



MEMORANDUM

TO: Research Foundation Employees Eligible for Health Insurance
FROM: Lisa Coleman, Manager of Employee Benefits
SUBJECT: Open Enrollment – November 1st to November 30th, 2011
DATE: November 2011

The annual open enrollment period for the Research Foundation employee benefit plan runs this year from November 1st through November 30th. Research Foundation Central has mailed an October Benefits Bulletin to all employees' homes, with detailed information on open enrollment for the 2012 plan year. Following are important points for the 2012 plan year.

You can access open enrollment information 24 hours a day, 7 days a week by logging into the Research Foundation Website www.rfsuny.org.

From November 1st through November 30th all Research Foundation employees eligible for health insurance can make the following health insurance changes that will take effect on January 1, 2012:

- 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 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, 2011.

It may be faxed to (631) 632-2417 or mail the form to the following address:

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

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.

Employees currently enrolled in the FSA program **must** re-enroll if they wish to continue their contributions in 2012. 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.

New Dental Care Cost Sharing

Dental care premiums will be shared between the RF and you effective January 1, 2012. The RF will pay 90 percent of the premium for individual coverage and 75 percent of the premium for dependent coverage. For 2012, this would amount to biweekly deductions of \$1.50/employee or \$6.62/family. If you take no action, you will automatically be continued in your current coverage level; however, if you wish to add or remove dependents or drop your dental coverage for 2012, you will need to complete the RF Benefits Enrollment Form and return to the benefits office by November 30, 2011. Under IRS rules, once the first pretax premium is taken out of your paycheck in January, the RF cannot allow you to change coverage unless you experience a qualifying event (marriage, divorce, birth).

Elimination of the Retiree Health Care “Break in Service” Rule

The RF’s Retiree Health Care plan’s “break in service” rule will be eliminated for employees who retire on or after January 1, 2012. You will retain any service credit you have earned toward eligibility for the Retiree Health Care plan (age 55 with 10 or more years of full-time equivalent service) even if your employment with RF is interrupted for a year or more.

Health Insurance

The Research Foundation will no longer offer Aetna Health Care. Employee contributions will increase in 2012.

2012 Bi-Weekly Premiums

Health Plan	Employee	Employee and Spouse	Employee and Children	Family
Empire PPO Deluxe	\$ 28.02	\$ 103.08	\$ 83.18	\$167.20
HIP	33.06	89.83	153.91	211.48
Vytra (HIP Plan)	50.91	95.46	188.47	257.56

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
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