
RESEARCH FOUNDATION OF CUNY
OPEN ENROLLMENT 2027



NOVEMBER 2 THROUGH NOVEMBER 23



SELECT YOUR 2027 BENEFITS



CIGNA HEALTH AND DENTAL PLANS

CIGNA Open Access Plus

CIGNA Open Access Plus In Network Only

CIGNA POS

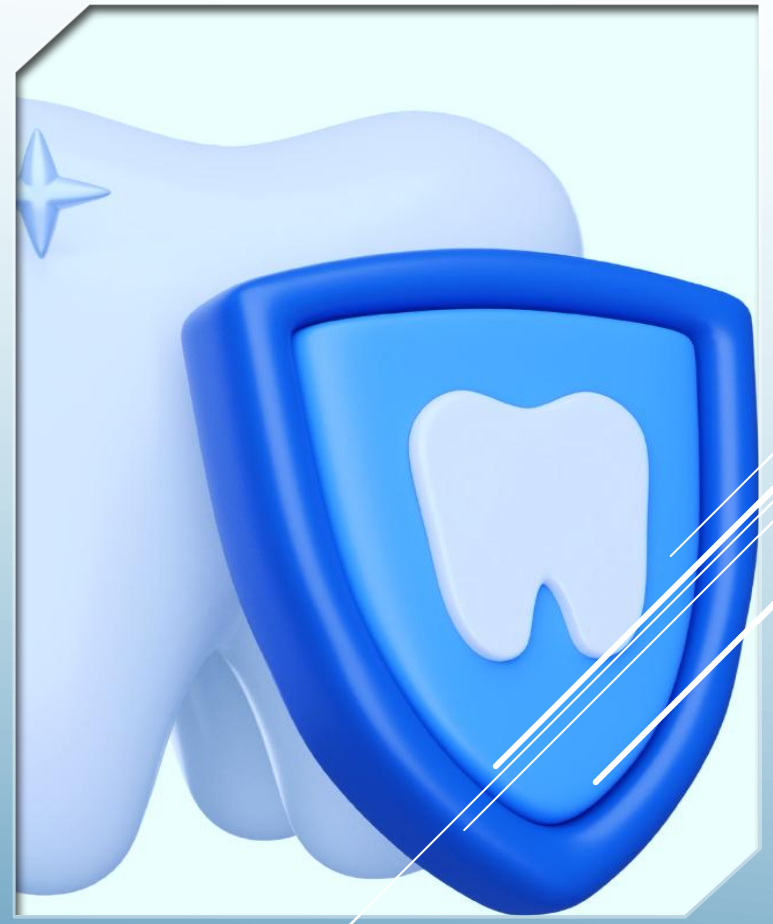
ALL PLANS INCLUDE:

- **Medical**
- **Prescription Drugs**
- **Dental**
- **Vision**

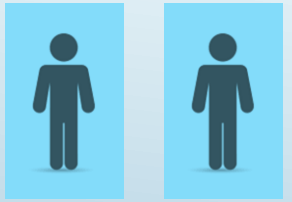
WHAT'S NEW FOR 2027:
DENTAL IMPLANT COVERAGE

- The plan will cover 60% of the cost of dental implants, up to a maximum of $5,000 annually.

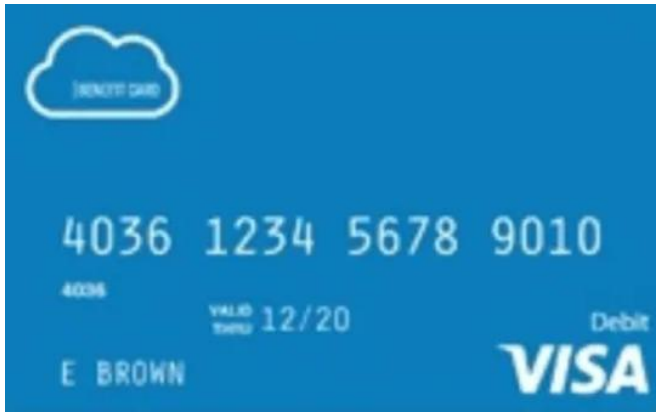
- Cigna Dental PPO is included when you are enrolled in a RFCUNY medical plan - Cigna Open Access Plus, Cigna Point-of Service, or Cigna Open Access Plus In Network. Dental implant coverage is automatically included in your dental coverage and will not require special or separate enrollment.



COVERAGE LEVEL
SUBSCRIBER – SUBSCRIBER & SPOUSE (DP)
SUBSCRIBER & CHILD(REN) – FAMILY

- Subscriber Only 
- Subscriber + Spouse/Domestic Partner 
- Subscriber + Child(ren) 
- Subscriber + Family 
- Qualified Dependent Children Coverage up to age 26





ADVANCED BENEFIT STRATEGIES (ABS)

FLEXIBLE SPENDING ACCOUNTS

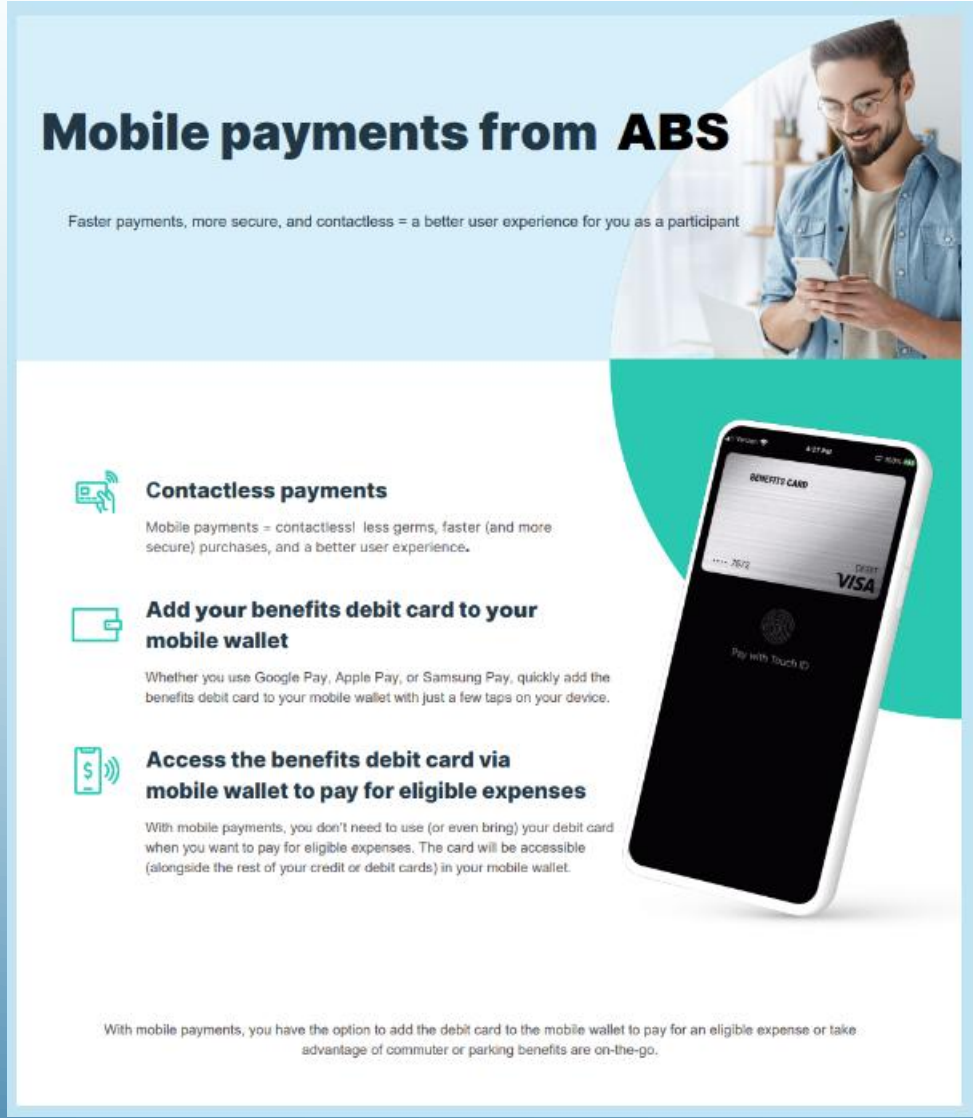
PRE TAX DEDUCTIONS – POST TAX REIMBURSEMENTS

IMPORTANT:

Annual re-enrollment is required for the following benefits. If you do not re-enroll, coverage will end December 31, 2026. FSA grace-period provisions apply through March 15, 2027.

- Healthcare Flexible Spending Account
- Dependent Care Flexible Spending Account
- Transit Flexible Spending Account
- Parking Flexible Spending Account


ABS Advanced Benefit Strategies, Inc.
Your Flexible Benefits Specialists
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EMPLOYEES
EMPLOYERS
SHOP
ABOUT
FRIENDS
CONTACT
The ABS Difference
We are an industry leader in Flexible Spending Account administration.
Learn More
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Mobile payments from ABS
Faster payments, more secure, and contactless = a better user experience for you as a participant
Contactless payments
Mobile payments = contactless! less germs, faster (and more secure) purchases, and a better user experience.
Add your benefits debit card to your mobile wallet
Whether you use Google Pay, Apple Pay, or Samsung Pay, quickly add the benefits debit card to your mobile wallet with just a few taps on your device.
Access the benefits debit card via mobile wallet to pay for eligible expenses
With mobile payments, you don't need to use (or even bring) your debit card when you want to pay for eligible expenses. The card will be accessible (alongside the rest of your credit or debit cards) in your mobile wallet.
BENEFITS CARD
VISA
Pay with Touch ID
With mobile payments, you have the option to add the debit card to the mobile wallet to pay for an eligible expense or take advantage of commuter or parking benefits are on-the-go.

ABS Advanced Benefit Strategies, Inc.
Your Flexible Benefits Specialists



ADVANCED BENEFIT STRATEGIES CONFIRMED 2027 FSA PLAN LIMITS

- Healthcare FSA: Projected to increase to $3,500 annually
- Dependent Care FSA: Set at $7,500 per household annually
- Transit Commuter FSA: Projected to increase to $350 per month
- Parking Commuter FSA: Projected to increase to $350 per month

RETIREMENT AND SAVINGS PLAN

How do I enroll in, change, or cancel voluntary 403(b) GSRA, 403(b) GSRA Roth, or 457(b) plans?

- Go to Personal > Benefits and Pay > Change Retirement Benefits
- Enter the effective date (today or a future date)
- Select the plan and enter your deferral percentage.
- Be careful when entering election amount
  (100 election means 100% of pay per payroll, not $100)

TIAA RETIREMENT SAVINGS PLAN

Projected 2027 403(b) contribution limits

Employee Elective Deferral Limit (Under 50): $25,500

Standard Age 50+ Catch-Up Contribution (Ages 50–59): $8,500, bringing the total employee limit for ages 50+ to $34,000

Super Catch-Up Contribution (Ages 60–63): $11,750, bringing the total employee limit for ages 60–63 to $37,250

Roth Catch-Up Wage Threshold: High earners with prior-year FICA/Social Security wages of $155,000 or more must make their catch-up contributions on a Roth

GUARDIAN LIFE INSURANCE
UPDATE YOUR BENEFICIARY

How do I add or change a beneficiary to the basic Life Insurance?

- **Effective January 1, 2027:**
  Click Manage to review enrollment, add/ change beneficiaries, or update benefit allocations.

- **Effective before January 1, 2027:**
  Go to Personal > Benefits and Pay > Change Benefits > Change Beneficiaries.



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STATUTORY GOVERNMENT MANDATED BENEFITS

How do I view employer-paid Short-Term Disability, Long-Term Disability, or Employee Assistance Program?

- These benefits are mandatory employer-paid benefits.
- You cannot change or waive these statutory benefits.
- Click View to review benefit amounts and details for 2027.



Available Supplemental Plans:

- Short Term Disability
- Cancer Care Plan
- Accident Advantage Plan
- Hospital Choice Plan

How do I enroll in or change my voluntary Aflac supplemental benefits?

Contact: Denise_Perez@us.aflac.com

HOW DO I COMPLETE OPEN ENROLLMENT

Log in to OneRF and, for the applicable benefits:

- **Click Manage to review current elections or change coverage levels or amounts for 2027**
- **Click Enroll to add or re-enroll in a benefit**
- **Follow the prompts to Review, Sign, and Submit your elections**

<u>Need to make changes after submitting elections</u>?

During the Open Enrollment period, after submitting, edit elections under Personal > Benefits and Pay > Benefit Event >Open Enrollment and click Edit.

Once Open Enrollment ends, editing is unavailable. Submit a Help Case for assistance.

OPEN ENROLLMENT BENEFIT TOWNHALL SESSIONS

Date	Time	Target Audience	Benefit Plans
Monday, November 2	11:00am - 12:00pm	RF Central Office	Cigna Medical, Central Office Dental, & Prescription
Tuesday, November 10	3:00pm - 4:00pm	RF Central Office	Cigna Medical, Central Office Dental, & Prescription
Thursday, November 5	11:00am - 12:00pm	Field	Cigna Medical, Field Dental, Cigna Vision, & Prescription
Thursday, November 12	3:00pm - 4:00pm	Field	Cigna Medical, Field Dental, Cigna Vision, & Prescription
Monday, November 16	3:00pm - 4:00pm	Retiree: Central Office	Cigna Medical, Central Office Dental, & Prescription
Tuesday, November 17	11:00am - 12:00pm	Retiree: Field	Cigna Medical, Dental, Vision & Prescription
Wednesday, November 11	11:00am - 12:00pm	ALL Employees	ABS Flexible Spending Plans
Thursday, November 12	11:00am - 12:00pm	ALL Employees	ABS Flexible Spending Plans
Tuesday, November 17	12:30pm - 1:30pm	ALL Employees	AFLAC Voluntary Supplemental Insurance Plans
Thursday, November 19	3:00pm - 4:00pm	ALL Employees	AFLAC Voluntary Supplemental Insurance Plans

OFFICE OF HUMAN RESOURCES: BENEFITS TEAM



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