

Benefits Bulletin

Postdoctoral Fellows / October 2022

Open Enrollment Is November 1 – 30

Select the plans and coverage levels you want for 2023 in the following plans: Health Care, Dental Care, Vision Care. Your benefit choices are effective January 1, 2023.

Do You Have Questions Regarding Open Enrollment?

The Benefits Department will be hosting office hours to answer your questions on 11/4, 11/18 and 11/25 from 12 to 1 p.m.

Dial-in #: 877-853-5247

Meeting ID: 897 7134 2069

Learn more at www.rfsuny.org/benefits.



Open Enrollment is your opportunity to make changes to your health, dental and vision coverage for 2023. You may change health plans, add or remove dependents or waive coverage. If you take no action during Open Enrollment, your 2022 Health, Dental and Vision Care elections will roll over into 2023.



New deductions for 2023 premiums (if applicable) will appear in your January 13, 2023 paycheck. Make sure to review your paycheck to confirm deductions are accurately reflected.



Enrolling is easy! Submit an enrollment form to your campus HR/ Benefits Department starting November 1st.



Reminder: If you are enrolled in an Empire PPO plan, you have two insurance cards. Empire cards are for medical coverage only. Please use your Express Scripts card at the pharmacy.



Reminder: If you are electing dental and vision care, the Empire Graduate Student and Post Doc medical plan includes dental and vision plan plus insurance. If you elect other medical coverage, dental and vision must be elected separately.



Effective January 1, 2023, UMR (UnitedHealthcare), the administrator for a medical plan option, is being replaced by Empire Blue Cross. See [page 3](#) for more details.

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2023 Health Care Plan Comparison

PLAN FEATURE	EMPIRE BLUE CROSS TRADITIONAL PPO	EMPIRE BLUE CROSS DEDUCTIBLE PPO ¹	CAPITAL DISTRICT PHYSICIANS' HEALTH PLAN (CDPHP)	INDEPENDENT HEALTH ASSOCIATION (IHA)	MVP	GRADUATE STUDENT AND POSTDOCTORAL PPO PLAN BY BLUE CROSS
POSTDOCTORAL FELLOWS BIWEEKLY RATES						
Individual	\$581.92	\$531.71	\$445.22	\$389.10	\$473.79	\$160.41
Individual + Spouse/ Domestic Partner	\$1,203.90	\$1,103.47	\$890.44	\$933.84	\$1,092.94	\$351.62
Individual + Child(ren)	\$1,033.97	\$943.59	\$845.91	\$700.38	\$907.65	
Family	\$1,742.37	\$1,591.90	\$1,246.62	\$1,089.48	\$1,236.83	\$459.15
WHAT YOU PAY						
Preventive Care	\$0 (gym reimbursement up to \$300)	\$0 (gym reimbursement up to \$300)	\$0	\$0	\$0	\$0
Office Visit	\$20	\$30	\$20	\$20	\$20	\$10
Lab	\$20	deductible and coinsurance	\$20	\$0-\$20	\$20	\$15
X-ray	\$20	deductible and coinsurance	\$20	\$20	\$20	\$15
Emergency Room	\$50	\$50	\$50	\$125	\$50	\$25
Outpatient Surgery	\$0	deductible and coinsurance	\$75	\$15	\$75	\$15
Durable Medical Equipment	\$0 covered in full	deductible and coinsurance	20%	50%	20%	\$0 covered in full
Generic Rx	\$10	\$10	\$10	\$10	\$10	\$5
Preferred Rx	\$25	\$25	\$25	\$30	\$25	\$25
Nonpreferred Rx	\$45	\$45	\$45	\$50	\$40	\$45
Mail Order Rx	\$10/\$50/\$90	\$10/\$50/\$90	2.5 copays	2.5 copays	2.5 copays	\$5/\$50/\$90
DEDUCTIBLES						
Inpatient Hospital Services	\$100	deductible and coinsurance	\$100	\$100	\$240	\$200

¹ This plan has a \$500 in-network deductible and 10 percent coinsurance for services other than an office, urgent care or emergency room visit.

Due to rising healthcare costs, inflation, and the COVID-19 pandemic, you will notice higher than normal increases in health insurance premiums for the 2023 plan year.

2023 Dental Plan Rates

COVERAGE LEVEL	POSTDOCTORAL FELLOWS BIWEEKLY RATES
Individual	\$15.94
Family	\$37.68

For full detail, please refer to the RF Benefits Handbook or visit www.rfsuny.org/benefits.

2023 Vision Plan Rates

COVERAGE LEVEL	POSTDOCTORAL FELLOWS BIWEEKLY RATES
Single	\$1.96
Family	\$4.66
Plan Plus Single	\$6.81
Plan Plus Family	\$15.97

Due to federal regulations, all health insurance carriers will be issuing new cards for the 2023 plan year. New cards should be mailed to your home prior to 1/1/2023.

New Health Insurance Administrator

We are pleased to announce that **Empire Blue Cross** will be the new health plan administrator for the Graduate Student and Postdoctoral Employee Health Plan, replacing UMR, effective **January 1, 2023**.

The transition to Empire Blue Cross will provide enrollees with a larger network of providers and will achieve cost savings. There will be no changes to the benefits under the plan as a result of the change in administrators. Additionally, Express Scripts will remain the administrator for prescription drug benefits.

As we get closer to the January 1, 2023 transition, please review your current health care providers and verify that they are part of the Empire Blue Cross network by visiting <http://www.empireblue.com>. Follow the instructions here: <https://www.rfsuny.org/media/RFSUNY/Forms/findadocgrad.pdf>.

In the unlikely event that your current health care provider is not part of the **Empire Blue Cross** network, you will be able to request a continuation of service here: <https://www.rfsuny.org/media/RFSUNY/Forms/transitionofcare.pdf>.

You will receive new ID cards from **Empire Blue Cross** prior to January 1, 2023 which should be used for both medical and prescription drug coverage.

If you do not make any changes to your medical plan coverage for 2023 you will be placed in the same plan at the same coverage level as you had in 2022.

About This Benefits Bulletin

This document is intended to provide a brief overview of changes taking effect. It is not meant to be all-inclusive. If there are any conflicts between the information presented in this document and the legal plan documents, the legal plan documents will govern. The Research Foundation reserves the right to change or terminate the plans at its discretion.

This Benefits Bulletin is available online at www.rfsuny.org/benefits by selecting *Benefits Publications* under *Quick Links*.

Watch for Your 1095 Tax Form

As required by the Affordable Care Act (ACA), you will receive a Form 1095 in February. The form serves as a statement of the health insurance you enrolled in and are eligible for. You will need this form to complete your tax return, but you do not need to send this form in with your 2021 tax returns. Be sure to keep it with your other tax documentation. To ensure you receive your Form 1095, make sure your address is up to date with your Human Resources Department.

Attention: Empire Blue Cross Enrollees

Did you know Empire Blue Cross has an app? Download the Sydney Health App today for a quicker and simpler way to manage your healthcare.

- Download electronic insurance cards
- Finds providers based on cost and quality
- Receive personalized health tips

Who to Call

For more information about open enrollment and the benefits you are eligible for, visit the RF Benefits website (www.rfsuny.org/benefits) or contact your campus Benefits Office. For more information about a specific plan before you enroll, contact the appropriate claims administrator listed below.

BENEFIT	PROVIDER	PHONE	WEBSITE
Health Care	Empire Blue Cross	800-342-9816	www.empireblue.com
	Capital District Physicians' Health Plan (CDPHP)	800-777-2273	www.cdphp.com
	Independent Health Association (IHA)	800-501-3439	www.independenthealth.com
	MVP Health Plan (All Areas)	888-687-6277	www.mvphealthcare.com
Prescription Drug (for PPO members)	Express Scripts	800-251-7690	www.express-scripts.com
Dental Care	Delta Dental	800-932-0783	www.deltadentalins.com
Vision Care	Davis Vision	800-999-5431	www.davisvision.com

Annual Notices

Annual Notice of Women's Health and Cancer Rights Act

Did you know that the Women's Health and Cancer Rights Act of 1998 requires that all RF health plans provide benefits for mastectomy-related services?

Services include all stages of reconstruction and surgery to achieve symmetry between the breasts, fashion prostheses and correct complications resulting from a mastectomy, including lymphedemas.

For more information, refer to the Benefits Handbook, available from the RF Benefits website (www.rfsuny.org/benefits) under "Quick Links" or from your campus Benefits Office.

Reminder of Health Plan Privacy Practices

There is a "Notice of Privacy Practices" that describes how protected health information (PHI) may be used or disclosed by your group health plan to carry out payment, for health care operations and for purposes that are permitted or required by law. This notice also sets out legal obligations of the RF concerning your PHI and describes your rights to access and control it.

You can access this notice on the RF Benefits website (www.rfsuny.org/benefits *Health Insurance > Legal Notices*) or you may request a paper copy of the notice from your campus Benefits Office.

Specialty Pharmacy Copay Assistance Program

The Research Foundation for SUNY is implementing a specialty pharmacy copay assistance program.

Please note that there are certain specialty pharmacy drugs that are considered non-essential health benefits under the plan and the cost of these drugs will not be applied toward satisfying the participant's out-of-pocket maximum. Although the cost of these drugs will not be applied towards satisfying a participant's out-of-pocket maximum, the cost of the drugs will be reimbursed by the manufacturer at no cost to the participant. A listing of these drugs can be found at www.express-scripts.com.

Copays for certain specialty medications may be set to the max of the current plan design or any available manufacturer-funded copay assistance.



The Research
Foundation for

The State University of New York

35 State Street

Albany, New York 12207-2826

Benefits Open Enrollment:

November 1 – 30

Look inside for important
information.

Look inside for
important information
about your **2023**
benefits!

