

## **Frequently Asked Questions**

### **BENEFITS**

#### **When does medical, dental and vision insurance end?**

If you are enrolled in these coverages, your health, dental, and vision benefits will end 28 days after your last day of employment with the RF. This run-out period also applies for all dependents included on your medical, dental, and vision plans. Please note that additional information will be provided in the COBRA and continuation coverage notice that will be mailed to your home address at the time your employment terminates.

#### **What benefits are eligible through COBRA?**

You and your dependents may continue health, dental, and vision coverage (if enrolled at the time employment ends) under federal (COBRA) law for 18 months and continue health insurance only for an additional 18 months under New York State law for up to a total of 36 months for health insurance, depending on you and your dependents' individual circumstances, as well as other health coverage alternatives that may be available to you through the Health Insurance Marketplace.

#### **What is the cost of COBRA Coverage?**

Cost varies based on your current medical insurance plan, please see the attached 2018 COBRA rates. Please note that the necessary paperwork that must be completed in order to elect COBRA will be mailed to your home address at the time your employment terminates.

#### **What other benefits may be continued after employment ends?**

- **Life Insurance:** You may continue your basic and optional group life coverage under the RF policy for up to 12 months by paying premiums directly to Securian Life. After the 12 month continuation period is exhausted, you may port or convert your Basic and Optional Life Insurance coverage to an individual policy. Additional details on this continuation option will be included in the benefits continuation and COBRA packet that will be sent to your home address at the time your employment terminates.
- **Health Care Flex Spending Account (FSA)** expenses can be reimbursed only after termination of employment if the expenses were incurred prior to your termination at the RF. **Please Note:** You may be entitled to elect COBRA under the health FSA and receive reimbursement for qualified expenses incurred after your termination, but only if you continue to make the required FSA COBRA premium payment using your money after taxes have been taken out. However, you generally do not have the right to elect COBRA continuation coverage if the cost of COBRA continuation coverage for the remainder of the plan year equals or is more than the amount left in your FSA. CONEXIS will send paperwork to your home address regarding your decision to continue coverage. There is not an option to continue the dependent care FSA under COBRA. For additional information on Health Care Flex Spending Accounts, please visit the following link:  
[https://portal.rfsuny.org/portal/page/portal/employee\\_benefits/benefits/regular\\_employees/flex\\_spending/flex\\_spending\\_health\\_care](https://portal.rfsuny.org/portal/page/portal/employee_benefits/benefits/regular_employees/flex_spending/flex_spending_health_care)

About this Document: This document is intended to provide a brief overview of benefits information. 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. We encourage all employees to also review the Benefits Handbook available at [http://www.rfsuny.org/media/RFSUNY/Forms/benefits\\_handbook.pdf](http://www.rfsuny.org/media/RFSUNY/Forms/benefits_handbook.pdf)

- **Long Term Care:** Your Long Term Care coverage ceases on the last day of employment, however, this coverage through CNA is completely portable. You may elect to continue your coverage with no change in rates or benefits. Please contact CNA directly at 1-877-777-9072 to elect continuation of coverage.

#### **What benefits are not eligible for continuation after employment ends?**

- **Dependent Care Flex Spending Account (FSA)** - is not eligible for continuation upon termination of employment; however, you can continue to request reimbursement for eligible expenses incurred until you exhaust your account balance or the plan year ends.  
[https://portal.rfsuny.org/portal/page/portal/employee\\_benefits/benefits/regular\\_employees/flex\\_spending/flex\\_spending\\_dep\\_care](https://portal.rfsuny.org/portal/page/portal/employee_benefits/benefits/regular_employees/flex_spending/flex_spending_dep_care)
  - **Voluntary Short Term Disability**-ceases on your last day of employment
  - **New York State Disability**-ceases 28 days after your last day of employment
  - **Long Term Disability**-ceases on your last day of employment
  - **Wellness Program**-ceases on your last day of employment. You have 30 days from the last day of your employment to redeem any rewards while you were enrolled.
- \*Additional information will be provided in the COBRA and Continuation coverage notice that will be mailed to your home address at the time of termination of employment.

#### **What happens if I become employed by another RF location?**

**Health Insurance** - If you have a break in service of 28 days or less, you will have no lapse in coverage. You would need to make up any missed deductions during the 28 day period. If you have a break in service greater than 28 days you will have to meet a new 42 day waiting period when rehired to a benefits eligible position.

**Dental, Vision, Life Insurance and Flex Spending** - If you have a break in service of 28 days or less, you will have no lapse in coverage. You would need to make up any missed deductions during the 28 day period. If you have a break in service greater than 28 days but less than one year, you can reenroll without a new waiting period when rehired to a benefits eligible position. If you have a break in service greater than one year, you must meet a new 6 month waiting period.

**Short-Term Disability Benefits** – If you have a break in service less than 28 days, you will have no lapse in coverage and individuals enrolled in the voluntary short term disability plan will need to make up missed deductions. If you have a break in service greater than 28 days, you must meet a new 28 day waiting period.

**Long-Term Disability** – If you have a break in service of less than one year, your coverage will begin again immediately and you will not need to meet a new one year waiting period.

## **RETIREMENT**

#### **What happens to my retirement funds?**

Once you are vested, your retirement benefits cannot be taken away. Contributions made by the Research Foundation to your basic retirement plan account cease with your final paycheck. Your elective

About this Document: This document is intended to provide a brief overview of benefits information. 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. We encourage all employees to also review the Benefits Handbook available at [http://www.rfsuny.org/media/RFSUNY/Forms/benefits\\_handbook.pdf](http://www.rfsuny.org/media/RFSUNY/Forms/benefits_handbook.pdf)



contributions to the Optional Retirement plan also cease with your final paycheck. The funds in your contracts continue to share TIAA earnings/losses, even if no further contributions are made.

[https://portal.rfsuny.org/portal/page/portal/employee\\_benefits/benefits/regular\\_employees/retirement/basic\\_retirement/employment\\_termination](https://portal.rfsuny.org/portal/page/portal/employee_benefits/benefits/regular_employees/retirement/basic_retirement/employment_termination)

\*Additional information will be provided in the COBRA and Continuation coverage notice that will be mailed to your home address at the time of termination of employment.

### **May I take a distribution from my retirement?**

The normal retirement age is 65; however, you can receive a distribution at any age following termination of employment with the RF. For more information regarding distributions and tax implications please see the How Benefits are Paid page below or call TIAA at 800-842-2252:

[https://portal.rfsuny.org/portal/page/portal/employee\\_benefits/benefits/regular\\_employees/retirement/basic\\_retirement/payment\\_options](https://portal.rfsuny.org/portal/page/portal/employee_benefits/benefits/regular_employees/retirement/basic_retirement/payment_options)

### **What happens if I become employed by another RF location?**

There is no break in service provision so you will remain in the same retirement tier and contributions to the basic retirement plan will begin again immediately. You will need to re-enroll in the Optional Retirement Plan and make a new salary deferral election if you experience a break in service greater than 28 days.

### **Am I eligible for retiree health benefits?**

If you meet the following eligibility requirements and pay the required premium, the RF will continue your Health Care coverage as a retiree. You must:

- Be enrolled in the RF Health Care plan when you retire or terminate employment;
- Have completed a minimum of 10 years of full-time service or the equivalent in part-time service at 50 percent or more of full-time effort (e.g., a person working 50 percent of full-time for 20 years would qualify) with the RF;
- Be at least age 55; and
- Be continuously employed by the RF during the one-year period immediately prior to retirement

If you and/or your eligible covered dependents are under age 65, the RF will continue health care coverage for your eligible dependents if they have been covered under your plan for at least one year before you retire. No new dependents can be added to your coverage after you retire.

At age 65, you will need to be enrolled Medicare Parts A and B. In addition, you and/or your eligible dependents will transition off of the group health plan and you will need to purchase individual Medicare supplemental medical and prescription drug coverage. The RF will still provide financial support in the form of an annual contribution to a Health Reimbursement Account (HRA) which may be used to obtain reimbursement for Medicare supplemental insurance premiums, Medicare Part B premiums and other eligible out of pocket expenses such as copayments or coinsurance.

Additional information, including retiree health rates, can be found at the following link: [https://portal.rfsuny.org/portal/page/portal/employee\\_benefits/benefits/life\\_events/retirement](https://portal.rfsuny.org/portal/page/portal/employee_benefits/benefits/life_events/retirement)

About this Document: This document is intended to provide a brief overview of benefits information. 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. We encourage all employees to also review the Benefits Handbook available at [http://www.rfsuny.org/media/RFSUNY/Forms/benefits\\_handbook.pdf](http://www.rfsuny.org/media/RFSUNY/Forms/benefits_handbook.pdf)

**If I am ineligible for retiree health benefits when my employment terminates but I am rehired by the RF in the future, will any of my prior RF service count?**

There is no break in service provision in regards to the retiree health insurance benefits. This means all of your RF eligible service counts towards the eligibility requirements. If you return to RF employment, your prior eligible service will be combined with the eligible service from your new position. If you terminate employment from the new position and meet the eligibility criteria listed above, you will be eligible for retiree health insurance.

**PAID TIME OFF ACCRUALS**

**What will happen to my accrued paid time off balances?**

- **Vacation:** Upon separation from RF employment, eligible employees will be paid for up to 30 days of accrued, unused vacation leave.
- **Holiday, Personal, Sick:** Upon separation from RF employment, any accrued, unused Holiday, Personal and Sick time will not be paid out. If you meet retiree health insurance eligibility requirements, you are eligible to receive an additional retirement contribution on your unused sick leave accruals (up to 200 days).

[https://portal.rfsuny.org/portal/page/portal/employee\\_benefits/benefits/regular\\_employees/retirement/basic\\_retirement/employment\\_termination](https://portal.rfsuny.org/portal/page/portal/employee_benefits/benefits/regular_employees/retirement/basic_retirement/employment_termination)

**What will happen to my accrued paid time off balances if I become employed by another RF location?**

An employee who returns to the RF payroll after longer than 1 calendar year has had a "break-in-service" and is treated as a new employee for leave purposes. The employee must meet the 6-month waiting period for vacation credit and use, and will accrue leave under the current rules at the rate for a new employee unless the employee has completed immediate full-time SUNY employment service. An employee who returns to the RF payroll within 1 year of the time he or she left the payroll retains certain rights related to leave as outlined in the following paragraph.

Unused accrued sick leave will be restored to an employee who is reinstated to an eligible position within 1 year. Any accrued vacation time that was unused and not already paid out will also be reinstated. An employee who transfers between operating locations will retain unused accrued sick leave, holiday leave, and unused personal leave. Unused accrued vacation time will be paid to an employee transferring between operating locations unless the employee elects to have the time transferred.

**When can I file for unemployment benefits?**

You can file for unemployment benefits when you become unemployed. Per NYS Department of Labor, claims should be filed during your first week of total or partial unemployment. If you wait, you may lose benefits. You may not file for a week when you work four or more days or earn more than \$430 gross pay between Monday and Sunday. You must wait until the next Monday to file, if you are still unemployed. Below is a link to information regarding unemployment insurance benefits:

About this Document: This document is intended to provide a brief overview of benefits information. 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. We encourage all employees to also review the Benefits Handbook available at [http://www.rfsuny.org/media/RFSUNY/Forms/benefits\\_handbook.pdf](http://www.rfsuny.org/media/RFSUNY/Forms/benefits_handbook.pdf)



[https://portal.rfsuny.org/portal/page/portal/employee\\_benefits/benefits/regular\\_employees/unemployment\\_insurance](https://portal.rfsuny.org/portal/page/portal/employee_benefits/benefits/regular_employees/unemployment_insurance)

**Benefits Contacts:**

For questions regarding benefits, please reach out to:

Christine Goff  
716-879-4091  
[goffce@buffalostate.edu](mailto:goffce@buffalostate.edu)

Christa Taylor  
518-434-7095  
[christa.taylor@rfsuny.org](mailto:christa.taylor@rfsuny.org)

RF Benefits Central Office  
518-434-7101  
[Benefits@rfsuny.org](mailto:Benefits@rfsuny.org)

Benefits Information Page: Leaving the RF

[https://portal.rfsuny.org/portal/page/portal/employee\\_benefits/benefits/life\\_events/leaving\\_rf](https://portal.rfsuny.org/portal/page/portal/employee_benefits/benefits/life_events/leaving_rf)

About this Document: This document is intended to provide a brief overview of benefits information. 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. We encourage all employees to also review the Benefits Handbook available at [http://www.rfsuny.org/media/RFSUNY/Forms/benefits\\_handbook.pdf](http://www.rfsuny.org/media/RFSUNY/Forms/benefits_handbook.pdf)