

At the RF, It Pays to Make Smart Health Choices

As a complement to the health care benefits described inside, the RF offers wellness programs that reward employees for taking better care of their health.

Participants in the Virgin Pulse wellness program can earn up to \$100 each quarter for performing healthy behaviors, such as exercising, good nutrition, completing wellness challenges, and taking health quizzes.

The second surgical opinion program helps participants and their doctors make more informed decisions about certain surgical procedures, such as weight-loss surgery, hip or knee replacement, and back surgery. Employees seeking a second opinion can earn a \$400 gift card.

Enrollees in an RF PPO plan enjoy a refund of up to \$300 per year on gym memberships at public health fitness centers.

Learn More about all our benefits at www.rfsuny.org/benefits. Scan this code with your mobile device to get there right away.

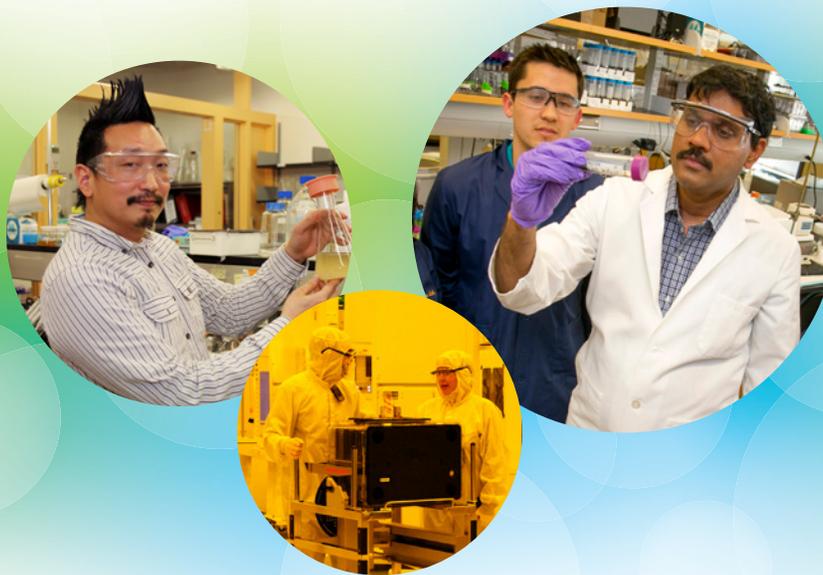


The Research Foundation for
The State University of New York
Post Office Box 9
Albany, NY 12201-0009

Corporate office for benefits administration:
(518) 434-7080



Benefits Outline



The Research Foundation for The State University of New York works with the academic and business leadership of campuses to support research and discovery at SUNY through efficient and skillful administration of sponsored projects and adept transfer and sharing of intellectual property for public benefit and economic growth.

Your employment at “The RF” entitles you to a wide range of benefits designed to protect your health and financial security.

We value people, collaboration, integrity, innovation, quality, and accountability. The benefits we offer reflect these values. Consider these benefits just one facet of the rewards that we believe will be yours when you join the Research Foundation.

OVERVIEW OF 2015 BENEFITS

BENEFIT	DESCRIPTION	ELIGIBILITY
Health Care¹	The RF Health Care plan features two Preferred Provider Organization (PPO) plans through Empire Blue Cross as well as a selection of Health Maintenance Organizations (HMOs) that are available based on your location.	Employees working at least 50% of full time on a regular appointment. You must enroll and pay your share of the premium.
Dental Care	The Dental Care plan offers the freedom to visit any dentist. Covered care includes preventive services (exams and cleanings), basic services (fillings), major services (dentures and bridges) and orthodontics.	Employees working at least 50% of full time on a regular appointment. You must enroll and pay your share of the premium.
Vision Care	The Vision Care plan covers exams, lenses and frames or contact lenses every two years.	Employees working at least 50% of full time on a regular appointment. You must enroll for this coverage. The RF pays the entire cost.
Disability and Income Protection	The RF provides disability and income protection if you are unable to work due to illness or injury. Benefits include Workers' Compensation, New York State Short-Term Disability, Voluntary Short-Term Disability (VSTD), and Long-Term Disability (LTD).	Workers' Compensation and New York State Short-Term Disability cover all employees. Eligibility, coverage, and contribution levels for VSTD and LTD vary depending on your elections and full-time status.
Life and Accidental Death & Dismemberment Insurance (AD&D)	The RF provides \$50,000 in Basic Life and AD&D at no cost. You may purchase additional coverage in increments of your salary up to \$300,000. You also may purchase Optional Life coverage for your spouse/domestic partner and eligible dependent children.	Employees working at least 50% of full time on a regular appointment. Waiting period applies. Basic Life coverage is automatic.
Voluntary Long-Term Care Insurance	You can select this insurance to pay for long-term care services for individuals who are unable to care for themselves. You can enroll yourself, your spouse/domestic partner, and/or your parents and grandparents in this coverage.	Employees working at least 50% of full time on a regular appointment. You pay for this coverage.
Retirement Benefits	Through the Basic Retirement plan, the RF contributes an amount equal to 8% of your earnings during your first 7 years of eligible service. Thereafter, the amount increases to 10%. Employees may supplement these savings by contributing to the Optional Retirement plan and/or the Deferred Compensation plan. If eligible, a Retiree Health Care plan is available to those who meet eligibility requirements.	Employees who meet a one-year eligible waiting period and are in a regular appointment are eligible for the Basic Retirement plan. All regular and summer employees may enroll in the Optional Retirement plan immediately. The Deferred Compensation plan is limited to key employees.
Phased Retirement	You may be able to "phase into" retirement by changing from full time to part time while maintaining full-time benefits coverage. You also may begin collecting retirement benefits.	Eligible employees must be at least age 55 and have the equivalent of at least 10 years of full-time service with the RF.
Flexible Spending Accounts (FSAs)	The RF offers a Health Care and a Dependent Care FSA, which allow you to use pretax earnings to pay qualified expenses. If you enroll in a Dependent Care FSA, the RF will contribute an annual lump-sum subsidy of \$300 to \$800 based on your income.	Salaried, non-student employees working at least 50% of full time. Waiting period and other conditions apply.
College Savings Program	You may contribute \$5,000 per year (\$10,000 per year for married couples) to pay for future college expenses for your beneficiaries, with tax benefits.	Any employee who uses direct deposit.
Commuter Transit and Parking Benefits	RF Ride lets you use pretax payroll deductions to pay for parking and public transportation related to your work commute.	Any employee who uses direct deposit.
Unemployment Benefits	You receive 50% of your average weekly wage (up to \$405 per week) if you involuntarily terminate employment.	Any employee whose employment is involuntarily terminated. Coverage is automatic.

¹ Eligible employees traveling internationally for business also receive health care coverage.

This Benefits Outline is intended to provide general information about Research Foundation (RF) benefits and is not intended to serve as an official plan document or summary plan description. If there is a conflict between this outline and any official plan document, the plan documents will prevail.