[Health Flex and Dependent Care Enrollment Form](#)
[Health Insurance Enrollment Form](#)
[Legal Enrollment and Opt Out Form](#)
[2025 Health Buy Out Form](#)

Health Insurance

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

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 HMOs.

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 five parts:

1. Medical/Surgical- administered by UnitedHealthcare
2. Hospital- administered by Anthem
3. Mental Health and Substance Abuse- administrated by Carelon
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 **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 2025 for Participating Employers (PEs) provides information you will need to make an educated decision when selecting your health plan for 2025. Information includes, what is new or changing in 2025, comparing your NYSHIP options, similarities, and differences between The Empire Plan and NYSHIP HMOs, "Terms You Should Know", plans by county, as well as frequently asked questions.

To make a change to your current health plan you must complete a **Health Insurance Enrollment Form**. Completed change forms and identifications should be directed to your local human resource office or electronically to our **open enrollment mailbox**.

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 HMOs. 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.

2025 Health and Dental Rates

Plan benefits as well as their cost are both considerations when selecting a health plan. The 2025 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, 2024, you are eligible to participate. Once enrolled you will begin the 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, 2024, and you will begin the eligibility period to qualify for your first annual payment in early 2026. Visit our website for the [Summary of Provisions](#) and complete the [2025 Health Buy-Out Enrollment Form](#) and [Health Insurance Enrollment and Change Form](#) to cancel your health Insurance effective December 31, 2024.

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 2024 plan year will be made by March 31, 2025.

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 controls costs and helps 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 Dental Certificate on our website. Information on types of services begin on page 51.</i>		

The plan offered 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.

Flexible Spending Accounts

Reminder - Health Flex and Dependent Care programs **require re-enrollment each year.**

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 2025 plan year.

It is very important you monitor the balance in all your flex accounts. If you separate from RFMH employment, you will no longer be able to access the funds in your account after your separation date. You will be able to submit for reimbursement for services rendered up to your final day on RFMH payroll for Dependent Care, Health Flex and Parking. Transportation expenses must utilize your benefits card or the Mobile app. Any funds remaining will be forfeited.

[RFMH Mobile](#) This free app available at App Store or Google Play provides you with a personal experience, access to up-to-the-minute data about your RFMH Benefit Accounts at your fingertips. You can check your balance, view account details, submit claims, request a new card and more. This app will allow you to use your current debit card via your phone for any functions the debit card currently allows for Health FSA, Dependent Care, Transportation and Parking. See instructions for online access on our website at: [Online Account Access Instructions](#)

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, 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, 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 2025 is \$3,300.** 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, 2024, 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.

[Health Flex and Dependent Care Enrollment Form](#)

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. \$5,000 if you are married and filing a joint return or is a single parent, \$2,500 if you are married but filing separately.

[Health Flex and Dependent Care Enrollment Form](#)

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

At the time of separation, you will only be permitted to submit for reimbursement for services up to and including your final day of employment. Any funds remaining in your Dependent Care account at the end of the plan year 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 and any excess will be forfeited.

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 2025 are \$325 each. Participant elections in the transportation and/or parking programs **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, or the new Mobile Pay App. **Reimbursements will not be provided.** Complete the [Transportation and/or Parking Enrollment Form](#) to enroll in the transportation and/or parking program.

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 and utilize one of the many planning tools to assist you in meeting your retirement goals. TIAA's website 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 [schedule a meeting](#), 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. Also refer to communication sent to all RFMH employees via email with a list of upcoming webinars as well as other important information.

Supplemental Retirement Annuity (SRA)

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

The 2025, the SRA limit is \$23,500 for employee contributions. If you're age 50 to 59 or 64 and older, you're eligible for an additional \$7,500 in catch-up contributions, raising your employee contribution limit to \$31,000. An important note: Beginning in 2025, those between 60 and 63 will be eligible to contribute up to \$11,250 as a catch-up contribution. This means those 50 to 59 or 64 and older will be able to contribute up to \$31,000 in 2025 and those 60 to 63 will be able to contribute up to \$34,750 in 2025.

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.

All employees are eligible and encouraged to participate. Enroll and make changes any time directly through TIAA at www.TIAA.org 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.

If you have questions, you may reach out to TIAA by phone at 800-842-2733, online at 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](#).

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. New in 2025 this program is going to be managed by OneBridge Benefits. Any contributions and accounts previously held with TIAA will be moved to OneBridge at the beginning of the year. More communication regarding this change will come directly to you over the course of the next few weeks.

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. 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](#). You can enroll and/or make changes at any time and are not restricted to Open Enrollment.

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, 2025.**

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

Important reminder: NYSPI Employees must submit completed applications to the rfmhtuition@nyspi.columbia.edu mailbox. Employees of NKI must submit completed application to hrprocessing@nki.rfmh.org. All others should be sent to payroll-hrprocessing@rfmh.org.

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 life insurance coverage when you combine your Basic Life Insurance and Optional Life Insurance. The statement of health 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.

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

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 2024 there is no need to re-enroll as enrollment is rolled from year to year. Complete an [enrollment form](#) if you wish to participate beginning January 1, 2025.

If you are currently enrolled and no longer wish to participate for the 2025 plan year, simply complete the [Legal Enrollment and Opt Out Form](#) on our website and submit to our open enrollment mailbox.

This is a full year benefit meaning you cannot opt out during the 2025 plan year.

Additional Important Information

[2025 Holiday Schedule](#) is available on our website.

[2025 Payroll Calendar](#) is available 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 25, 2024**. 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 2025.

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. Employees working at NKI should submit their change form to their main processing mailbox at hrprocessing@nki.rfmh.org

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.

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 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 during this challenging time.



Robert E. Burke, CPA
Managing Director

