



BENEFITS

Open Enrollment Newsletter

Annual Open Enrollment November 16 – December 16, 2015

Open enrollment is the designated period when you are able to make changes to your benefits. You may change your health and dental coverage from family to individual or from individual to family, enroll (if eligibility has been met) or opt out of health and/or dental insurance. **All enrollment and/or change forms are due by December 16, 2015 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 2016. Information that is 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 enrolling in.**
- 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=entrance 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).

As announced on October 28, RFMH will be changing health carriers and joining the New York State Health Insurance Plan (NYSHIP) effective January 1, 2016 as a Participating Employer (PE). 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 a wealth of information about all of the current plans offered. When visiting the website, by selecting [Health Benefits & Option Transfer](#) you will have access to current health insurance options under NYSHIP, general eligibility rules, Empire Plan Providers, Pharmacies, as well as the Empire Plan Flexible Formulary.

Under [Health Benefits](#), selecting [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.

NYSHIP is offering RFMH employees the opportunity to participate in an informational session via webinar on December 2, 2015 from 12:00 – 1:30 pm. Space is limited and requires pre-registration. Begin the registration process by clicking on the following link: <https://suny.webex.com/suny/onstage/g.php?d=640391368&t=a> . Once you register, you will receive a confirmation email with the event and call-in number to participate in the webinar.

*****Important Health Plan Transition Information*****

- Any Medical services on or after 1/1/2016 that require pre-authorization will need to pre-authorization through the Empire Plan or your selected HMO. The same is true for any Prescriptions that require prior authorization. Please ensure that you have a supply of medication that will require authorization for the 1/1/2016 transition. Pre-authorization requests can begin once all employees have processed into NYSHIP's system in December. Although it does not take long for approval, you should not wait until the last minute. For a list of drugs that require prior authorization under the Empire Plan, visit the NYSHIP website at <https://www.cs.ny.gov/employee-benefits/nyship/shared/drug-lists/2015/empire-plan-prior-authorization-list-october-2015.pdf>. Prescription refills on file will not carry over to CVS Caremark- a new prescription will need to be obtained from your physician.
- To ensure a smooth transition, and timely receipt of new health insurance cards, if you currently have health coverage through RFMH and do not enroll in an HMO or opt out of coverage during the Open Enrollment Period you and any currently enrolled spouse and/or dependents will automatically be enrolled in the Empire Plan effective January 1, 2016. If you wish to enroll in a plan other than the Empire Plan, or if you will be changing your coverage type, you must complete Form PS404 Health Insurance Enrollment/Change form indicating your Plan choice and coverage. This form is available on our website at: http://corporate.rfmh.org/human_resources/forms/PS_404_HealthInsuranceEnrollmentChange.pdf. If making a change, please submit your form and any required documents as soon as possible to avoid a delay in receiving your new health insurance cards.
- Employees will be receiving additional Plan information via US mail directly from NYSHIP.

Summary of Benefits and Coverage (SBC). Choosing health coverage is an important decision. Legislation requires employers to provide a SBC for all available plan options. The SBC summarizes important information about your health coverage in a standard format to assist you in comparing options and making an informed choice. SBC's are available on the NYSHIP website at <http://www.cs.ny.gov/employee-benefits/group/2/13/1/> under [Health benefits & Option Transfer/health Plan Choices/NYSHIP Plan Comparisons](#).

You may request a paper copy by e-mailing our main HR mailbox at hr@rfmh.org indicating which plan(s) SBC(s) you are requesting.

2015 Form 1095-C Employer-Provided Health Insurance Offer and Coverage

New 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 2015. 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. We will be electronically filing this information with the government no later than March 31, 2016.

Please direct any questions to our main HR mailbox at hr@rfmh.org.

RX Savings by Utilizing Mail Order

You can order mail service prescriptions online, reducing the prescription cost for you and The Empire Plan. Information about The Empire Plan pharmacy locations and 24-hour service 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.

Did you know that some retailers offer individuals access to medications for as low as \$4.00 per month? When you get a prescription filled, ask your pharmacist if they offer a prescription savings program that may benefit you.

2016 Health and Dental Rates

Plan benefits as well as cost are both considerations when selecting a health plan. The 2016 Health rates are included with the distribution of this Newsletter. Dental rates will not be changing for the 2016 plan year. Rates are based on the full time equivalent salary in effect on December 31, for the following plan year.

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, 2015 you are eligible to participate. If you meet these criteria, complete and return a Health Buy-Out enrollment form to your Human Resource Office by December 19, 2015. Your RFMH health insurance will end December 31, 2015 and you will begin the eligibility period to qualify you for your first annual payment in early 2017 for opting out of 2016 insurance. Visit our website for your enrollment form:

http://corporate.rfmh.org/human_resources/forms/2015HealthBuyOutEnrollment.pdf

For those currently enrolled, RFMH will automatically renew your enrollment for the 2016 plan year. There is no need for you to re-enroll.

Dental Insurance

All employees meeting the eligibility requirements and working at least 50% of full-time effort are eligible to participate in our Dental Plan offered through MetLife. MetLife's network 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 account 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 2016 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 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 or utilize their mobile app to check account balances, submit, and review claims.

Only **Healthflex** and **Dependent Care** programs **require re-enrollment each year. This year's deadline is December 16, 2015 for 2016 enrollment.** Enrollment forms are available on our website at:

http://corporate.rfmh.org/human_resources/forms/2016EnrollmentDependentCare_HealthFlex.pdf

The deadline for submitting claims for reimbursement for the 2015 plan year is March 31, 2016 for services rendered no later than 3/15/2016.

New 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

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 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 costs 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 2016 is \$2,550. RFMH's plan offers a grace period, which allows you to be reimbursed from unused amounts remaining in your FSA account on December 31, 2015 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 in 2016** for qualified dependent care expenses. The form to enroll in this program is on our website at:

http://corporate.rfmh.org/human_resources/forms/2016EnrollmentDependentCare_HealthFlex.pdf

Tax Free Transportation and Parking Programs

This program covers qualified expenses you incur for mass transit and parking. The transportation monthly limit remains the same for plan year 2015 at \$130. The parking monthly maximum also remains unchanged at \$250.

Important 2016 Change

In response to changes in the availability of electronic payment media on transit systems, the Internal Revenue Service (IRS) announced that beginning January 1, 2016, employers will no longer be 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 will 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 2016 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 25th 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/2016TransportationParkingEnrollmentForm.pdf.

If you have any questions regarding the above change for 2016 please contact Diversified directly at jfazio@diversifiedgb.com

Defined Contribution Plan

Are you on target to meet your retirement goals? Visit the improved TIAA-CREF website. The **Advice and Guidance** tab at <https://www.tiaa-cref.org/public/index.html> 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-CREF 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-CREF representative when individual counseling sessions are offered at your work location. You may also make an appointment to visit a TIAA/CREF local office, 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 www.tiaa-cref.org.

Retirement Supplemental Contribution Limits (SRA) In 2016, 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 are, or will attain age 50 by the end of 2016, 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 goal. The enrollment/change form can be found at 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, 2016.**

Visit our website at 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-CREF 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 and submit it to your local Human Resource office for processing. If you have additional questions regarding this benefit feel free to contact us through our main HR mailbox at 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

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.

2016 HOLIDAY Schedule is available on our website at:

http://corporate.rfmh.org/human_resources/index.asp?page=calendars2016

Vacation Accruals- Reminder: You may only carry up to 40 days of vacation as of the last day of the last payroll for the year. **This year that date is December 23, 2015.** If you have any questions, 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.

2015 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 to enroll. The company number that has been assigned to 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 2015 enrollment. Once signed in, click Turn On to receive your 2015 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 save time and visit our website at <http://corporate.rfmh.org> to download enrollment or change forms.

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 constantly searching for ways to better serve our employees. Your suggestions and comments are encouraged and can be shared through our main Human Resource Mailbox at 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://rfmh.iapplicants.com/> and register to receive notification of job openings as they are offered. 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*