



Employee Benefits

HEALTH, DENTAL & VISION INSURANCES

HEALTH INSURANCE

Health Research Incorporated (HRI) Roswell Park Division offers a comprehensive health insurance program for employees who work a schedule of at least 50% through the New York State Health Insurance Program (NYSHIP). Health insurance coverage begins on the first day of the month following your hire date. If you enroll in a health insurance plan, you will automatically be enrolled for dental and vision coverage. Enrollment in health insurance coverage through NYSHIP is optional. The use of participating providers with each plan will ensure the maximum benefit.

The “Choices” booklet lists the health insurance plans offered through NYSHIP. Please refer to pages 10 and 11 to view the plans that are available to benefit-eligible employees based on the county in which you reside and/or work. If you are eligible for another HMO plan not listed below, please contact the Benefits Office at 716-845-1086.

Coverage and costs vary by plan, and HRI pays a portion of the cost for coverage. The employee’s share of the premium is made via payroll deduction, pre-tax. Employees will have the option to change their health insurance plans each year during an option transfer period.

The costs below represent the employee’s pre-tax contribution made via biweekly payroll deduction. **These rates include your cost for MetLife Dental and EyeMed Vision coverages.** It is recommended that you compare the biweekly rates noted to the deductions in your paychecks and contact the Employee Services Office immediately with any issues or concerns. Please review additional information regarding the Pre-Tax Salary Conversion Plan at the end of this document.

2022 HEALTH INSURANCE RATES		
Health Insurance Carriers	Individual Coverage	Family Coverage
EMPIRE PLAN <i>("Choices" Booklet Pgs. 13-23)</i>	\$156.45	\$423.93
HIGHMARK OF WNY (BCBS of WNY) <i>("Choices" Booklet Pgs. 30-31)</i>	\$113.53	\$312.24
INDEPENDENT HEALTH <i>("Choices" Booklet Pgs. 36-37)</i>	\$79.07	\$221.85

“Summary of Benefits & Coverage” (SBC) is a simple and standardized comparison document required by the Patient

Protection & Affordable Care Act (PPACA). To view a copy of the SBC for each NYSHIP plan, please visit www.cs.ny.gov/sbc/index.cfm. If you or your eligible dependents covered by NYSHIP do not have internet access and would like to request a copy, you may call 1-877-769-7477 (press 1 for the Medical Program).

Employees who apply for health, dental and vision coverage must provide **copies** of the following documents for enrollees:

Self	Spouse	Domestic Partner	Child Under Age 26
1. Birth Certificate <u>or</u> Passport	1. Birth Certificate <u>or</u> Passport	1. Birth Certificate <u>or</u> Passport	1. Birth Certificate <u>or</u> Passport
2. Social Security Card (and Medicare Card, if applicable)	2. Social Security Number	2. Social Security Number	2. Social Security Number
	3. Copy of Marriage Certificate <u>and, if married >1 year, Proof of Current Joint Ownership or Financial Obligation (e.g. prior year’s tax return, current bank or mortgage statement, or homeowner’s policy)</u>	3. PS425 Domestic Partner Application and acceptable proof as defined in application	3. For relationship of “Other,” PS457 Statement of Dependence and acceptable proof as defined in application

DENTAL COVERAGE

As a HRI employee, your dental coverage is administered by the MetLife Dental Plan. If you enroll in a health insurance plan, you will automatically be enrolled for dental coverage on the first day of the month following your hire date. The use of participating providers with each plan will ensure the maximum benefit. You may find a list of participating providers by visiting the MetLife website at www.metlife.com/mybenefits or call 1-800-942-0854 to have a list sent to you.

VISION COVERAGE

As a HRI employee, your vision coverage is administered by EyeMed Vision Care, LLC. If you enroll in a health insurance plan, you will automatically be enrolled for vision coverage on the first day of the month following your hire date. You will receive the following information sent to your home as a new enrollee:

- An explanation of benefits
- Member ID card(s)
- A list of the closest in-network providers based on your zip code

You may also locate participating providers by calling at 1-866-299-1358 or visiting the EyeMed website at www.enrollwithyemed.com/select.

RETIREMENT

NEW YORK STATE & LOCAL EMPLOYEES' RETIREMENT SYSTEM (NYSERS)

The New York State & Local Employees' Retirement System (NYSERS) is a defined benefit plan that uses a formula based on an employee's years of service, age at retirement, and final average salary to calculate the retirement benefit. Employees enrolled in NYSEERS on or after April 1, 2012, will be placed in Tier 6. Employee contributions are deducted on a pre-tax basis from your biweekly paychecks for the length of your service.

The variable contribution rates are as follows:

Annual Wage	Contribution Rate
\$45,000 or less	3%
\$45,000.01 to \$55,000	3.5%
\$55,000.01 to \$75,000	4.5%
\$75,000.01 to \$100,000	5.75%
More than \$100,000	6%

After 5 years of creditable service, you are considered vested and have earned the right to receive a pension even if you should separate from employment. Those who separate before completing 5 years of full-time service may also choose to withdraw their contributions.

Employees working in full-time, regular positions are required to join NYSEERS. However, employees in temporary full-time, temporary part-time, regular part-time or student/training positions have the option to join but are not required.

- If you are not required to join and wish to enroll, please indicate that you would like to join on your Retirement Response Questionnaire and complete a paper NYSEERS Enrollment Form located by clicking [here](#).
- If you are not required to join and wish to decline NYSEERS membership at this time, you will need to select "No, I would not like to join." on your Retirement Response Questionnaire Workday inbox item.

For enrollees, you will be receiving a welcome packet from the NYSEERS shortly after your membership date. More information may also be obtained online at www.osc.state.ny.us/retire.

NEW YORK STATE DEFERRED COMPENSATION PLAN

The New York State Deferred Compensation Plan (NYSDCP) is a State-sponsored voluntary retirement savings plan. All employees have the option to participate in the NYSDCP 457(b). If you have an existing 401(k) or 403(b) plan, you have the option to rollover your funds. You may elect to contribute a flat dollar amount or a percentage of your gross wages to be deducted pre-tax from your biweekly paychecks. The minimum deferral cannot be less than 1% of your gross salary or less than \$10 per pay period. You may cancel or change your deferral amounts at any time online or by completing a deferral change form. The deferral limit for contributions is determined annually by the Internal Revenue Service. The Age 50 and Over Catch-Up provision allows participants who are age 50 and over or who will become 50 during the calendar year to make additional contributions. The NYSDCP website www.nysdcp.com has additional information regarding this plan.

OTHER BENEFITS

POST RETIREMENT BENEFIT ACCOUNT

Voluntary Employee Benefit Association (VEBA) accounts will be established for HRI benefit-eligible employees. The VEBA is not a health insurance plan but rather a tax-free reimbursement account for eligible medical expenses. Active, benefit-eligible employees receive deposits based on defined criteria. All creditable accounts will receive a monthly deposit of \$100 (pro-rated based on FTE) and are established the first full month you are in a benefit-eligible status. Annually, accounts of benefit-eligible employees who have a sick leave balance of 375+ hours on December 31st will receive an additional contribution of \$300. Eligibility criteria is available from Employee Services.

FLEXIBLE SPENDING ACCOUNTS

The Flexible Spending Account (FSA) is a valuable benefit that allows you to pay for out-of-pocket health care and dependent care expenses with pre-tax money. Under this program, there are three benefits:

- The Medical Expense Reimbursement Account allows you to set aside up to \$2,850 in pre-tax salary to pay for medical, dental and vision expenses only partially covered or not covered at all by your insurance.
- The Dependent Care Assistance Account allows you to set aside up to \$5,000 in pre-tax salary for eligible childcare and/or dependent care expenses.
- Adoption Assistance Account Option provides reimbursement to you for the reasonable and necessary expenses that you incur in the process of legally adopting an eligible child, including adoption fees, court costs, attorney fees and related travel costs. The maximum amount of reimbursement that you may receive in connection with the adoption of any one child is \$14,890. This is a total rather than an annual amount, even if the expenses occur over a period of years.

This money must be used by the end of each calendar year. It does not roll over into the plan new year. As a new hire, you have 60 days from your date of hire to enroll by completing the enclosed enrollment form. Once enrolled, you may contact our plan administrator, P&A Group, at 1-800-688-2611 or visit their website at www.padmin.com.

NEW YORK 'S 529 COLLEGE SAVINGS PROGRAM

The 529 College Savings Program is a tax-advantaged savings plan offered through New York State that can help you save for college tuition, certain room-and-board expenses, books, supplies, and other qualified higher-education expenses. For more information or to enroll in the program, you may call 1-800-420-8580 or visit their website at www.nysaves.org.

CORPORATE TRANSIT PASS PROGRAM

The Corporate Transit Pass program is a money-saving transportation benefit which allows employees to buy transit passes with pre-tax dollars. By participating, you receive a \$20.00 reduction to the cost of the NFTA transit pass which brings the pre-tax cost down to \$55.00 per month. The monthly payment will be pro-rated to come out of each bi-weekly paycheck. The enrollment form must be submitted to the Employee Benefits Office by the 5th of the month prior to when the transit pass is needed. For example, if you wish to receive a pass for September, you must submit your request in Workday to Employee Benefits by August 5th.

*Those who are over the age of 65 and/or are disabled are eligible for a reduced rate of \$45.00 per month. Approval for this discounted rate must be obtained through the NFTA. Applications for this benefit may be made by submitting a completed Reduced-Fare Application to the NFTA at: NFTA-Metro Reduced Fare Program, 181 Ellicott Street, Buffalo, New York 14203. For additional information for the Reduced Fare Program you may contact the NFTA at 716-855-7216.

CSEA UNION – OPTIONAL BENEFITS

As an HRI employee that is represented by the Civil Service Employees Association, AFL-CIO (CSEA), you have several optional benefits available through your union including life insurance, short-term disability and long-term disability. For additional information, you may contact Pearl Carroll & Associates, LLC, at 1-866-244-8909 or visit the CSEA website at www.cseainc.org.

PRE-TAX SALARY CONVERSION PLAN

Under the Medical Premium Salary Conversion Plan, all employees who participate in HRI's health insurance program will have their bi-weekly premium health insurance contribution deducted on a "pre-tax" basis. This means that a deduction is taken from your income before taxes are calculated, thereby reducing your taxable income and increasing your spendable income.

Participation in the pre-tax health insurance program does place restrictions on what changes you can make to your coverage during the plan year. Under this plan, IRS regulations require HRI to take a fixed pre-tax contribution toward your coverage throughout the entire plan year unless a qualifying event or significant change in your spouse's employment occurs. This means, that without a qualifying event, you cannot voluntarily cancel coverage or change from family to individual coverage (unless you no longer have any eligible dependents). Any changes requested following a qualifying event must coincide with that qualifying event. To be eligible to reduce or voluntarily cancel your coverage during the plan year, the Employee Benefits office must be notified within 30 days of a qualifying event.

Employees who want additional flexibility with their health insurance may want to consider having their deduction taken on a post/after tax basis. This means that deductions are taken from your check after taxes, thus you do not receive a tax break on your health insurance deduction. Employees who may want to make changes to their level of coverage throughout the year without having a qualifying event may want to consider this option.

If you would like to have your health insurance premium deducted on a post/after-tax basis, you will need to make this election upon enrollment in coverage or during the Annual Option Transfer Period.