



## **MEMORANDUM**

TO: Research Foundation Employees Eligible for Health Insurance  
FROM: Lisa Coleman, Manager of Employee Benefits  
SUBJECT: Open Enrollment – November 1<sup>st</sup> to November 30<sup>th</sup>, 2009  
DATE: November 2009

The annual open enrollment period for the Research Foundation employee benefit plan runs this year from November 1<sup>st</sup> through November 30<sup>th</sup>. Research Foundation Central has mailed an October Benefits Bulletin to all employees' homes, with detailed information on open enrollment for the 2010 plan year. Following are important points for the 2010 plan year.

**You can access open enrollment information 24 hours a day, 7 days a week by logging into the Research Foundation Website <http://www.rfsuny.org/benefits>.**

From November 1<sup>st</sup> through November 30<sup>th</sup> all Research Foundation employees eligible for health insurance can make the following health insurance changes that will take effect on January 1, 2010:

- Change from one insurance carrier to another
- Change your covered dependents
- Elect to receive health insurance coverage
- Cancel your health or your dependent health insurance

### **How to Make a Change**

To make one of these changes, you will need to complete a new Research Foundation Benefit Enrollment form. To access this click on <http://www.stonybrook.edu/hr>, select Forms & Publications, click on Benefits and select RF Benefits Enrollment Form.

Please contact Benefits at (631) 632-6180 or e-mail HRS [Benefits@sunysb.edu](mailto:Benefits@sunysb.edu) for information and forms. Please state your name, department, and zip code and specify what information you would like us to send to you. The Benefits Enrollment Form must be returned no later than November 30, 2009.

The form may be faxed to (631) 632-2417 or sent via interoffice mail to the following address:

Stony Brook University  
Human Resource Services/RF Benefits  
Administration Building, Room 390, Z=0751

### **Health Insurance**

The co-pay rate for office visits will remain at \$20.00. This rate is applicable for the Research Foundation health plans, and they are as follows: Empire PPO, Aetna, Empire Blue Cross HMO, HIP, and HIP/Vytra.

### **Dental Plan Benefits to Increase**

Beginning January 1, 2010, dental plan benefit maximums will increase to:

- \$2,000 per person per year for Delta Dental PPO providers
- \$1,500 per person per year for Delta Dental Premier and nonparticipating providers
- \$2,000 lifetime orthodontic benefit for dependent children

### **Flexible Spending Accounts**

The month of November is the time of open enrollment for the Research Foundation's Flexible Spending Account (FSA) program. To help save and pay for expenses on a pre-tax basis you may want to enroll in the Health Care Spending Account and/or the Dependent Care Spending Account.

## **Dependent Care Spending Account**

Starting in 2010, RF will provide a lump-sum subsidy for employees who are enrolled in a dependent care spending account. The amount of the subsidy will depend on your annual RF earnings at the time you enroll.

<b>If your salary is...</b>	<b>The Research Foundation contribution is up to...</b>
Over \$70,000	\$300
\$60,001 - \$70,000	\$400
\$50,001 - \$60,000	\$500
\$40,001 - \$50,000	\$600
\$30,001 - \$40,000	\$700
Up to \$30,000	\$800

Employees currently enrolled in the FSA program **must** re-enroll if they wish to continue their contributions in 2010.

Employees can enroll or re-enroll online by following the step-by-step instructions on the FBMC web site at <http://www.myFBMC.com> or call Benefits at 632-6180 for an enrollment packet.

## **Public Transportation Benefits**

RF is pleased to announce RF-Ride, a new benefit program that allows employees to pay for their work-related commuting expenses on a pre-tax basis through payroll deduction. All RF employees are eligible for RF-Ride, which is administered by WageWorks.

To enroll, you will need the last four digits of your Social Security Number to register.

- On line at [www.getwageworks.com/rfsuny/commuter](http://www.getwageworks.com/rfsuny/commuter)
- By phone at 1-877-924-3967 (M-F 8a-8p)

## **New Rules for Continuation of Health Benefits**

By paying the full premium, terminated employees and their qualified dependents may continue health insurance for up to 36 months after employment ends.

### **2010 Bi-Weekly Premiums**

<b>Health Plan</b>	<b>Tier 1</b>	<b>Tier 2</b>	<b>Tier 3</b>	<b>Tier 4</b>
	<b>Employee</b>	<b>Employee &amp; Spouse</b>	<b>Employee &amp; Child(ren)</b>	<b>Family: Employee, Spouse, Child(ren)</b>
<b>Empire PPO Deluxe</b>	\$ 24.16	\$ 85.50	\$ 73.62	\$144.08
<b>Aetna</b>	\$ 79.40	\$305.20	\$210.16	\$338.20
<b>Empire Blue Cross HMO</b>	\$107.57	\$248.64	\$221.51	\$397.26
<b>HIP</b>	\$ 23.25	\$ 81.38	\$ 73.24	\$143.65
<b>HIP/Vytra</b>	\$32.86	\$ 99.20	\$ 99.79	\$188.80

Please remember to visit our Benefits web site at <http://www.stonybrook.edu/hr/benefits> for current Benefits information or contact Human Resource Services, Benefits at (631) 632-6180.

cc: Lynn Johnson  
Steve Riccobono