



What's New in Benefits for 2019

DIVISION OF HUMAN RESOURCES

It's Benefits Open Enrollment Time! Open Enrollment is November 2-19, 2018.

Rensselaer remains committed to providing a comprehensive and affordable benefits package with an umbrella of coverage for you and your family. We continue to maintain our plans at a very reasonable cost for a very rich benefits package!

The annual Benefits Open Enrollment period is an important time to review your current benefits, assess your coverage needs, and make changes to benefit plan elections for you and your eligible family members. The benefit elections you choose will be effective January 1, 2019, and will remain in effect through the 2019 calendar year.

WHAT'S NEW FOR 2019

Medical/Prescription

- New Behavioral Health benefit added to "Doctor on Demand" telemedicine benefit
- New Health Risk Management program with on-campus Health Care Advocate
- Employee premium deductions will increase by 4% (see page 4).
- Pharmacy tier changes on both plans—the prescription drug formulary will move to a five-tier benefit structure that breaks out tiers for preferred (tier 4) and non-preferred (tier 5) specialty drugs. The cost of specialty drugs continues to increase, and a five-tier benefit structure will assist in managing cost, without having to exclude certain specialty drugs.

	2018 Cost	2019 Cost
Tier 1	\$10	\$10
Tier 2	\$35	\$35
Tier 3	\$55	\$55
Tier 4	N/A	15% up to \$800
Tier 5	N/A	25% up to \$1,200

Here is a link to the updated pharmacy formulary information; the Rensselaer plans use Formulary 5: <https://www.cdphp.com/providers/formulary/formulary-updates>.

Dental and Vision

- No changes to cost and benefits for your dental and vision plans.

New York Disability Benefits (DBL) and Paid Family Leave (PFL)—new payroll deductions for 2019

Short-term disability benefits allow eligible employees to receive disability benefits that provide four (4) hours per day of pay paid by Rensselaer and four (4) hours of accrued, unused RTO (or PTO) per day. If an employee has no accrued RTO or PTO time, Rensselaer will continue to pay four (4) hours per day.

PFL provides paid leave to: bond with a newly born, adopted or fostered child; care for a close relative with a serious health condition; or assist loved ones when a family member is deployed abroad on active military service. PFL paid leave benefit in 2019 is 55% of your average weekly wage, capped at 55% of the New York State Average Weekly Wage.

Beginning in 2019, Rensselaer will begin taking NYS payroll deduction taxes for these benefits as permitted by state law. The maximum **annual** payroll deduction for 2019 is \$31.20 for DBL and \$107.97 for PFL.

Basic Life Insurance—new age reduction schedule

We have implemented a new age reduction schedule on Basic Life insurance, which will reduce the amount of your life insurance benefit when you reach age 65.

All regular faculty and staff up to age 64 will receive 2.25 times their annual base salary. At age 65, employees (equally) receive the following age reductions for Basic Life insurance only:

- To 75% (of original) at age 65
- To 50% (of original) at age 70
- To 25% (of original) at age 75
- To 5% (of original) at age 80

The above age reductions apply for your age as of January 1, 2019, and all percentages above are shown as a percent of your benefit level upon reaching age 65.

Need more information?

Should you have any questions regarding our benefits or this year's Open Enrollment process, please contact Louis Padula, Director of Benefits, Retirement and HRIS at 276-6164.

Fidelity's Financial Wellness Program

Want to get a financial wellness check-up for free? Whether you are navigating your first financial milestones, managing day-to-day expenses, or looking to maintain your lifestyle, Fidelity's Financial Wellness program can assist you in making the right financial decisions.

TELL US YOUR STORY!



Get Your Personal Finance Picture

In 10 minutes or less, you can get easy access to tools, infographics, articles, and more when you visit [Fidelity.com/mymoneycheckup](https://www.fidelity.com/mymoneycheckup). This free checkup will help you see what you are doing well, and which areas may need improvement. You will get simple next steps to help you make the most of your money. If you'd prefer to speak with a representative directly about the My Money Checkup tool, call (800) 798-2363.

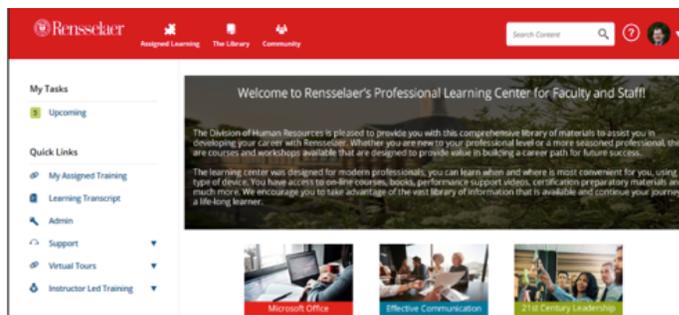


TIAA Retirement Advisor

Want to create a retirement plan for free? TIAA can help you create a plan for your future. The TIAA Retirement Advisor's objective is to help you reach your desired retirement income goal by helping you define a plan based on asset allocation, savings, and retirement age, and create a plan for the retirement you want and need. Use the TIAA online advisor today at <https://www.tiaa.org/public/offer/insights/retirement-advisor>. If you prefer to speak with a representative directly at TIAA Individual Advisory Services, you may call them at (866) 842-3519.

Supplemental 403(b) Retirement Program is available to all employees.

Employees may begin participating in the Rensselaer Supplemental Retirement Program at any time. The projected maximum contribution limit for 2019 is \$19,000, and for faculty and staff over age 50, another \$6,000 of catch-up contribution can be made.



Skillport Online Professional Learning Center

The Division of Human Resources has launched a new online Professional Learning Center for Faculty and Staff in partnership with Skillsoft, a leader in online learning solutions. The platform includes thousands of assets that you can access anytime from any device! **Lifelong learning is a fundamental component of our mission at Rensselaer.** Login to your personalized account today at <https://rpi.skillport.com> using your RCS login information.

International SOS Travel Insurance

International SOS provides domestic and international security assistance and global medical assistance. The program is to promote the health, welfare, safety, and security of Rensselaer faculty, staff, and students during domestic and international travel.

Travelers can receive important pre-trip country specific advisories. Using either the mobile application or the dedicated Rensselaer portal, travelers can conveniently connect to the International SOS network of medical and professional service teams that operate 24 hours a day, 365 days a year, all over the world. The mobile Travel Tracker application will also facilitate communication and a check-in feature with the Institute. This is particularly helpful in case of an emergency. All international travelers will be expected to download the app on their smartphones. Once downloaded, you will need to enter Rensselaer's **member ID: 11BSGC000023**. The member login for the desktop application can be found at www.internationalsos.com. Please contact the Division of Human Resources to get an International SOS packet with travel card.



2018 Rensselaer Division of Human Resources

BENEFITS FAIR AND FACULTY AND STAFF APPRECIATION DAY

Friday, November 2

10:30–2

East Campus Athletic Village

EVENT HIGHLIGHTS:

- Free Flu Shots
- Biometric Screening—blood glucose, cholesterol, blood pressure, and BMI
- Emergency Preparedness sessions—NY National Guard
- Wellness presentations
- Chair massages
- Telemedicine updates
- Benefit updates for 2019
- Pharmacist consultations
- Chances to win great prizes
- Free group Photo Booth pictures

**PLUS free hot lunch
and door gift!**

The Benefits Fair marks the kickoff of Rensselaer's Open Enrollment period and healthy campus initiatives.

The first 30 employees who complete both the Personal Health Assessment and Biometric Screening at the Benefits Fair will receive a **\$15 gift card!**

The CDPHP Personal Health Assessment (PHA) is an interactive online survey designed to help employees identify areas for health improvement, set realistic health goals, and create an action plan. The PHA can be completed online at www.cdphp.com/pha.

The Division of Human Resources is in the process of strengthening our wellness program and would like to solicit your personal suggestions regarding possible wellness activities. This survey at <https://www.surveymonkey.com/r/RPIsurvey2018> is anonymous and will take approximately eight minutes to complete.



Open Enrollment for 2019

Enroll online at www.rpi.benelogic.com



1. Enter your User ID = RCS Sign on.
2. Enter your RCS password.
3. Follow instructions and enroll in your 2019 benefits.

Who needs to enroll

During this year's Open Enrollment period, you are required to utilize an online interactive tool only if you are:

- Making a change to your current benefit elections
- Signing up for new benefits
- Enrolling in the Flexible Spending Account (FSA) program. **Please remember the FSA program has mandatory re-enrollment every year.**

You must make these changes using Benelogic. Benelogic is a state of the art, online benefits administrator. Changes must be made online between Friday, November 2, 2018 and Monday, November 19, 2018 at 11:59 p.m. ET.

For assistance, you may call a Benelogic Customer Service Representative at 1 (866) 415-4391.

Falsifying any information in the online benefit system may be grounds for disciplinary action.

Flexible Spending Account (FSA)



Did you know you can reduce your taxable income by setting aside pre-tax dollars from each paycheck in a Flexible Spending Account (FSA) to pay for eligible out-of-pocket health care and dependent care expenses for you and your family?

There are two types of FSAs: Health Care FSA and Dependent Care FSA. You can elect to participate in one or both of these accounts. The FSAs are administered by ConnectYourCare.

2019 Premium Deductions Per Pay Period—Medical, Dental, and Vision

The medical, dental, and vision plan premiums for full-time faculty and staff are shown in the charts below and reflect your actual payroll deductions. Please remember that premiums for medical, dental, and vision plans are deducted from 24 pay periods annually, on a tax-free basis, which means you do not pay federal, state, or Social Security/Medicare taxes on the premiums. The employee rates represent your cost for medical, dental, and vision coverage. Rensselaer pays the remaining cost.

For Faculty/Staff with Pay Above \$50,000	Individual Coverage	Two Person Coverage	Family Coverage
Rensselaer HMO	\$69.74	\$139.50	\$186.93
Rensselaer Health Plan	\$90.44	\$180.90	\$258.70
For Faculty/Staff with Pay \$50,000 and Less	Individual Coverage	Two Person Coverage	Family Coverage
Rensselaer HMO	\$60.75	\$121.50	\$162.82
Rensselaer Health Plan	\$78.78	\$157.58	\$225.33
All Faculty/Staff	Individual Coverage	Two Person Coverage	Family Coverage
The Standard/EyeMed Vision Plan (no change in cost!)	\$2.43	\$4.65	\$6.72
Delta Dental Plan (no change in cost!)	\$5.37	\$10.77	\$18.20