To Faculty and Staff:

Rensselaer cares about your health and well-being, and we are dedicated to providing a comprehensive and competitive benefits package to you and your family. Rensselaer’s Total Compensation Program continues to be instrumental in ensuring stable employment and stable pay growth for our faculty and staff, and our benefits program accounts for a significant portion of the Total Compensation Program.

Rensselaer is recognized locally and nationally for the depth and breadth of its compensation and benefits programs. As an employee, you are eligible for a variety of valuable benefits such as medical, vision, and dental insurance, life and disability coverage, retirement programs, tuition reimbursement, flexible savings accounts, as well as additional services such as adoption assistance, Pinch Hitter Back Up Dependent Care Services, a variety of on-campus wellness initiatives, and much more!

Rensselaer will continue to strive to provide a comprehensive and affordable benefits package to you and your family. When we compare the Rensselaer Health Plans to other employers’ plans, our outcomes show the success of our ongoing efforts to provide you and your family with comprehensive and integrated medical, prescription, and wellness programs that are of high quality at a reasonable cost.

Rensselaer is very proud to present this 2018 Benefits Guide to you, and I am confident that you will find it useful and insightful. This guide provides you with information that details the generous benefit package Rensselaer offers to both faculty and staff.

Please take time to review this 2018 Benefits Guide carefully. If you should have any questions regarding any of the information presented, or require additional information about Rensselaer’s benefits and retirement programs, please visit our website at www.rpi.edu/dept/hr or contact the Division of Human Resources at (518) 276-6302.

Sincerely,

Curtis N. Powell, SPHR
Vice President for Human Resources
### Resource Directory

<table>
<thead>
<tr>
<th>Coverage / Carrier</th>
<th>Phone Number</th>
<th>Website or Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical and Prescription</td>
<td>Capital District Physicians Health Network</td>
<td>1 (877) 724-2579</td>
</tr>
<tr>
<td>Prescription Drugs—Mail Order</td>
<td>CVS Caremark</td>
<td>1 (800) 966-5772</td>
</tr>
<tr>
<td>Dental</td>
<td>Delta Dental</td>
<td>1 (800) 932-0783</td>
</tr>
<tr>
<td>Basic Life and AD&amp;D</td>
<td>Symetra</td>
<td>1 (800) SYMETRA (796-3872) \ Claims: 1 (877) 377-6773</td>
</tr>
<tr>
<td>Supplemental Life Insurance</td>
<td>Symetra</td>
<td>1 (800) SYMETRA (796-3872) \ Claims: 1 (877) 377-6773</td>
</tr>
<tr>
<td>Supplemental AD&amp;D Insurance</td>
<td>Zurich Insurance Company</td>
<td></td>
</tr>
<tr>
<td>Short-Term Disability (NYDBL)</td>
<td>The Maxon Company</td>
<td>1 (800) 999-3309 \ Claims Email: <a href="mailto:disability@maxonco.com">disability@maxonco.com</a></td>
</tr>
<tr>
<td>Long-Term Disability</td>
<td>Symetra</td>
<td>1 (800) SYMETRA (796-3872) \ Claims: 1 (877) 377-6773</td>
</tr>
<tr>
<td>Retirement Plans</td>
<td>Fidelity Investments</td>
<td>1 (800) 343-0860</td>
</tr>
<tr>
<td></td>
<td>TIAA</td>
<td>1 (800) 842-2776</td>
</tr>
<tr>
<td>Employee Assistance Program (EAP)</td>
<td>Capital EAP</td>
<td>(518) 465-3813 \ 1 (800) 777-6531</td>
</tr>
<tr>
<td>Flexible Spending Accounts (FSA)</td>
<td>ConnectYourCare</td>
<td>1 (877) 292-4040</td>
</tr>
<tr>
<td>Pinch Hitter Nanny Service</td>
<td></td>
<td>(518) 453-1000 \ 1 (877) 453-1000</td>
</tr>
<tr>
<td>Travel Insurance</td>
<td>International SOS</td>
<td>1 (800) 523-6586</td>
</tr>
<tr>
<td>Online Enrollment</td>
<td>Benelogic</td>
<td>1 (866) 415-4391</td>
</tr>
</tbody>
</table>

### Online Enrollment Instructions

- Go to [www.rpi.benelogic.com](http://www.rpi.benelogic.com).
- Enter your User ID = RCS Sign on.
- Enter your RCS password.
- Follow the instructions and enroll in your 2018 benefits.
- Click the Finish Button to save your elections and Print your confirmation statement.
- For assistance, you may call a Benelogic Customer Service Representative at 1 (866) 415-4391.
Eligibility

Employees

Full time employees who work 30 hours per week for 52 weeks OR 40 hours per week for six months are eligible for benefits. Eligibility is determined based on your date of hire according to the chart below.

<table>
<thead>
<tr>
<th>Eligibility</th>
<th>Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of Hire (DOH)</td>
<td>Nanny service, Pre-tax parking, Travel Insurance, Salary Continuation¹</td>
</tr>
<tr>
<td>1st of month following DOH</td>
<td>Medical, Dental, Vision, Basic Life/AD&amp;D, Supplemental &amp; Dependent Life/AD&amp;D**, FSAs, Long Term Disability</td>
</tr>
<tr>
<td>1st of 2nd month following DOH</td>
<td>Retirement Programs</td>
</tr>
<tr>
<td>1st of month following 90 days</td>
<td>Adoption Benefit</td>
</tr>
<tr>
<td>1st day of the first semester after DOH</td>
<td>Employee/Spouse Tuition</td>
</tr>
<tr>
<td>1st day of the first semester after 3 years of full time continuous service</td>
<td>Children Tuition</td>
</tr>
</tbody>
</table>

¹ Faculty only

² You may be required to complete a Statement of Health form. New Hires are not required to complete the Statement of Health form.

Dependents

In addition to enrolling yourself, you may also enroll any eligible dependents in the medical, dental, vision, and supplemental life insurance. Eligible dependents are defined below:

- **Spouse (including same sex spouse):** a person to whom you are legally married. Such a person remains a spouse until a decree of divorce is issued.

- **Child:**
  - A child who is yours or your spouse’s by birth or legal adoption
  - One whose medical care is the legal obligation of you or your spouse as per a court order or court approved requirement
  - The subject of a child support order that recognizes the right of that person to receive benefits under your medical coverage, issued by a court or administrative agency of any US State or US Territory
  - Your grandchild in the court-ordered custody of you or your spouse
  - A child who is your dependent and who is in the guardianship of you or your spouse
  - A legal dependent child under the age of 26. Coverage will cease at the end of the month in which the dependent reaches age 26

- **Disabled Dependent:**
  - A child who is dependent on you or your spouse as a result of mental or physical incapacity
  - A child who is disabled prior to reaching the maximum age allowed under the plan
Change-in-Status Events

As you make your benefit elections, please keep in mind that these elections and the related payroll deductions generally cannot be canceled or changed until your next Open Enrollment period. However, you may request to make a change in your coverage if (1) you, your spouse, or your dependent experience a qualified change-in-status event, and (2) the change-in-status event affects your, your spouse’s, or your dependent’s eligibility for coverage under this plan or another employer’s plan.

Allowable events are changes in:

• Legal marital status, including marriage, divorce, annulment, or death of spouse
• Number of dependents due to birth, adoption, placement for adoption, or death
• Employment for you, your spouse, or your dependent, including commencement or termination
• Hours of employment, including a switch between full-time and part-time status, or the commencement or return from a leave of absence
• Eligibility status of your dependent due to attainment of age, change in student status, or any similar circumstance
• Residence or worksite

Other situations that allow you to make a change in your benefit elections are listed below:

• Entitlement to a special enrollment right
• Taking a leave under the Family Medical Leave Act
• Complying with a judgment, decree, or order that requires you, a former spouse, or another living individual to obtain health or accident coverage for a child who is your dependent
• Entitlement to coverage or loss of eligibility for coverage under Medicare or Medicaid for you, your spouse, or your dependent
• An election or change under your spouse or dependent’s employer’s plan during an Open Enrollment period that does not correspond with this plan’s Open Enrollment period
• Change of dependent care provider or imposition of a cost change for the dependent care provider

A request for a benefit election change cannot be processed unless all of the items listed below are true:

• The Division of Human Resources is notified within 30 days of the qualified change-in-status event
• Documentation is provided to support the change requested
• The change is permitted under the terms of the plan document or insurance contract

Coverage will begin on the first of the month following the qualified change-in-status event, unless the change is due to the birth, adoption, or placement for adoption of a child, in which case coverage is effective on the date of birth, adoption, or placement for adoption.
Benefits At-A-Glance

Rensselaer is recognized locally and nationally for the depth and breadth of its compensation and benefits programs. Our goal is to continue to provide you and your eligible family members with an affordable and comprehensive benefits package while managing the escalating health care costs.

Below is a summary of the benefits available to eligible employees.

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Programs</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Medical</strong></td>
<td>• The Rensselaer Health Plan: Point of Service (POS) plan with preset copays for in-network services; may use in and out-of-network providers</td>
</tr>
<tr>
<td>Capital District Physicians Health Network (CDPHN)</td>
<td>• Rensselaer HMO Plan: Health Maintenance Organization (HMO) plan with no out-of-network benefits (except for true emergencies); primary care physician required with this plan</td>
</tr>
<tr>
<td><strong>Prescription Drugs</strong></td>
<td>• Automatically included with medical plan</td>
</tr>
<tr>
<td>CVS Caremark</td>
<td>• 30-day supply of drugs available at retail locations: Tier 1 $10, Tier 2 $35, Tier 3 $55</td>
</tr>
<tr>
<td></td>
<td>• 90-day supply of drugs available at CVS or via mail order: Tier 1 $20, Tier 2 $70, Tier 3 $110</td>
</tr>
<tr>
<td><strong>Dental</strong></td>
<td>• Preventive Services covered at 100%, are not subject to the deductible, and do not accumulate toward the annual benefit maximum</td>
</tr>
<tr>
<td>Delta Dental</td>
<td>• Most other services covered at a percentage after the annual deductible has been met</td>
</tr>
<tr>
<td></td>
<td>• Orthodontia coverage for adults and dependent children</td>
</tr>
<tr>
<td><strong>Vision</strong></td>
<td>• May use in and out-of-network providers</td>
</tr>
<tr>
<td>The Standard/EyeMed</td>
<td>• Exam and lenses allowance every 12 months</td>
</tr>
<tr>
<td></td>
<td>• Frame allowance every 24 months</td>
</tr>
<tr>
<td><strong>Flexible Spending Accounts</strong></td>
<td>• Health Care FSA: put aside up to $2,650 per year on a pre-tax basis for eligible health expenses</td>
</tr>
<tr>
<td><strong>(FSA)</strong></td>
<td>• Dependent Care FSA: put aside up to $5,000 per year on a pre-tax basis for eligible dependent care expenses</td>
</tr>
<tr>
<td>ConnectYourCare</td>
<td>• Rensselaer pays 100% of cost</td>
</tr>
<tr>
<td><strong>Basic Life and AD&amp;D Insurance</strong></td>
<td>• Coverage equal to 2.25 times your base annual earnings</td>
</tr>
<tr>
<td>Symetra</td>
<td>• Employee-paid coverage; option to purchase additional life insurance coverage for yourself, your spouse, and dependent children</td>
</tr>
<tr>
<td><strong>Supplemental Life Insurance</strong></td>
<td>• Employee: elect up to 4.5 times your base annual earnings up to maximum benefit of $600,000</td>
</tr>
<tr>
<td>Symetra</td>
<td>• Spouse: elect up to $250,000 benefit for your spouse</td>
</tr>
<tr>
<td></td>
<td>• Children: elect $10,000 for each child</td>
</tr>
<tr>
<td><strong>Supplemental AD&amp;D Insurance</strong></td>
<td>• Employee-paid coverage; option to purchase additional Accidental Death &amp; Dismemberment (AD&amp;D) coverage in increments of $10,000, up to a maximum benefit of $350,000</td>
</tr>
<tr>
<td>Zurich</td>
<td>• Coverage also available for spouse and children</td>
</tr>
<tr>
<td><strong>Travel Insurance</strong></td>
<td>• Rensselaer pays 100% of cost</td>
</tr>
<tr>
<td></td>
<td>• $150,000 benefit if you die while traveling on Rensselaer business</td>
</tr>
</tbody>
</table>
### Benefits

<table>
<thead>
<tr>
<th>Defined Contributory Retirement Plan</th>
<th>1% of your applicable pay deducted from your paycheck; Rensselaer contributes 8% of applicable pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Supplemental Retirement Plan</td>
<td>Option to put aside additional money for retirement on a tax-deferred basis</td>
</tr>
</tbody>
</table>
| Short-Term Disability/Reserve Time Off | Income replacement for sickness/disability  
- Coverage amount varies by employment class |
| Long Term Disability |  
- Rensselaer pays 100% of the cost of the base plan  
- Base plan replaces 60% of your monthly income, up to maximum benefit of $5,000 per month; benefits continue as long as you meet the definition of disability until age 65  
- Option to purchase additional coverage |
| Tuition Benefits | Tuition reimbursement available for employees, spouses, and dependent children |
| English as a Second Language Empire State English | Help for non-native English speakers achieve personal, professional, and academic goals in English  
- RPI will reimburse 75% upon successful completion of course |
| Adoption Assistance | Up to $1,500 for qualified expenses |
| Pre-Tax Parking | Parking fees deducted on a pre-tax basis |
| Employee Assistance Program | Professional and confidential assistance to help with personal and professional problems |
| Paid Time Off (PTO) | Earn PTO each pay period; number of hours vary by position and length of service |
| Pinch Hitter Nanny Service New England Nanny | Child and elder care services—$3/hour copay  
- Housekeepers, senior care providers, mother’s helpers, and personal assistants, at 50% off on your membership fee |
| International SOS Travel Insurance | Insurance card provided for both business and personal travel |

**SUMMARY OF BENEFITS AND COVERAGE**

Choosing a health coverage option is an important decision. To help you make an informed choice, a Summary of Benefits and Coverage (SBC), which summarizes important benefit information in a standard format, is available for each medical plan option. The SBCs are available on the web at [www.rpi.benelogic.com](http://www.rpi.benelogic.com). A paper copy is also available, free of charge by calling toll-free at 1 (877) 724-2579.

### Parker School Scholarship

The Robert C. Parker School offers a $3,000 scholarship to dependent children of faculty and staff who are entering kindergarten through 8th grade. The Parker School offers a progressive approach to education, recognizing that the joy of personal accomplishment is more motivating than a test score. The curriculum is designed around thematic project-based learning, blending basic skills with high motivation. It allows a student’s natural curiosity and problem-solving abilities to emerge. Contact Laura Mandelson, Admissions Director, to set up a personal tour at [lmandelson@parkerschool.org](mailto:lmandelson@parkerschool.org) or (518) 286-3449 ext. 102. To learn more about the Parker School, visit the website at [www.parkerschool.org](http://www.parkerschool.org).
Medical Coverage

For the Health of You and Your Family

Your health benefits represent a significant component of your compensation package, and they provide important protection to keep you and your family in good health. Eligible employees have the choice between two medical plans: Rensselaer Health Plan (RHP) and Rensselaer HMO. Both plans include prescription drug coverage; the cost of the prescription drug coverage is included in your medical plan premium. The plans are administered by Capital District Physicians Health Network (CDPHN).

Rensselaer HMO

In the Rensselaer HMO plan, care is paid by the plan, except for small copayments, regardless of the nature or extent of treatment. There are no claim forms or deductibles for the HMO plan. If you choose to join the HMO plan, you must have all care coordinated by your Primary Care Physician (PCP). You may change your PCP at anytime by contacting the carrier. If you do not coordinate your care through your PCP, you will be responsible for paying the full cost of all care, although there are certain exceptions for emergencies.

Rensselaer Health Plan (RHP)

The Rensselaer Health Plan (RHP) is what is sometimes called an “open-ended HMO.” In the RHP, every time you need health care you may choose to coordinate your care through your PCP for the low copay, or to go to any doctor outside the network and pay a greater share of the cost. If you decide to use a doctor or facility outside the network (or see a network provider without a referral from your PCP), you will still receive benefits from the plan; however, you will pay a larger share of the costs, and you will have to file a claim form.

If you live outside the area served by the network of doctors and services, you can still join the RHP and be eligible for benefits of the Traditional Plan component. You will have the freedom to select any doctor. Preventive care/annual exams are covered in full. You will have to meet a deductible and pay for 20% of most covered expenses after you meet your deductible.

Establish a relationship with your Primary Care Physician (PCP)

We encourage you to choose a PCP and establish a relationship with him/her for all of your primary care needs. If you have not selected a PCP, or are looking for a new one, please consider choosing a participating member of the Enhanced Primary Care (EPC) program. EPC providers participate in a patient-centered medical home model, which focuses on maximizing quality of care.

Use the convenient Find-a-Doc feature at www.findadoc.cdphp.com to locate a participating provider.

By setting up an account on www.cdphp.com, you can easily manage your health care from the comfort of your home computer, laptop, or mobile device.

Visit www.cdphp.com and click on Members. Also, be sure to create a login for the secure member site to view benefits, designate a PCP, download forms, and register for Life Points, which can earn you rewards simply by taking an active role in your health.

Visit blog.cdphp.com and search “Top 10 Reasons to Login” to learn more.
Navigating your Prescription Drug Benefits

**CVS-90:** CVS/caremark enables you to take advantage of potential savings on medications taken regularly. Ordering these medications in 90-day supplies generally costs less than refilling three 30-day prescriptions, depending on the medication and the medical plan you elect. There are two ways to save with 90-day supplies: through CVS/caremark Mail Service or at a CVS retail pharmacy. The same quality service is provided whether you choose delivery or retail pick-up at a CVS pharmacy. Plus, you can save money on medications taken regularly. For more information, contact CVS/caremark using the number on the back of your CVS/caremark card.

**Rx for Less:** Rx for Less is a program for all CDPHN participants, offering deep discounts on a specific list of drugs when purchased at Price Chopper, CVS, Walmart, Hannaford, or ShopRite. Many generic prescription drugs are available for as little as $1, beating the price of many other drug club programs by 90%. There’s no sign-up process or registration fee. Simply present your CDPHN ID card when purchasing your prescription. For a complete list of drugs covered under this benefit, please visit www.cdphp.com/members/rx-corner/rx-for-less.

**Take the call—it might be from CDPHN!**

If you receive a call from CDPHN, it is likely coming from the medical management department. The medical management department consists of a team of nurses and social workers, and it’s their job to help you and your family be as healthy as you can be. Whether you have a chronic health problem, or just need some additional assistance understanding your doctors’ plan of care and the medications you are on, help is available.

This benefit is free to you, and it’s confidential. So, if you receive a call from CDPHN, please take it. And, if you need help now, don’t wait for a call. Simply call 1 (888) 942-3747, leave a message, and you will be connected with someone who can assist you.

**Medical Plans Meet ACA Requirements**

Under the Affordable Care Act (ACA), you are generally required to have health care coverage that is “minimum essential coverage” or pay a penalty when you file your federal income tax return. The health coverage offered by Rensselaer qualifies as “minimum essential coverage.” In addition, ACA establishes minimum value and affordability standards for health coverage provided by employers. The health coverage offered by Rensselaer meets the minimum value standard and is intended to be affordable based on your wages. Therefore, you and your eligible family members will generally not be eligible for premium tax credits available through the Health Insurance Marketplace unless you have special circumstances that impact your household income for the year. If you have questions about your specific circumstances, you should contact your tax advisor or visit www.healthcare.gov for additional information.

**Connect with board-certified doctors 24/7 using your phone, tablet, or computer**

Just like an in-person visit, the doctor takes your history and symptoms, performs an exam, and may recommend treatment—including prescriptions and lab work.

There are many conditions Doctor On Demand physicians can often treat effectively through a Video Visit—from a sudden rash, a mild muscle sprain, an upset stomach, and many more. For more serious or life threatening conditions, a visit to a doctor or hospital is important and necessary.

**How To Get Started**

Visit www.DoctorOnDemand.com or download the app from the App Store on your smartphone.

Be sure to add CDPHP as your insurance provider to receive the correct pricing.

**Need help?** Call the Doctor On Demand support team for assistance at 1 (800) 997-6196 or email at support@doctorondemand.com.
## Rensselaer Health Plan

### Summary of Benefits

<table>
<thead>
<tr>
<th></th>
<th>In-Network Cost to You</th>
<th>Out-of-Network Cost to You</th>
<th>Traditional* Cost to You</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Deductible</strong></td>
<td>$300 Individual</td>
<td>$600 Individual</td>
<td>$300 Individual</td>
</tr>
<tr>
<td></td>
<td>$600 Family</td>
<td>$1,200 Family</td>
<td>$600 Family</td>
</tr>
<tr>
<td><strong>Annual Out-of-Pocket Maximum</strong></td>
<td>$7,150 Individual</td>
<td>$14,300 Family</td>
<td>$7,150 Individual</td>
</tr>
<tr>
<td></td>
<td>$7,150 Individual</td>
<td>$14,300 Family</td>
<td>$7,150 Individual</td>
</tr>
</tbody>
</table>

### Physician Services

**Preventive Care Office Visits**
Well baby and child care, adult physical, routine gynecologic visits, mammogram

- In-Network: Covered in full no deductible
- Out-of-Network: Not covered
- Traditional*: Covered in full no deductible

**Office Visits**
Deductible, then $20 PCP/$35 Specialist copay
- In-Network: Deductible, then 30% coinsurance
- Out-of-Network: Deductible, then 30% coinsurance
- Traditional*: Deductible, then $20 copay

**Doctor on Demand Visits**
Deductible, then $20
- In-Network: N/A
- Out-of-Network: Deductible, then $20
- Traditional*: Deductible, then $20 copay

**Labs and Testing**

- **Laboratory Services**
  - X-rays, MRIs
- Deductible, then $20 PCP/$35 Specialist copay (waived if provider is designated laboratory)
- In-Network: Deductible, then 30% coinsurance
- Out-of-Network: Deductible, then 30% coinsurance
- Traditional*: Deductible, then $35 copay

### Urgent Care, Emergency, and Hospitalization

**Urgent Care Facility**
Deductible, then $25 copay
- In-Network: Deductible, then 30% coinsurance
- Out-of-Network: Deductible, then 20% coinsurance
- Traditional*: Deductible, then $25 copay

**Emergency Room**
Copay waived if admitted
- In-Network: $100 copay
- Out-of-Network: $100 copay
- Traditional*: $100 copay

**Inpatient Hospital**
Deductible, then $300 copay
- In-Network: Deductible, then 30% coinsurance
- Out-of-Network: Deductible, then 30% coinsurance
- Traditional*: Deductible, then $300 copay

**Outpatient Surgery Facility**
Deductible, then $100 copay
- In-Network: Deductible, then 30% coinsurance
- Out-of-Network: Deductible, then 30% coinsurance
- Traditional*: Deductible, then $100 copay

**Outpatient Surgery Office**
Deductible, then $20 PCP/$35 Specialist copay
- In-Network: Deductible, then 30% coinsurance
- Out-of-Network: Deductible, then 30% coinsurance
- Traditional*: Deductible, then $20 copay

### Maternity

**Physician services (pre/post natal care)**
Deductible, then $20 copay, initial visit only
- In-Network: Deductible, then 30% coinsurance
- Out-of-Network: Deductible, then 20% coinsurance
- Traditional*: Deductible, then 20% coinsurance

**Newborn Nursery**
Covered in full
- In-Network: Deductible, then 30% coinsurance
- Out-of-Network: Deductible, then 20% coinsurance

### Mental Health and Substance Abuse—prior authorization required

**Inpatient**
Deductible, then $300 copay
- In-Network: Deductible, then 30% coinsurance
- Out-of-Network: Deductible, then 30% coinsurance
- Traditional*: Deductible, then $300 copay

**Outpatient**
Deductible, then $20 copay
- In-Network: Deductible, then 30% coinsurance
- Out-of-Network: Deductible, then 30% coinsurance
- Traditional*: Deductible, then 20% coinsurance

### Other Services

**Occupational, Physical, and Speech Therapy**
Limit 100 visits per year combined
- In-Network: Deductible, then $35 copay
- Out-of-Network: Deductible, then 30% coinsurance
- Traditional*: Deductible, then 20% coinsurance

**Routine Hearing/Eye Exam**
Limit one per calendar year
- In-Network: PCP: $20 copay
- Specialist: $35 copay
- Out-of-Network: Deductible, then 30% coinsurance
- Traditional*: Deductible, then 20% coinsurance

**Eye Glasses or Contact Lenses**
Each calendar year
- In-Network: Covered in full to allowed amount—deductible waived
- Out-of-Network: Single Vision Lenses and Frames-$236; Bifocals Lenses and Frames—$304
- Traditional*: Covered in Full to allowed amount, $1,400 per unit/36 months

**Hearing Aids**
(2 every 36 months)
- In-Network: Covered in full to allowed amount—deductible waived
- Out-of-Network: Single Vision Lenses and Frames-$236; Bifocals Lenses and Frames—$304
- Traditional*: Covered in Full to allowed amount, $1,400 per unit/36 months

### Prescription Drugs—no deductible

**Retail (up to 34-day supply)**
- Tier 1: $10
- Tier 2: $35
- Tier 3: $55
- Plan pays 30% of charges to OOP maximum

**CVS 90/Mail Order**
- 90-day supply at any CVS location or through Mail Order for 2 copays

*Membership in the Traditional Plan is limited to employees who live outside the network service area.

*Please note: Fertility Treatments are NOT covered under the Rensselaer Health Plan.

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Important: All plan reimbursements are at reasonable and customary (R&C) rates. The plans will not reimburse above the reasonable and customary rates.
### Rensselaer HMO Summary of Benefits

#### Annual Deductible
Amount you must pay before the plan begins to pay benefits for certain services

<table>
<thead>
<tr>
<th></th>
<th>In-Network Cost to You</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>None</strong></td>
<td></td>
</tr>
</tbody>
</table>

#### Annual Out-of-Pocket Maximum
Includes coinsurance and copays for both medical and pharmacy

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>$7,150 Individual</strong></td>
<td><strong>$14,300 Family</strong></td>
</tr>
</tbody>
</table>

#### Physician Services
Preventive Care Office Visits
Well baby and child care, adult physical (one per calendar year), routine gynecologic visits (one per calendar year)

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Covered in full</strong></td>
<td></td>
</tr>
</tbody>
</table>

#### Office Visits

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PCP: $20 copay</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Specialist: $35 copay</strong></td>
<td></td>
</tr>
</tbody>
</table>

#### Newborn Nursery
Covered in full

#### Prescriptions
Retail (up to 34-day supply)

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tier 1 / Tier 2 / Tier 3</strong></td>
<td></td>
</tr>
<tr>
<td><strong>$10 / $35 / $55</strong></td>
<td></td>
</tr>
</tbody>
</table>

#### CVS 90/Mail Order
90-day supply at any CVS location or through Mail Order for 2 copays

---

**Save money with generic (tier 1) drugs**
Ask your doctor if it’s appropriate to use a generic drug rather than a brand drug. Generic drugs are less expensive, contain the same active ingredients, and are identical in dose, form, and administrative method as a brand name drug.
Dental

Dental coverage is available through Delta Dental. You have the freedom to select the dentist of your choice; however, when you visit a participating, in-network dentist, you will have lower out-of-pocket costs, no balance billing, and claims will be submitted by your dentist on your behalf.

Plan Features

<table>
<thead>
<tr>
<th></th>
<th>Delta Dental PPO Dentists</th>
<th>Non-Delta Dental PPO Dentist</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Deductible</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Amount you must pay before the plan begins to pay benefits (waived for preventive, diagnostic, and orthodontia services)</td>
<td>$50 Individual $150 Family</td>
<td>$50 Individual $150 Family</td>
</tr>
<tr>
<td><strong>Annual Benefit Maximum</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maximum amount the plan will pay in a year, does not include preventive &amp; diagnostic or orthodontia services</td>
<td>Plan pays $1,500 per person each calendar year</td>
<td></td>
</tr>
<tr>
<td><strong>Preventive &amp; Diagnostic Services</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Oral exams, cleanings, x-rays, periodontal maintenance, sealants</td>
<td>Covered at 100%</td>
<td>Covered at 100%</td>
</tr>
<tr>
<td><strong>Basic Services</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fillings, root canals, oral surgery, periodontics (gum treatment), denture repair, crowns repairs</td>
<td>Covered at 80% after deductible</td>
<td>Covered at 80% after deductible</td>
</tr>
<tr>
<td><strong>Major Services</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Crowns, inlays, onlays and cast restorations</td>
<td>Covered at 50% after deductible</td>
<td>Covered at 50% after deductible</td>
</tr>
<tr>
<td><strong>Temporomandibular Joint (TMJ) Benefits</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Covered at 50% after deductible</td>
<td>Covered at 50% after deductible</td>
<td></td>
</tr>
<tr>
<td><strong>Orthodontia</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adults and Dependent children up to age 26 $1,500 lifetime maximum per person</td>
<td>Covered at 50%</td>
<td>Covered at 50%</td>
</tr>
</tbody>
</table>

This chart is intended for comparison purposes only. If there are any discrepancies, the plan document will govern. Limitations or exclusions may apply. Reimbursement is based on Delta Dental maximum contract allowances and not necessarily each dentist’s submitted fees.

Prevention first!
Your dental health is an important part of your overall health. Make sure you take advantage of your preventive dental visits. Preventive care services are not subject to the annual deductible, the plan covers 100% of the cost if you visit an in-network provider, and preventive services do not apply toward your annual benefit maximum!

Keep Your Smile Connected

Visit www.deltadentalins.com for plan and oral health care information online. Create a free Online Services account to:

- Locate a Delta Dental dentist.
- Check benefits, eligibility, and claim status.
- Opt for paperless statements.
- View or print your ID card.
- Check average dental costs in your area.

Check our Your Dental Plan Support Guide for money-saving tips and treatment information. Also, don’t miss www.mysmileway.com—a great resource for oral health-related tools and tips.

Mobile? Get the information you need on the go by downloading the free Delta Dental app from the App Store or Google Play.
Vision

Your Vision coverage provides a full range of vision care services provided through the **The Standard/EyeMed Vision Care Network**. You may receive care from any provider you choose, but your benefits are greater when you see a participating, in-network provider. If you choose to receive services from an out-of-network provider, you will be required to pay that provider at the time of service and submit a claim form for reimbursement.

### Plan Features

<table>
<thead>
<tr>
<th>Vision Feature</th>
<th>In-Network Cost to You</th>
<th>Out-of-Network Plan Reimbursement</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Vision Exam</strong></td>
<td>$10 copay</td>
<td>up to $40</td>
</tr>
<tr>
<td>Once every 12 months</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Eyeglass Frames</strong></td>
<td>$130 allowance</td>
<td>up to $45</td>
</tr>
<tr>
<td>Once every 24 months</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Eyeglass Lenses</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single vision</td>
<td>$20 copay</td>
<td>up to $40</td>
</tr>
<tr>
<td>Bifocal</td>
<td>$20 copay</td>
<td>up to $60</td>
</tr>
<tr>
<td>Trifocal</td>
<td>$20 copay</td>
<td>up to $80</td>
</tr>
<tr>
<td><strong>Contact Lenses</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Standard Correction</td>
<td>$105 allowance</td>
<td>up to $80</td>
</tr>
<tr>
<td>Sub-Normal Optical Correction*</td>
<td>Covered in full</td>
<td>Covered in full</td>
</tr>
<tr>
<td>Once every 12 months in lieu of eyeglasses</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* pre-approval required.

This chart is intended for comparison purposes only. If there are any discrepancies, the plan document will govern. Limitations or exclusions may apply.

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**Need to locate a participating provider?**

Visit [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com).

The EyeMed Vision Care Network includes more than 30,000 independent and retail providers nationwide, including Lens Crafters, Target Optical, and most Sears Optical and Pearle Vision locations.

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**Did you know your eyes can tell an eye care provider a lot about you?**

In addition to detecting eye disease, a routine eye exam can help detect signs of serious health conditions like diabetes and high cholesterol. This is important, since you won’t always notice the symptoms yourself and since some of these diseases cause early and irreversible damage.
2018 Payroll Deductions

Medical, Dental, and Vision (24 times per year)

The medical, dental, and vision plan premiums for full time faculty and staff are shown in the following charts, 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

<table>
<thead>
<tr>
<th></th>
<th>Individual Coverage</th>
<th>Two Person Coverage</th>
<th>Family Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rensselaer HMO</td>
<td>$67.06</td>
<td>$134.13</td>
<td>$179.74</td>
</tr>
<tr>
<td>Rensselaer Health Plan</td>
<td>$86.96</td>
<td>$173.94</td>
<td>$248.75</td>
</tr>
<tr>
<td>Vision (The Standard)</td>
<td>$2.43</td>
<td>$4.65</td>
<td>$6.72</td>
</tr>
<tr>
<td>Dental (Delta Dental)</td>
<td>$5.37</td>
<td>$10.77</td>
<td>$18.20</td>
</tr>
</tbody>
</table>

For Faculty/Staff with Pay $50,000 and Less

<table>
<thead>
<tr>
<th></th>
<th>Individual Coverage</th>
<th>Two Person Coverage</th>
<th>Family Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rensselaer HMO</td>
<td>$58.41</td>
<td>$116.83</td>
<td>$156.56</td>
</tr>
<tr>
<td>Rensselaer Health Plan</td>
<td>$75.75</td>
<td>$151.52</td>
<td>$216.66</td>
</tr>
<tr>
<td>Vision (The Standard)</td>
<td>$2.43</td>
<td>$4.65</td>
<td>$6.72</td>
</tr>
<tr>
<td>Dental (Delta Dental)</td>
<td>$5.37</td>
<td>$10.77</td>
<td>$18.20</td>
</tr>
</tbody>
</table>
Healthy Campus Initiatives

Keeping employees, faculty, and staff in good health

* Employees, faculty, and staff participants will receive a 50% reimbursement upon completion of Rensselaer-sponsored programs.

**Weigh 2 Be**
The Weigh 2 Be program provides information on nutrition, exercise, and stress management to help you lose weight safely and live a healthier life! Prizes awarded to the most successful participants!

**Tobacco Free Campus**
Free smoking cessation programs are held throughout the year and are available to faculty, staff, and students. Contact Louis Padula, Director of Benefit & Retirement at 276-6164 for more information.

**Workforce Challenge**
Join last year’s 10,000 participants in the CDPHP Workforce Challenge Thursday, May 18, 2018 at Empire State Plaza in downtown Albany. Rensselaer will sponsor those employees who participate by paying for the entry fee and 50% of shirt costs.

**Walking/Running Program**
Join last year’s 300 participants in the walking program and earn up to a $15 gift certificate to be used at the Rensselaer Collegiate Store. This program will run from November 3, 2017 to June 10, 2018.

**CPR/1st Aid**
Learn basic CPR techniques for adults and children and receive a certificate from the National Safety Council. $45 fee. Call Public Safety at 276-3952 for dates and times.

**Weight Watchers**
Participate in this program and receive a certificate that entitles you to a 50% reduction of the fee. Please contact Human Resources at 276-6302. You must complete 90% of the class before June 1, 2018 to get the 50% reimbursement.

**Defensive Driving**
For a $45 fee, you can participate in this program and receive a certificate that entitles you to a 10% reduction on your car insurance. You must attend both sessions. Call Public Safety at 276-3952 for dates and times.

**Mueller Center**
Access to the Mueller center is free of charge, so please take advantage of this great benefit.
Flexible Spending Accounts

Flexible Spending Accounts (FSA) allow you to reduce your taxable income by setting aside pre-tax dollars from each paycheck 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.

In order to participate in the FSA, you must enroll each year. Your annual contribution stays in effect during the entire year (January 1 through December 31). The only time you can change your election is during Open Enrollment or if you experience a qualified change-in-status event.

Using your FSA

ConnectYourCare makes it quick and easy for you to use your FSA.

- **Use your Payment Card**: This is the simplest way to access your funds! Provide your card to a qualified merchant or provider, and they will swipe your card like any other credit or debit card to pay for your purchase.

- **Pay with Personal Funds and Request Reimbursement**: Pay using your own personal credit card, cash, or check and keep your itemized receipt as documentation. Then, log on to your online account to file for reimbursement and upload documentation.

- **Online and Mobile App**: You can quickly and easily submit payment requests, check your account balance, and view payment status online or on your mobile device.

Health Care FSA

Health Care FSAs help you stretch your budget for health care expenses for you and your dependents by allowing you to pay for these expenses using tax-free dollars. You may set aside up to $2,650 annually, which is deducted out of your pay throughout the year on a pre-tax basis. Funds can be used to pay for qualified health expenses such as deductibles, medical and prescription copays, dental expenses, and vision expenses. You can use the FSA for expenses for yourself, your spouse, and your dependent children—even if they are not covered under your medical or dental plan!

When you submit a claim, you can be reimbursed up to your full annual election (less any previous reimbursement). Please note that health insurance premiums paid for by your employer’s plan or by other health insurance coverage are not eligible for reimbursement.

Over-the-Counter (OTC) Medication Reminder

You may not use your Health Care FSA to pay for OTC medications at a pharmacy, supermarket, or other retail store without a prescription. Insulin, prescription medicines, and some OTC supplies—such as bandages, crutches, blood sugar test kits, and contact lens solution—will continue to be eligible for reimbursement.
Dependent Care FSA

The Dependent Care FSA allows you to pay for eligible dependent care expenses with tax-free dollars. You may set aside up to $5,000 annually in pre-tax dollars, or $2,500 if you are married and file taxes separately from your spouse.

Contributing to a Dependent Care FSA allows you to pay dependent care expenses so that you and your spouse can work, look for work, or attend school full-time. It includes daycare (center or individual daycare), before/after school care, summer day camp, and elder care.

Eligible expenses include those listed below:
- Care for your dependent child who is under the age of 13 that you can claim as a dependent for tax purposes
- Care for your dependent child who resides with you and who is physically or mentally incapable of caring for him/herself
- Care for your spouse or parent who is physically or mentally incapable of caring for him/herself

When submitting a claim, you can only be reimbursed up to the amount you have contributed to date, less any previous reimbursements. You may only receive reimbursements for services already incurred. An expense is incurred when a service is received, not when a bill is paid. Even though your service provider may require payment at the beginning of the service period, you cannot request reimbursement until after the service is provided. Your dependent care provider must be an individual who you do not claim as a dependent on your tax return.

Savings Example

Shown below is an example of an FSA participant with $1,000 of out-of-pocket expenses.

<table>
<thead>
<tr>
<th></th>
<th>Without FSA</th>
<th>With FSA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gross Pay</strong></td>
<td>$25,000</td>
<td>$25,000</td>
</tr>
<tr>
<td><strong>FSA Contribution</strong></td>
<td>$0</td>
<td>-$1,000</td>
</tr>
<tr>
<td><strong>Taxable Income</strong></td>
<td>$25,000</td>
<td>$24,000</td>
</tr>
<tr>
<td><strong>Taxes</strong></td>
<td>-$9,413</td>
<td>-$9,036</td>
</tr>
<tr>
<td><strong>Take Home Pay after Taxes</strong></td>
<td>$15,587</td>
<td>$14,964</td>
</tr>
<tr>
<td><strong>Healthcare Expenses</strong></td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td><strong>Available Income</strong></td>
<td>$14,587</td>
<td>$13,964</td>
</tr>
<tr>
<td><strong>Tax-Free Reimbursement from FSA</strong></td>
<td>$0</td>
<td>$1,000</td>
</tr>
<tr>
<td><strong>Net Income</strong></td>
<td>$14,587</td>
<td>$14,964</td>
</tr>
</tbody>
</table>

That’s a savings of $377 for the year!

For illustrative purposes only. Actual dollar amounts and savings may vary.

Important notes:
- If you participate in a Dependent Care FSA, you cannot apply the same expenses for a dependent care tax credit when you file your income taxes. Consult your tax advisor for more details on current tax law.
- If the situation is educational in nature (e.g. kindergarten), whether full day or half day, public or private, state mandated, or voluntary, the expense cannot be reimbursed under the Dependent Care FSA.
Life Insurance

Life insurance helps protect your family from financial risk and sudden loss of income in the event of your death. Accidental Death & Dismemberment (AD&D) insurance provides an additional benefit if you lose your life, sight, hearing, speech, or limbs in an accident.

Basic Life and AD&D Insurance

Rensselaer provides you with Basic Life insurance in the amount of 2.25 times your July 1 rate of pay or your prior calendar year Rensselaer earnings, whichever is greater, up to a maximum basic life benefit of $600,000—at no cost to you through Symetra. If you die as a result of an accident, your beneficiary will receive an additional benefit. For other covered losses, the amount of the benefit is a percentage of the AD&D insurance coverage amount. Evidence of good health is not required.

The value of Basic Life insurance coverage in excess of $50,000 is considered imputable taxable income that is reported on your W-2 form at the end of the year. You have the option to limit your life insurance to $50,000 to avoid the imputable taxable income.

Supplemental Life Insurance

In addition to the Basic Life insurance provided to you by Rensselaer, you may purchase supplemental Life insurance for yourself, your spouse, or your children through Symetra. Participation is voluntary, and you pay 100% of the premiums.

- **Employee**
  - Elect coverage in fixed increments up to a maximum benefit of $600,000, not to exceed 4.5 times annual salary.

- **Spouse (including same sex spouses)**
  - In order to elect coverage for your spouse, you must also elect at least $10,000 of supplemental Life insurance for yourself.
  - Elect coverage in fixed increments up to a maximum benefit of $250,000, not to exceed your elected amount.
  - Evidence of insurability is required if you elect a benefit greater than $30,000.

- **Child(ren)**
  - Elect a $10,000 benefit.
  - Evidence of insurability is not required.

### Monthly Supplemental Life Rates

<table>
<thead>
<tr>
<th>Age</th>
<th>Employee Rates per $1,000</th>
<th>Spousal Rates per $1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-24</td>
<td>$0.049</td>
<td>$0.039</td>
</tr>
<tr>
<td>25-29</td>
<td>$0.051</td>
<td>$0.045</td>
</tr>
<tr>
<td>30-34</td>
<td>$0.069</td>
<td>$0.057</td>
</tr>
<tr>
<td>35-39</td>
<td>$0.088</td>
<td>$0.071</td>
</tr>
<tr>
<td>40-44</td>
<td>$0.100</td>
<td>$0.092</td>
</tr>
<tr>
<td>45-49</td>
<td>$0.150</td>
<td>$0.125</td>
</tr>
<tr>
<td>50-54</td>
<td>$0.230</td>
<td>$0.218</td>
</tr>
<tr>
<td>55-59</td>
<td>$0.430</td>
<td>$0.345</td>
</tr>
<tr>
<td>60-64</td>
<td>$0.649</td>
<td>$0.592</td>
</tr>
<tr>
<td>65-69</td>
<td>$1.227</td>
<td>$1.033</td>
</tr>
<tr>
<td>70-74</td>
<td>$1.988</td>
<td>$1.684</td>
</tr>
<tr>
<td>75-79</td>
<td>$2.060</td>
<td>$1.684</td>
</tr>
<tr>
<td>80+</td>
<td>$2.060</td>
<td>$1.684</td>
</tr>
<tr>
<td><strong>Children</strong></td>
<td>$3.26 ($10,000 benefit)</td>
<td></td>
</tr>
</tbody>
</table>

Value-Added Benefit: Beneficiary Companion Program

Managing a loved one’s final affairs can be overwhelming. The amount of time and effort needed to close an estate can make an already stressful time even more difficult. Your Beneficiary Companion Program can offer some relief and provide guidance to help with paperwork, notifications, and other time-consuming details. Dedicated Beneficiary Assistance Coordinators are available 24/7 by calling 1 (877) 823-5807.
Travel Accident Insurance

Travel Accident insurance is designed to protect employees traveling on Rensselaer business. Travel Accident Insurance is provided to you at no cost. Your beneficiary would receive up to $150,000 of insurance if you die by accidental means or suffer the loss of limb, sight, speech, or hearing while traveling on official Rensselaer Business, except when the travel takes place in a private aircraft. Your beneficiary is the same beneficiary you designated for your Rensselaer-sponsored Basic Life insurance. Travel Accident Insurance may not be available if an injury was sustained at a work site and the claim is covered by Workers’ Compensation.

Supplemental AD&D Insurance

Supplemental Accidental Death and Dismemberment (AD&D) insurance is designed to protect you and your family against an unexpected death or injury that is associated with, or is the result of an accident. A serious injury or death can be financially and emotionally devastating, even for a two-income family. Without protection, you can run the risk of depleting hard-earned savings.

You may purchase this insurance for yourself or for you and your family members in multiples of $10,000, up to a maximum of $350,000 or 10 times your base salary, whichever is less. You may also elect coverage for your spouse for either 100% or 50% of your benefit. You may elect a 10% benefit up to $25,000 for your dependent children under age 19 (or 25 if a full-time student). Spouse and dependent supplemental AD&D insurance are separate elections under this plan.

If you are age 70 or older at the time you sustain injuries in a covered accident, your benefit reduces to 70% of the selected plan benefit amount; at age 75, to 45%; at age 80, to 30%; at age 85, to 15%. Coverage for your spouse ceases at his or her attainment of age 70.

As an enhancement, 24-hour year-round emergency assistance is available for you and your covered dependents when traveling 100 or more miles from home. Just one call puts you in contact with an international network of professionals providing medical, informational, legal, and personal assistance.

Benefit Selection and Monthly Cost Table

<table>
<thead>
<tr>
<th>Benefit Amount</th>
<th>Employee Only</th>
<th>Employee Only</th>
<th>Plus Spouse at 100%</th>
<th>Plus Spouse at 100%</th>
<th>Plus Spouse at 50%</th>
<th>Plus Spouse at 50%</th>
<th>Plus All Children at 10%</th>
<th>Plus All Children at 10%</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10,000</td>
<td>$0.20</td>
<td>$10,000</td>
<td>$0.20</td>
<td>$5,000</td>
<td>$0.10</td>
<td>$1,000</td>
<td>$0.03</td>
<td></td>
</tr>
<tr>
<td>$20,000</td>
<td>$0.40</td>
<td>$20,000</td>
<td>$0.40</td>
<td>$10,000</td>
<td>$0.20</td>
<td>$2,000</td>
<td>$0.06</td>
<td></td>
</tr>
<tr>
<td>$40,000</td>
<td>$0.80</td>
<td>$40,000</td>
<td>$0.80</td>
<td>$20,000</td>
<td>$0.40</td>
<td>$4,000</td>
<td>$0.12</td>
<td></td>
</tr>
<tr>
<td>$60,000</td>
<td>$1.20</td>
<td>$60,000</td>
<td>$1.20</td>
<td>$30,000</td>
<td>$0.60</td>
<td>$6,000</td>
<td>$0.18</td>
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</tr>
<tr>
<td>$80,000</td>
<td>$1.60</td>
<td>$80,000</td>
<td>$1.60</td>
<td>$40,000</td>
<td>$0.80</td>
<td>$8,000</td>
<td>$0.24</td>
<td></td>
</tr>
<tr>
<td>$100,000</td>
<td>$2.00</td>
<td>$100,000</td>
<td>$2.00</td>
<td>$50,000</td>
<td>$1.00</td>
<td>$10,000</td>
<td>$0.30</td>
<td></td>
</tr>
<tr>
<td>$120,000</td>
<td>$2.40</td>
<td>$120,000</td>
<td>$2.40</td>
<td>$60,000</td>
<td>$1.20</td>
<td>$12,000</td>
<td>$0.36</td>
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<td>$3.00</td>
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<td>$3.50</td>
<td>N/A</td>
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</tr>
</tbody>
</table>
Disability Insurance

Long-Term Disability (LTD) coverage provides financial protection in the event you are unable to work due to a disability.

LTD benefits are payable once you are disabled and under a physician’s care for 90 days, and your claim has been reviewed and approved by the LTD carrier. Benefits may be payable up to age 65, or in some cases longer, provided that you remain disabled and under a physician’s care.

If you are receiving income benefits from other sources while on LTD (Workers’ Compensation, Social Security, or other government disability benefits), they will reduce your LTD benefit.

Base LTD Plan
Rensselaer pays 100% of the cost of the base plan. This core benefit will reimburse 60% of your base salary, up to $5,000 per month.

Buy-Up LTD Plan
At the time of eligibility or during an Open Enrollment period, current participants or new participants may buy additional coverage to increase the benefit to 66 2/3% up to $7,500 a month.

| Monthly Cost (after-tax basis): | $0.23 per $100 of pay |

Planning for the Future
A will is one of the most important legal documents you can have. It ensures that you’ll control who gets your property, who will be your children’s guardian, and who manages your estate when you die.

EstateGuidance® makes it easy to create a simple, customized, legally binding will by offering the benefits listed below:

- Convenient online access to will documentation tools
- Simple-to-follow instructions guiding you through the process
- Online support from licensed attorneys, if needed
- The ability to make revisions at no cost

Tuition Benefits

For Employees and Their Spouses

If you are a regular or fixed-term employee scheduled to work 30 or more hours per week, you and your spouse are eligible to participate. You and/or your spouse must apply and be admitted via the Admissions office. Rensselaer will pay 75% of the tuition cost for you and your spouse to take two courses each per semester at Rensselaer to a maximum of six courses each per fiscal year (July 1–June 30). There is a four credit limit per course. Reimbursement is contingent upon obtaining a minimum grade of C or Pass (in a Pass-Fail grading system).

For regular full-time employees, Rensselaer will reimburse 75% of the cost of tuition for up to two job-related courses per fiscal year taken at Rensselaer-approved accredited colleges or universities. Courses must be approved by the employee’s supervisor. Usage of this external benefit counts toward the six courses per fiscal year limit. Spouses are not eligible for this benefit.

English as a Second Language courses offered through Empire State English are reimbursable under the tuition benefit.

![Image](https://example.com)

The value of graduate level courses in excess of $5,250, taken by an employee and the total value of graduate level courses taken by their spouse is reported as taxable income to the employee. It is the sole responsibility of the employee to adjust their tax withholdings.

For Dependents of Employees

In order to be eligible for this benefit, you must have at least three years of continuous regular full-time service. Your dependent child (children) must apply and be admitted to the college.

Rensselaer will pay 75% of the tuition costs of up to eight undergraduate semesters for eligible dependent children under the age of 26 when they attend Rensselaer.

If your child decided to attend another college that is recognized by Rensselaer, Rensselaer will pay tuition costs for up to eight undergraduate semesters as outlined below:

- For children of employees hired after September 30, 1978, Rensselaer will pay an amount not exceeding the lesser of $2,000 per semester or the total tuition for the semester at the other college.

Submit to the Division of Human Resources a completed Tuition Scholarship Request Form for each eligible child each semester with a copy of the student’s tuition bill attached. If your child is a New York State resident and the school to be attended is located in New York State, a Tuition Assistance Program (TAP) award notice or verification of ineligibility to receive a TAP award is also required.
Retirement Plans

Defined Contribution Retirement Plan

Eligible employees will automatically be enrolled in the Rensselaer Defined Contribution Retirement Plan effective the first day of the second month following date of hire, unless you make an affirmative salary deferral election or elect not to participate. Upon enrollment, the employee will contribute one percent of earnings to the Employee Plan and will receive a Rensselaer contribution equal to eight percent of earnings in the Rensselaer Plan. Contributions will automatically be invested in an age-appropriate Lifecycle Investment Fund with TIAA.

After three years of vesting service, you will own (commonly referred to as vesting) the Rensselaer contributions made on your behalf. Vesting service is counted from your date of employment (not your date of program participation). If you leave Rensselaer prior to completing three years of vesting service, e.g. 720 hours in each of three plan years, Rensselaer contributions made on your behalf will be forfeited. Employee contributions into the plan are immediately vested.

If you would prefer to actively enroll in the Rensselaer Defined Contribution Retirement Plan, you may elect either TIAA or Fidelity Investment Funds as your Fund Sponsor. You may only elect to have your contributions invested with one Fund Sponsor per year. The plan year runs July 1 through June 30. You will be given the opportunity to change Fund Sponsors each July 1. You may select from among the many investment options for your contributions; please contact the Fund Sponsor directly to change your fund allocations during the plan year.

Supplemental Retirement Program

Eligible Rensselaer employees are those whose annual contribution limit to the tax sheltered retirement program is at least $200.

The IRS sets limits on the maximum amount you can contribute to tax-sheltered annuities in a calendar year. Contributions are tax deferred.

The Internal Revenue Code imposes limits on how much you can contribute in a calendar year, otherwise known as a Maximum Exclusion Allowance (MEA). This maximum includes your 1% contributions to the Defined Contribution Plan (above), PLUS your contributions to the Supplemental Retirement Program. In 2018, the limit is $18,500. If you will attain age 50 before December 31, 2018, the limit is $24,500. If you have been employed with Rensselaer for 15 years or longer, please contact the Division of Human Resources to see if you are eligible for a higher limit.

You may choose from a wide variety of investment options offered by two investment service organizations—Fidelity Investments and TIAA. These options include stock funds, bond funds, stable funds, and combinations thereof.
The Rensselaer Polytechnic Institute Defined Contribution Retirement Program

Automatic Enrollment and Default Investment Notice

This notice gives you important information about the automatic enrollment and default investment features of the two plans that form the Rensselaer Polytechnic Institute Defined Contribution Program. These features were implemented as of July 1, 2012. Please disregard this notice if you have already made an affirmative salary deferral election and an affirmative investment election with respect to these plans.

The Defined Contribution Program consists of (i) The Rensselaer Polytechnic Institute Defined Contribution Retirement Plan for Employee Contributions ("Employee Plan"), and (ii) The Rensselaer Polytechnic Institute Defined Contribution Retirement Plan for Rensselaer Contributions ("Rensselaer Plan"). Eligible employees who are enrolled in and contribute 1% of their earnings to the Employee Plan are enrolled in and receive a Rensselaer contribution equal to 8% of their earnings in the Rensselaer Plan.

Rensselaer is making saving for retirement under the Defined Contribution Program even easier. Beginning July 1, 2012, an employee who is otherwise eligible to participate will be enrolled in the Employee Plan and in the Rensselaer Plan automatically, unless and until the employee affirmative elects (or previously elected) not to participate. Upon an eligible employee's automatic enrollment, the employee will contribute 1% of earnings to the Employee Plan and will receive a Rensselaer contribution equal to 8% of earnings in the Rensselaer Plan.

If you have not previously completed and submitted a salary reduction agreement (or affirmatively elected not to participate), you will be automatically enrolled in the Employee Plan starting with: (1) for current eligible employees, the payroll period that includes July 1, 2012, and (2) for employees who are hired or become eligible hired after June 30, 2012, the payroll period that includes the first day of the month that is two months after the date the eligibility requirements are satisfied (collectively, these two enrollment dates will be referred to as the “Entry Date”). This means that, if you are subject to automatic enrollment and have not previously made an affirmative election not to participate, amounts will be taken from your earnings and contributed to the Employee Plan. These automatic contributions, which will equal 1% of your earnings each pay period, will continue until you elect to stop your participation.

In the Questions and Answers that follow, this notice gives you important information about the Defined Contribution Program's rules, including the Employee Plan's automatic enrollment feature and Rensselaer contributions to the Rensselaer Plan. The notice covers the following:

• Whether the Employee Plan's automatic enrollment feature applies to you
• What amounts will be automatically taken from your earnings and contributed to the Employee Plan
• What amounts Rensselaer will contribute to your Rensselaer Plan account
• How your contributions will be invested, and how you can change investments
• When your account will be vested (that is, not forfeited if you leave your job), and when you can withdraw your account
• Whether you can change your salary reduction agreement

You can find out more about the Rensselaer Defined Contribution Program in the Summary Plan Description for the program, which is available from the Rensselaer Division of Human Resources at the address shown at the end of this notice.
1. **Does the Employee Plan’s automatic enrollment feature apply to me?**

The Employee Plan’s automatic enrollment feature does not apply to you if you already elected (completed and submitted a salary reduction agreement to the Rensselaer Division of Human Resources) to make contributions to the Employee Plan or to not contribute.

If you are eligible and you have not made a contribution election, you will be enrolled in the Employee Plan starting with the applicable Entry Date. This means money will be automatically taken from your earnings and contributed to your account in the Employee Plan. If you do not want to be enrolled, you need to submit a written election indicating your decision not to participate in the manner prescribed by the Rensselaer Division of Human Resources.

2. **If I do nothing, how much will continue to be taken from my earnings and contributed to the Employee Plan?**

If you are subject to automatic enrollment and you do not turn in a completed salary reduction agreement (or affirmatively elect not to participate) by the applicable Entry Date, then 1% of your earnings for each pay period will be taken from your earnings and contributed to the Employee Plan. To learn more about the Employee Plan’s definition of earnings, you can review the Defined Contribution Program’s Summary Plan Description (available in the Division of Human Resources).

Your contributions to the Employee Plan will be taken out of your earnings on a pre-tax basis, meaning that the contribution amounts will not be subject to federal or state income tax at that time. Instead, they will be contributed to your account and can grow over time with investment gains. Your account will be subject to income tax only when withdrawn. This helpful tax rule is a reason to save for retirement through Employee Plan contributions.

If you do not complete and submit a salary reduction agreement in time to stop the automatic contributions, you can receive a refund of the accumulations (plus or minus investment gains or losses) for a short time, despite the general limits on Employee Plan withdrawals. During the 90 days after automatic contributions are first taken from your earnings, you can withdraw the automatic enrollment accumulations by contacting the Division of Human Resources at the address listed at the end of this notice. The amount you withdraw will be adjusted for any gain or loss. If you request a refund of your automatic enrollment accumulations in the Employee Plan within 90 days, you will forfeit the related Rensselaer accumulations in the Rensselaer Plan. Also, your withdrawal from the Employee Plan will be subject to income tax in the year of the distribution (but not the additional 10% penalty that normally applies to distributions taken before the age of 59½).

3. **In addition to the contributions taken out of my earnings, what amount is Rensselaer contributing to my account?**

Besides contributing the amounts taken from your earnings to the Employee Plan, Rensselaer will make contributions equal to 8% of your earnings to the Rensselaer Plan on your behalf. However, these contributions are subject to vesting rules, so they will become entirely yours (will be vested) only after you have been employed for three years during which you have worked a minimum of 720 hours.

For example: If you have $2,000 in earnings during a pay period and you contribute 1% of your pay, Rensselaer will deduct $20 from your earnings for the pay period (that is, 1% x $2,000). The $20 will be put in your Employee Plan account. Rensselaer will also make a contribution to your Rensselaer Plan account of $160 for the pay period (that is, 8% x $2,000).

4. **How will my contributions be invested?**

Rensselaer has selected TIAA and Fidelity as the investment providers for contributions. You may direct the investment of all contributions in a number of different investment choices. Unless you affirmatively choose a different investment fund or funds, contributions will be invested in the “default” investment option, which is the age-based TIAA-CREF Lifecycle Fund that corresponds to your estimated date of retirement. The TIAA-CREF Lifecycle Funds provide a ready-made diversified portfolio using TIAA mutual funds as underlying investments that include both equity and fixed-income instruments. The allocation strategy for the underlying equity, fixed-income, and short-term mutual funds is based on the number of years expected to reach the target retirement dates. These funds seek to provide high total returns until the target retirement date. Each fund’s goal is to seek high current income and as a secondary objective,
capital appreciation. Each fund's target asset allocation percentages automatically change over time to become more conservative by gradually reducing the allocation to equity funds and increasing the allocation to fixed-income and short-term funds. If the default investment fund changes at any time in the future, you will be notified.

The attached fact sheets for the TIAA-CREF Lifecycle Funds provide additional information, including the investment objectives, risk and return characteristics, and fees and expenses of the funds. You can obtain updated information on fee expenses and a more detailed explanation of the TIAA-CREF Lifecycle Funds at https://www.tiaa.org/public/offer/products/mutual-funds/lifecycle-funds or by contacting TIAA at 800-842-2776.

You have the right to change the allocation of your investments at any time. If you elect to change the allocation of your account from one of the Lifecycle Funds, there are no fees or expenses imposed in connection with that transfer. However, certain restrictions may apply if multiple transfers are made from any one account during any 60-day period. See the fund prospectus at http://www.tiaa.org/public/prospectuses/lifecycle_pro.pdf for more details on restrictions on frequent transfers.

The Defined Contribution Program allows you to choose from a diverse set of investment options. A list of the available funds and a copy of the prospectus or information statement for each fund offered by TIAA may be obtained from TIAA at 800-842-2776 or at https://www.tiaa.org/public/offer/products/mutual-funds/lifecycle-funds. A list of the available funds and a copy of the prospectus or information statement for each fund offered by Fidelity may be obtained from Fidelity at http://personal.fidelity.com/products/funds/content/DesignYourPortfolio/freedomfunds.shtml or at 800 343-0860. You can change how the contributions are invested among the offered investment funds, by contacting TIAA or Fidelity.

To learn more about the Defined Contribution Program's investment choices and procedures for changing how the contributions are invested, you can review the Summary Plan Description for the Defined Contribution Program. Also, you can contact the Rensselaer Division of Human Resources using the contact information at the end of this notice.

5. When will my account be vested and available to me?
You will always be fully vested in your contributions to the Employee Plan. You will also be fully vested in the Rensselaer contributions to the Rensselaer Plan after you complete three years of service during which you have worked a minimum of 720 hours. To be fully vested in program contributions means that the contributions (together with any investment gain or loss) will always belong to you, and you will not lose them when you leave your job. For more information about years of service, you can review the Summary Plan Description for the Defined Contribution Program, which can be obtained from the Division of Human Resources at the address listed at the end of this notice.

Even if you are vested in your account, there are limits on when you may withdraw your funds. These limits may be important to you in deciding whether to contribute to the Employee Plan. In general, you may only withdraw vested money after you leave your job or become disabled. Also, there is a 10% federal tax penalty on distributions before age 59½. Your beneficiary can get any vested amount remaining in your account when you die.

6. Can I change the amount of my contributions?
You may not contribute more than 1% of your earnings to the Employee Plan. If you do not want to contribute to the Employee Plan (and you haven't already elected not to contribute), you need to submit a written election to the Division of Human Resources, indicating your decision not to participate, by the Entry Date.

If you discontinue automatic contributions, Rensselaer will treat you as having chosen to make no further contributions. However, if you continue to be eligible, you can always choose to continue or restart your contributions by completing and submitting a new salary reduction agreement to the Division of Human Resources.

If you have any questions about how the Defined Contribution Program works or your rights and obligations under the program, or if you would like a copy the Summary Plan Description for the Defined Contribution Program or other documents, please contact the Rensselaer Division of Human Resources at: Mr. Louis A. Padula, Rensselaer Polytechnic Institute, Division of Human Resources, 21 Union Street, 2nd Floor, The Gurley Building, Troy, NY 12180, (518) 276-6164, padull@rpi.edu.
Additional Benefits

Paid Time Off (PTO)

You earn PTO time each pay period starting with your first day at work, as shown below for employees working 40 hours per week. PTO accrual is prorated for eligible employees working less than 40 hours per week.

<table>
<thead>
<tr>
<th>Staff—Years of Service</th>
<th>PTO Annual Accrual Rates</th>
<th>Per Pay Accrual Non-Exempt 26 pay per year</th>
<th>Per Pay Accrual Exempt 24 pay per year</th>
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</thead>
<tbody>
<tr>
<td>1st year</td>
<td>144 hours/18 days</td>
<td>5.54</td>
<td>6.0</td>
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<tr>
<td>2nd through 3rd year</td>
<td>168 hours/21 days</td>
<td>6.46</td>
<td>7.0</td>
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<tr>
<td>4th through 6th year</td>
<td>200 hours/25 days</td>
<td>7.69</td>
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<td>7th through 10th year</td>
<td>232 hours/29 days</td>
<td>8.92</td>
<td>9.67</td>
</tr>
<tr>
<td>Over 10 years</td>
<td>248 hours/31 days</td>
<td>9.54</td>
<td>10.33</td>
</tr>
</tbody>
</table>

- Unused PTO above 200 hours will be transferred into a Reserve Time Off (RTO) bank at the end of each fiscal year. There will be no maximum on the size of the RTO bank.
- Available RTO can be used to supplement Short-Term Disability beginning on the 6th consecutive business day of absence due to illness or injury. Rensselaer will supplement 4 hours per day with Short-Term Disability.
- If you are classified as an executive officer or administrative officer you earn 9.67 hours PTO time per pay period up to a maximum of 232 hours (29 days) a year.
- Employees must use all PTO before the end of their employment and prior to their last day worked. PTO and RTO is never paid out upon separation or retirement.
- All scheduled PTO must be pre-approved in writing by your supervisor.
- RTO can only be used in cases of employee illness or injury starting with the 6th consecutive day of absence, and the absence must be documented and certified, in writing, by the employees attending physician.
- Eligible employees will be allowed a maximum of five days with pay for bereavement leave when a loss of immediate family occurs.
- Employees cannot use paid leave during the first 90 days of employment except during the official Institute Holiday Winter break.

Southwest Airlines Discount

Rensselaer employees have access to discounts on air travel that are not otherwise available to the public. This program offers an 8% discount on Business Select and Anytime fares, along with an 8% discount on select Wanna Get Away fares. The reduced rates for Institute travel are available both in Concur and by calling Direct Travel directly. Southwest Airlines will also permit employees to utilize the discount for personal air travel when booking through the [www.swabiz.com](http://www.swabiz.com) website. The Institute discount code (99500402) and a Rapid Rewards membership (Southwest Rapid Rewards Program Enrollment Website) are required to access the discount for personal use. For more information visit: [www.rpi.edu/dept/finance/docs/travel/Southwest%20FAQ%20Document.pdf](http://www.rpi.edu/dept/finance/docs/travel/Southwest%20FAQ%20Document.pdf).

Planning a day off or an event with the family?

Ticket Monster Perks offers you exclusive discounts on ALL sports, concerts, theme parks, and movie tickets (AMC, Regal, Cinemark, and many more nationwide). To take advantage of discount tickets that will be delivered to your door, go to [http://www.ticketmonsterperks.com/?perksCode=rpitickets](http://www.ticketmonsterperks.com/?perksCode=rpitickets), then enter the Rensselaer company identifier: rpitickets.

You then can begin searching for a wide array of discounted events nationwide.
Holidays

Rensselaer provides employees with ten paid holidays per fiscal year (July 1 to June 30). In general, Rensselaer observes the holidays listed below:

- New Year’s Day
- Martin Luther King, Jr.’s Birthday
- President’s Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day After Thanksgiving Day
- Christmas Day
- Rensselaer may designate the one remaining holiday

Employees are eligible for designated holiday pay beginning on the date of employment. To be eligible for holiday pay, an employee must work on the last regularly scheduled workday preceding the holiday and the first regularly scheduled workday following the holiday, or on the holiday itself. When an employee is absent from the last scheduled shift before or after the holiday, or is scheduled to work on the holiday and does not do so, payment for the holiday will be made if the reason for the absence is personal illness, surgery (medical certification of the illness may be required), the employee is on vacation and the holiday falls during the vacation, the employee is on military reserve duty (not to exceed eight weeks), the employee is on jury duty, or if a member of the employee’s immediate family has died.

Pre-Tax Parking

All employees are eligible to park on campus by paying parking deductions on a pre-tax basis. This will enable you to save federal, state and FICA taxes. These deductions will occur just like your health or dental deductions. If you elect to pay parking fees directly (no payroll deduction) there will be no deductions withheld from your paycheck, and therefore no tax savings.

Enterprise Car Rental

Rensselaer now offer discounts on rental vehicles for personal travel through Enterprise Car Rental. Visit www.Enterprise.com and enter the following account number: JC0913 and PIN: RPI.

GM Automobile Discount

Discounts on GM vehicles are available to all faculty and staff. The company code for Rensselaer is 897929. For more information please call 1 (800) 960-3375.

Mercedes-Benz USA Fleet Program

Discounts on Mercedes-Benz vehicles are available to all faculty and staff. The Corporate Account Number (CAN) for Rensselaer is 020331. Please retain this number and present it to the dealership when making your purchase/lease to ensure that you receive all applicable Fleet program incentives.

BMW of North America Employee Discount

Rensselaer has teamed up with BMW of North America to offer “Best Pricing Available” for any new BMW/MINI model. To receive the employee discount certificate, go to http://hr.rpi.edu/update.do?artcenterkey=778 and print the certificate. Visit the website to see what models and discounts are available at http://www.bmwgroupfleet.com.
Employee Assistance Program

Everyone experiences stress and challenges in life from time to time. Whether your concerns are big or small, the Employee Assistance Program (EAP) can help. You and your family members have access to confidential and professional counseling at no cost to you. The EAP can assist you with issues such as those listed below:

- Stress on the job and at home
- Depression
- Anxiety
- Phobias
- Marriage
- Children
- Gambling
- Eating disorders
- Alcohol abuse assessment
- Substance abuse assessment
- Domestic abuse
- Career transition
- Financial management referral
- Legal referral
- Self-esteem
- Managing change

You don’t have to handle your problems alone. The EAP can help.

To speak with a specialist call toll-free at 1 (800) 777-6531 or visit www.capitalEAP.org.

Web Access code: 105293 when creating an account.

The EAP includes unlimited telephonic consultations and up to three face-to-face counseling sessions per issue per year.

Financial Counseling

Financial counselors from TIAA and Fidelity Investments meet on campus for one-on-one 60-minute consultations on a broad range of retirement topics. To schedule your individual retirement counseling, please call either TIAA at 1 (800) 732-8353, or Fidelity Investments at 1 (800) 642-7131.

Adoption Benefit

Rensselaer will reimburse up to $1,500 for the adoption of a child, including travel to pick up the child and costs incurred to the natural mother.

Samaritan-Rensselaer Children Center

Samaritan-Rensselaer Children Center provides daycare services to faculty and staff of Rensselaer. For further information please call (518) 271-3748.

International SOS Travel Insurance

As part of Rensselaer’s commitment to our travelers, we are pleased to announce an expanded partnership with International SOS to provide access to global medical and security assistance. This program is framed by the Duty of Care principle and is designed to promote the health, welfare, safety, and security of Rensselaer faculty, staff, and students.

Travelers will now begin to 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: 11BSGCO000023. The member login for the desktop application can be found at www.internationalsos.com.

International SOS will give expert advice to take care of any medical or security need while you are abroad. Please contact the Division of Human Resources to get an International SOS packet with travel card.

DOWNLOAD YOUR ASSISTANCE APP

Up-to-date travel security analysis, medical information and 24/7 assistance in the palms of your hands.
Mandated Benefits

Social Security/Medicare

Social Security is a benefit sponsored by the U.S. federal government. It provides retirement, disability, survivor, or medical benefits depending on your earnings over the years while you are covered under the Social Security system. Medicare is health care coverage provided by the U.S. federal government. It consists of hospital coverage (Part A), and doctor and laboratory cost coverage (Part B), and prescription drug coverage (Part D).

When you retire, Social Security will pay you a monthly retirement income for life based upon the contributions you have made to the system. Full Social Security benefits are payable starting at age 65 if you were born before 1938, or between the ages of 65 and 67 if you were born after 1937. Reduced benefits are payable as early as age 62. You may also qualify for added Social Security retirement benefits for your spouse and/or dependent children. You may qualify for Social Security benefits if you are disabled and the disability is expected to last more than one year or expected to result in your death. Benefits are payable after five months of disability, and in most cases, equal the amount that would have been paid if you were then eligible for full Social Security retirement benefits. Qualified family members are also eligible for monthly Social Security benefits during your disability.

In the event of your death, monthly Social Security benefits up to one and one-half times your full retirement benefit amount may be payable to your husband or wife age 60 or older, a spouse under age 60 who is caring for an eligible dependent child, your unmarried children under age 18 (under age 19 if in high school), and your dependent parents.

2018 Social Security Rates

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<thead>
<tr>
<th>Wage Base</th>
<th>Tax Rate</th>
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<tr>
<td>Social Security</td>
<td>$128,700</td>
</tr>
<tr>
<td>Medicare</td>
<td>Up to $200,000</td>
</tr>
<tr>
<td>Medicare</td>
<td>Over $200,000</td>
</tr>
</tbody>
</table>

New York State Unemployment Insurance

This state-sponsored program provides weekly payments to you (up to a maximum benefit determined by New York State) if you are no longer employed through no fault of your own.

Workers’ Compensation

Workers’ Compensation provides benefits to you if you are disabled as a result of an on-the-job injury or work-related illness. This program provides payments for total disability equal to two-thirds of your weekly earnings, up to the maximum benefit determined by New York State. Payments for permanent partial disability equal to 50 percent of your weekly earnings, up to the maximum benefit determined by New York State. This coverage also provides benefits for you medical treatment, for your loss of sight, hearing, or limbs, and survivor income.
Required Notices

Special Enrollment Rights
If you are declining enrollment for yourself, or your dependents (including your spouse) in the medical plan because of other medical coverage, you may be able to enroll yourself and/or your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents’ coverage). However, you must request enrollment within 30 days after your previous coverage ends (or after the employer stops contributing toward the other coverage). In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your dependents in the medical plan, provided that you request enrollment within 30 days of the marriage, birth, adoption, or placement for adoption.

If you or your dependent lose eligibility for coverage under Medicaid or a State child health plan or if you or your dependent become eligible for State-sponsored premium assistance for the medical plan, you may be able to enroll yourself and/or your dependents in this plan if you request enrollment within 60 days of the date of termination of Medicaid or State child health plan coverage or your eligibility for premium assistance.

Newborns’ and Mothers’ Health Protection Act
Group health plans and health insurance issuers generally may not, under federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, federal law generally does not prohibit the mother’s or newborn’s attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under federal law, require that a provider obtain authorization from the plan or issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours if applicable).

Women’s Health and Cancer Rights Act of 1998
If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women’s Health and Cancer Rights Act of 1998 (WHCA). The Women’s Health and Cancer Rights Act requires group health plans and their insurance companies and HMOs to provide certain benefits for mastectomy patients who elect breast reconstruction. For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

Breast reconstruction benefits are subject to deductibles and coinsurance limitations that are consistent with those established for other benefits under the plan.

Health Insurance Portability and Accountability Act (HIPAA)
This group health plan complies with the privacy requirement for Protected Health Information (PHI) under HIPAA. You may obtain a copy of the Notice of Privacy Practices by contacting the Division of Human Resources.
Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs, but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in one of the states listed in this notice, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 1 (877) KIDS NOW or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren’t already enrolled. This is called a “special enrollment” opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call 1 (866) 444-EBSA (3272).

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of August 10, 2017. Contact your state for more information on eligibility.

COLORADO – Health First Colorado (Colorado’s Medicaid Program) & Child Health Plan Plus (CHP+)
Health First Colorado Website: https://www.healthfirstcolorado.com/
Health First Colorado Member Contact Center: 1 (800) 221-3943/State Relay 711
CHP+: Colorado.gov/HCPF/Child-Health-Plan-Plus
CHP+ Customer Service: 1 (800) 359-1991/
State Relay 711

FLORIDA – Medicaid
Website: http://flmedicaidtplrecovery.com/hipp/
Phone: 1 (877) 357-3268

INDIANA – Medicaid
Healthy Indiana Plan for low-income adults 19-64
Website: http://www.hip.in.gov
Phone: 1 (877) 438-4479
All other Medicaid Website: http://www.indianamedicaid.com
Phone 1 (800) 403-0864

IOWA – Medicaid
Website: http://www.dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp
Phone: 1 (888) 346-9562

MAINE – Medicaid
Website: http://www.maine.gov/dhhs/ofi/public-assistance/index.html
Phone: 1 (800) 442-6003
TTY: Maine relay 711

MASSACHUSETTS – Medicaid and CHIP
Website: http://www.mass.gov/eohhs/gov/departments/masshealth/
Phone: 1 (800) 462-1120

MINNESOTA – Medicaid
Website: http://mn.gov/dhs/people-we-serve/seniors/health-care/health-care-programs/programs-and-services/medical-assistance.jsp
Phone: 1 (800) 657-3739

NEBRASKA – Medicaid
Website: http://www.ACCESSNebraska.ne.gov
Phone: 1 (855) 632-7633
Lincoln: (402) 473-7000
Omaha: (402) 595-1178

NEW HAMPSHIRE – Medicaid
Website: http://www.dhhs.nh.gov/oi/documents/hippapp.pdf
Phone: 603-271-5218

NEW JERSEY – Medicaid and CHIP
Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/
Medicaid Phone: (609) 631-2392
CHIP Website: http://www.njfamilycare.org/index.html
CHIP Phone: 1 (800) 701-0710

NEW YORK – Medicaid
Website: https://www.health.ny.gov/health_care/medicaid/
Phone: 1 (800) 541-2831

PENNSYLVANIA – Medicaid
Website: http://www.dhs.pa.gov/provider/medicalassistance/healthinsurancepremiumpaymenthippprogram/index.htm
Phone: 1 (800) 692-7462

TEXAS – Medicaid
Website: http://gethipptexas.com/
Phone: 1 (800) 440-0493

VERMONT – Medicaid
Website: http://www.greenmountaincare.org/
Phone: 1 (800) 250-8427

VIRGINIA – Medicaid and CHIP
Medicaid Website: http://www.coverva.org/programs_premium_assistance.cfm
Medicaid Phone: 1 (800) 432-5924
CHIP Website: http://www.coverva.org/programs_premium_assistance.cfm
CHIP Phone: 1 (855) 242-8282

To see if any more States have added a premium assistance program since August 10, 2017, or for more information on special enrollment rights, you can contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/ebsa
1 (866) 444-EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1 (877) 267-2323
Menu Option 4, Ext. 61565

2018 Rensselaer Benefits Guide | 31