What’s New in Benefits for 2018

To: Rensselaer Benefits Eligible Faculty & Staff (Troy Campus)

From: Curtis N. Powell, SPHR
Vice President for Human Resources

Date: October 26, 2017

It’s Benefits Open Enrollment Time!
Open Enrollment is November 3-17, 2017.

The Annual Benefits Open Enrollment period is an important time to review your current benefits, assess your coverage needs, and make changes to benefit plan elections for you and your eligible family members. The benefit elections you choose will be effective January 1, 2018, and will remain in effect through the 2018 calendar year.

Rensselaer will continue to strive to provide a comprehensive and affordable benefits package to you and your family. We continue to maintain our plans at a very reasonable cost for very rich benefits!

What’s new for 2018

Medical, Dental, and Vision
• New “Doctor on Demand” telemedicine benefit added to RHP and HMO medical plans
• RHP: Increased visit limit of Physical Therapy/Occupational Therapy/Speech Therapy from 30 to 100 visits
• No changes to dental or vision coverage

NEW! “Doctor on Demand” telemedicine benefit
• Included with the medical plan coverage
• 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
• Cost is the same as a visit to your Primary Care Provider

Colon Screening Commitment
Rensselaer has joined over 1,500 organizations that have made a commitment to substantially reducing colorectal cancer as a major public health problem. We aim to raise an enhanced awareness to colorectal cancer and encourage screening for all applicable employees and their loved ones through a variety of educational avenues—be on the lookout for the giant inflatable colon at the Benefits Fair!

Annual Benefits Fair & Faculty/Staff Appreciation Day
Friday, November 3, 2017, 10:30 am–2:00 pm
East Campus Athletic Village (ECAV)

You’re invited to join us on Friday, November 3, 2017 for our annual Faculty/Staff Appreciation Event and Benefits Fair!

Did you know?

There’s a new Urgent Care Center in Troy that is open 7 days a week on a walk-in basis. In most situations, you’ll find that you save time and money by going to urgent care instead of the ER. St. Peter’s Urgent Care in Troy and East Greenbush are open 7 days a week and include on-site lab and imaging services. Both are in-network under our medical plan.

You might be able to save money on your prescription drugs. Through Market 32, some medications are as low as $9.99 for 100 pills; visit https://www.pricechopper.com/pharmacy to learn more. Walmart also offers a variety of generic medications as low as $4.

Investing in your career.
25% of open positions at Rensselaer are filled with internal candidates! For individuals interested in taking an active role in their career development, Rensselaer offers a wide range of Professional Development. Take some time and explore the possibilities at our newly launched Professional Learning Center (https://rpi.skillport.com).
The Benefits Fair marks the kickoff of Rensselaer’s Open Enrollment period and healthy campus initiatives.

Friday, November 3, 2017
10:30 am–2:00 pm
East Campus Athletic Village (ECAV)

The first 40 employees who complete both the Personal Health Assessment and Biometric Screening at the Benefits Fair will receive a $15 gift card!

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

The Division of Human Resources has launched a new online Professional Learning Center for Faculty and Staff in partnership with Skillsoft, a leader in online learning solutions. The platform includes thousands of assets that you can access anytime from any device! Lifelong learning is a fundamental component of our mission at Rensselaer. New technologies and business practices require skill development and innovation. Whether you are interested in a short vignette for a specific job related need, or a comprehensive course designed to advance your career, the Professional Learning Center for Faculty and Staff contains solutions. Begin to explore the possibilities and login to your personalized account today at https://rpi.skillport.com using your RCS login information.

Fidelity’s Financial Wellness Program

We are pleased to announce an exciting new Financial Wellness program provided to you and your family in partnership with Fidelity Investments. Whether you are navigating your first financial milestones, managing day-to-day expenses, or looking to maintain your lifestyle, Fidelity’s Financial Wellness program can assist you in making the right financial decisions. In 10 minutes or less, you can get easy access to tools, infographics, articles, and more when you visit Fidelity.com/mymoneycheckup. This free checkup will help you see what you are doing well, and which areas may need improvement. You will get simple next steps to help you make the most of your money, and the right financial decisions for the future of you and your family’s financial wellness. If you’d prefer to speak with a representative directly about the My Money Checkup tool, call Fidelity at 1 (800) 798-2363.

TIAA—Financial IQ Challenge

Test your financial know-how and you could win an iPad Mini! We’ve teamed up with TIAA to bring you the What’s Your Financial IQ? Challenge.

From November 6 to November 30, 2017, take the Financial IQ Challenge at http://www.whatsyourfinancialiq.org/q/rpi2017/Quiz3, and learn important information about financial and retirement planning. Each day five new questions are added to the challenge. Every time you play, you are automatically entered for a chance to win an iPad Mini. The more you play, the better your chances of winning—so sign on every day! The Challenge sponsored by TIAA runs from November 6-30, 2017. Good Luck!

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

Employees may begin participating in the Rensselaer Supplemental Retirement Program at any time. The maximum contribution limit for 2018 is $18,500, and for faculty and staff over age 50, another $6,000 of catch-up contribution can be made.
2018 Premium Deductions Per Pay Period—Medical, Dental, and Vision

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

<table>
<thead>
<tr>
<th>For Faculty/Staff with Pay Above $50,000</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>
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<tr>
<td>Rensselaer Health Plan</td>
<td>$86.96</td>
<td>$173.94</td>
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<tr>
<th>For Faculty/Staff with Pay $50,000 and Less</th>
<th>Individual Coverage</th>
<th>Two Person Coverage</th>
<th>Family Coverage</th>
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<tbody>
<tr>
<td>Rensselaer HMO</td>
<td>$58.41</td>
<td>$116.83</td>
<td>$156.56</td>
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<tr>
<td>Rensselaer Health Plan</td>
<td>$75.75</td>
<td>$151.52</td>
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<table>
<thead>
<tr>
<th>All Faculty/Staff</th>
<th>Individual Coverage</th>
<th>Two Person Coverage</th>
<th>Family Coverage</th>
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<tbody>
<tr>
<td>The Standard/EyeMed Vision Plan (no change in cost!)</td>
<td>$2.43</td>
<td>$4.65</td>
<td>$6.72</td>
</tr>
<tr>
<td>Delta Dental Plan</td>
<td>$5.37</td>
<td>$10.77</td>
<td>$18.20</td>
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Open Enrollment for 2018

Enroll online at www.rpi.benelogic.com

1. Enter your User ID = RCS Sign on.
2. Enter your RCS password.
3. Follow instructions and enroll in your 2018 benefits.

Who needs to enroll

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

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

You must make these changes using Benelogic. Benelogic is a state of the art, online benefits administrator. Changes must be made online between November 3, 2017 and November 17, 2017 at 11:59 p.m. ET.

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

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

Flexible Spending Account (FSA)

Did you know you can reduce your taxable income by setting aside pre-tax dollars from each paycheck in a Flexible Spending Account (FSA) to pay for eligible out-of-pocket health care and dependent care expenses for you and your family. There are two types of FSAs: Health Care FSA and Dependent Care FSA. You can elect to participate in one or both of these accounts. The FSAs are administered by ConnectYourCare.

Note: The IRS limit for Health Care FSA for 2018 increased to $2,650.

Need more information?

Should you have any questions regarding the benefits enrollment for 2018, please contact Louis Padula, Director of Benefits, Retirement and HRIS at 276-6164.