

2010 Research Foundation

Benefit	Description	Eligibility	Effective Date	Cost (Bi-weekly)	Cost (Annual)
Health Insurance/Prescriptions	<p><i>Options:</i></p> <p>Empire Health Choice Hospital/ Major Medical</p> <p>HMO's Vytra/HIP. Hospital/Major Medical Primary care physician</p> <p>Aetna/US Healthcare Hospital/Major Medical Primary care physician</p> <p>Empire HMO Hospital/Major Medical Primary care physician</p> <p>HIP Hospital/Major Medical Primary care physician</p>	Employee must work at least 50% of time on a regular appointment. Hourly employee must average 20 hours per week for 3 consecutive payperiods.	<p>Effective 43rd day from date of hire.</p> <p>Effective 43rd day from the first day of the first qualifying pay period.</p>	<p>Empire PPO</p> <p><i>Employee</i> \$24.16 <i>Employee and Spouse</i> \$85.50 <i>Employee and Children</i> \$73.62 <i>Family</i> \$144.08</p> <p>HMO's Vytra/HIP</p> <p><i>Employee</i> \$32.86 <i>Employee and Spouse</i> \$99.20 <i>Employee and Children</i> \$99.79 <i>Family</i> \$188.80</p> <p>Aetna/US Healthcare</p> <p><i>Employee</i> \$79.40 <i>Employee and Spouse</i> \$308.20 <i>Employee and Children</i> \$210.16 <i>Family</i> \$338.20</p> <p>Empire HMO</p> <p><i>Employee</i> \$77.30 <i>Employee and Spouse</i> \$185.01 <i>Employee and Children</i> \$164.56 <i>Family</i> \$306.61</p> <p>HIP</p> <p><i>Employee</i> \$21.92 <i>Employee and Spouse</i> \$76.72 <i>Employee and Children</i> \$69.04 <i>Family</i> \$134.80</p>	<p>Empire PPO</p> <p><i>Employee</i> \$598.00 <i>Employee and Spouse</i> \$2120.82 <i>Employee and Children</i> \$1828.06 <i>Family</i> \$3560.96</p> <p>HMO's Vytra/HIP.</p> <p><i>Employee</i> \$621.14 <i>Employee and Spouse</i> \$2289.30 <i>Employee and Children</i> \$2311.14 <i>Family</i> \$4456.66</p> <p>Aetna/US Healthcare</p> <p><i>Employee</i> \$1538.94 <i>Employee and Spouse</i> \$6593.86 <i>Employee and Children</i> \$4357.86 <i>Family</i> \$7072.26</p> <p>Empire HMO</p> <p><i>Employee</i> \$2009.80 <i>Employee and Spouse</i> \$4810.26 <i>Employee and Children</i> \$4278.56 <i>Family</i> \$7971.86</p> <p>HIP</p> <p><i>Employee</i> \$569.92 <i>Employee and Spouse</i> \$1994.72 <i>Employee and Children</i> \$1795.04 <i>Family</i> \$3504.80</p>
Dental and Vision	<p>Delta Dental</p> <p>Davis Vision</p>	Eligible to receive health insurance.	Effective 6 months from hire date.	N/C	N/C
Basic Life	Prudential Insurance	Eligible to receive health insurance.	Effective 6 months from hire date.	N/C	N/C
Optional Life	Prudential Insurance Term Life Insurance	Eligible to receive health insurance.	Effective 6 months from hire date.	Cost is based on Salary plus Age	
Dependent Life Insurance	Prudential Insurance Term Life Insurance available for Spouse/Domestic Partner or Children	Eligible to receive health insurance.	Effective 6 months from hire date.	Cost is based on Age of Employee and amount of insurance.	
Workers Compensation	Chubb Insurance	All employees	Effective from Hire date.	N/C	

New York State Disability	First Reliance Standard	All employees	None, if <i>eligibility</i> was established with previous employer If <i>eligibility</i> was not established coverage begins: <i>After</i> 4 consecutive weeks of service for full time employees. <i>After</i> 25 regular work days for part-time employees		
Voluntary Disability Income Protection	First Reliance Standard	Full-time employee working 30 or more hours a week. Earn at least \$15,000 annually in base pay.	Employee must be actively at work.	Cost is based on Weekly earnings plus Age.	
Long-Term Disability	First Reliance Standard	Full-time employees	Coverage begins on the first day of the month following 1 year of full-time service	N/C	
Unemployment Insurance	New York State Dept of Labor	Any employee who involuntarily leaves RF and meets the Dept. of Labor requirements	Coverage is effective immediately if you meet the Dept of Labor criteria.	N/C	
Flexible Spending Accounts	Fringe Benefits Management Company	Employee is paid on a salary basis, receives biweekly paychecks and employed at least 50% of the time.	Health Care Flexible Spending Account has a six month waiting from date of hire. Dependent Care is effective from date of hire.		Health Care Flexible Spending has a yearly maximum of \$4,000. Dependent Care Flexible Spending has a yearly maximum of \$5,000.

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<u>Benefits</u>	<u>Description</u>	<u>Eligibility</u>	<u>Coverage Waiting period</u>	<u>Cost (Bi-weekly)</u>
Retirement Systems				
Basic Retirement	TIAA-CREF	An employee in active pay status working at least 50 percent of time on a regular apt.	1 year of qualified service	N/C Years 2-7 RF contributes 8% Years 8+ RF contributes 10%
Optional Retirement	<i>Options:</i> TIAA-CREF Fidelity Investments	All employees	None	Maximum amount you can contribute is \$16,500 Per year. If over age 50 maximum contribution is \$22,000

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Tuition Waiver	Up to 50% of a 3 credit class to be paid by RF	Full time employees	First day of active employment	N/C																											
Accrual Rates																															
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Personal Leave Accruals <i>Non-Exempt Employees</i>	5 Days personal leave on employees hire date and each subsequent anniversary date.	Eligible full-time employees Eligible part-time employees will receive a pro-rated number of days personal leave on their anniversary date each year.
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