

## 2010 RESEARCH FOUNDATION OF SUNY SUMMARY OF BENEFITS

### **Health Insurance Coverage-42 Day waiting period- Employee selects one health option.**

#### **Empire PPO** – 1-800-409-0272

In-Network – Use Participating Doctors and Hospitals

\$20.00 co-pay, **no referrals required**

**Hospital Care** – Inpatient- pre approval needed, \$100 deductible, Emergency Room - \$50 co-pay

Out-Of-Network – Use Non-Participating Doctors and Hospitals \$300 Annual Deductible (\$750 Family Deductible) Reimbursement at 80%, member responsible for 20%

**RF Prescription Program** – Medco Health 1-800-251-7690

Retail Pharmacy – 30 day supply \$10-Generic, \$20-Brand, \$35-Non-Preferred

Mail Order for home delivery – 90 day supply, \$10-Generic, \$40-Brand, \$70-Non-Preferred

#### **Vytra/Hip Prime HMO** – 631-694-4000

Choose **ONE** Primary Care Physician, \$20 co-pay, Specialist referrals needed -\$20 co-pay

Hospitalization \$100 deductible, Emergency Room - \$50 co-pay

Prescriptions: \$10-Generic, \$20-Brand, \$35- Non Formulary

#### **Aetna/US Healthcare HMO** – 1-800-323-9930

Choose **ONE** Primary Care Physician, \$20 co-pay, Specialist referrals needed - \$20 co-pay

Hospitalization \$100 deductible, \$50 co-pay for emergency room

Prescriptions: \$10-Generic, \$20- Preferred Brand, \$35- Non Formulary at participating pharmacies

#### **Empire HMO** – 1-800-662-5193

Choose **ONE** Primary Care Physician, \$20 co-pay, Specialist referrals needed - \$20 co-pay

Hospitalization \$100 deductible, \$50 co-pay for emergency room

Prescriptions: \$10-Generic, \$20-Preferred Brand, \$40-Non Preferred Brand at participating pharmacies

#### **HIP – Health Insurance Plan of Greater New York** – A Medical Group HMO – 1-800-HIP-TALK

Choose **ONE** Health Center or **ONE** Participating Provider, \$20 co-pay, Specialist referrals needed - \$20 co-pay

Hospitalization \$100 deductible, \$50 co-pay for emergency room

Prescriptions: \$10-Generic, \$20-Preferred Brand, \$35 Non Preferred Brand

**Dental Insurance – Delta Dental** – 6 month waiting period, maximum benefit \$2,000/\$1,500 per year

**Vision Care Plan – Davis Vision** – 6 month waiting period, covers eye exam and eyeglasses every 2 years

**Life Insurance –First Reliance Standard** – 6 month waiting period- paid by the Research Foundation, Basic Life and Accidental Death and Dismemberment \$10,000 coverage, *Optional Life Ins, available as a payroll deduction*

**Voluntary Dependent Life Coverage** – Term life insurance available for spouses, domestic partners and children

**Worker’s Compensation Insurance - Chubb Ins.** Covers any work related illness or injury

**New York State Short-Term Disability Insurance – First Reliance Standard** – 4 week waiting period

**Voluntary Short-Term Disability Insurance** – Additional voluntary short-term disability coverage

**Long Term Disability Insurance** – Full time employees – 1 year waiting period

**FMLA – Family And Medical Leave Act** – Must be employed 12 months and worked at least 1250 hours

**Tuition Waivers** – Full time employees only, Subject to space and funds available

**Flexible Spending Accounts** – Health Care and Dependent Care Flexible Spending Accounts

**College Tuition Savings Program** – NY’s 529 - Available as a payroll deduction

**Long Term Care** – Available for employee, spouse, parent and parent in-law

**RF-Ride** – employees may pay for work-related commuting expenses on a pre-tax basis

**Retirement Plan- TIAA-CREF** – (401(a) plan) – No contribution is required of employees. To become vested in the plans you must work for the Research Foundation for 1 year and meet requirements

**Optional Tax-Deferred Programs** – (403(b) plan) – Paid by employee through payroll deductions

#### ***Investment Options:***

**TIAA-CREF**

**Fidelity Mutual Funds**