

## Research Foundation of CUNY 2025 Benefits at a Glance Central Office Employees Full Time Status



### **DISCLAIMER:**

This guide contains highlights of only the major provisions of the benefit programs of the Research Foundation of CUNY. Legal documents describe the plan in complete detail and govern its operation. If there is a disagreement between this guide and any legal document, the terms of the legal document always govern. The Research Foundation of CUNY, at its discretion, may change any benefits, term or conditions contained therein without notice.

None of the Benefits or Policies stated herein are intended to be contractual in nature. They do not confer any right or privilege but are informational only. The Research Foundation retains the absolute right to amend or terminate any Benefit or Policy at any time.

## WELCOME

Welcome to the Research Foundation of the City University of New York (RFCUNY). We are pleased that you have accepted a position with us. This guide will outline the many group insurance benefits offered. RFCUNY's goal is to provide you with well-balanced coverage that allows you to create a package of health benefits suited to your needs and your budget. Some of the benefits available to you require contributions on your part and some are provided by RFCUNY at no cost to you. The amount you will need to contribute for your benefits will vary, based on your selection of coverage.

All employees must log-on to [www.rfcuny.org](http://www.rfcuny.org) > **Electronic Tools** > **My Payroll and Benefits** portal in order to view eligibility, enroll, or waive coverage. Newly hired employees have until their benefits eligibility date to elect their benefits online.

## IMPORTANT CENTRAL OFFICE BENEFITS CONTACTS

<a href="#">YuMei (Kat) Wu</a>	Assistant Director of Human Resources: Central Office	212-417-8604
<a href="#">Farrah Dorsinville</a>	Assistant Director of Human Resources: Benefits	212-417-8625
<a href="#">De Zhang</a>	Associate Director of Human Resources	212-417-8607
<a href="#">Edgar Martell</a>	HRIS Manager	212-417-8608
<a href="#">Cecilia Patxot</a>	Benefits Manager	212-417-8632

Unemployment Information: 212-417-8630; [Ratna\\_Karki@rfcuny.org](mailto:Ratna_Karki@rfcuny.org)

Employment Verifications: [www.QuickConfirm.com](http://www.QuickConfirm.com)

Quick Confirm Customer Service: 1-631-651-8730 or 888-505-6745 option 3

Cigna Customer Service: 800-244-6224; [www.cigna.com](http://www.cigna.com)

Advanced Benefits Strategies: 877-732-8125; [www.abs125.com](http://www.abs125.com)

Aflac: Denise Perez 201-739-6897; [denise\\_perez@us.aflac.com](mailto:denise_perez@us.aflac.com)

Health Advocate: 866-799-2728; [www.healthadvocate.com/rfcuny](http://www.healthadvocate.com/rfcuny)

TIAA: 800-842-2252; <https://www.tiaa.org/public/tcm/rfcuny>

RFCUNY 403(b) Enrollments: [Julian\\_Osorio@rfcuny.org](mailto:Julian_Osorio@rfcuny.org)

RFCUNY Healthcare Claims Assistance: [Suni.Sager@cignahealthcare.com](mailto:Suni.Sager@cignahealthcare.com)

## **ABOUT THE RESEARCH FOUNDATION of CUNY (RFCUNY)**

The Research Foundation of CUNY(RFCUNY) is a private, not-for-profit educational corporation chartered by the State of New York in 1963. The RFCUNY supports City University of New York (CUNY) faculty and staff in identifying and obtaining external support (pre-award) from government and private sponsors and is responsible for the administration of all such funded programs (post-award). CUNY is the nation's largest urban public university. RFCUNY was established to manage the distinctive environment of sponsored programs and to respond quickly to a wide variety of conditions and changing sponsor requirements. Approximately 6,000 full- and part-time staff are employed by the RF annually and can be found in the laboratories, theaters, studios, libraries, and offices of CUNY's 25 colleges and professional schools, as well as at numerous off-campus sites.

Although the RFCUNY serves CUNY, it is governed by its own Board of Directors, issues its own independently audited financial statements, operates its own payroll system and benefits plan, and purchases a wide variety of goods and services in accordance with its own rules and regulations.

## **BENEFITS AT A GLANCE FULL TIME CENTRAL OFFICE EMPLOYEES**

### **PAID TIME-OFF (PTO)**

- 15 Vacation Days
- 20 Sick Days
- 13 Scheduled Holidays
- 5 Unscheduled Holidays

### **Vacation (Annual Leave)**

- Maximum annual accrual is 25 days (175 hours) per fiscal year
- Accrual rate varies. Please contact YuMei Wu at [YuMei\\_Wu@rfcuny.org](mailto:YuMei_Wu@rfcuny.org) for your accrual rate

### **Sick**

- Maximum annual accrual is 20 days (140 hours) per fiscal year
- Accrual rate varies. Please contact YuMei Wu at [YuMei\\_Wu@rfcuny.org](mailto:YuMei_Wu@rfcuny.org) for your accrual rate
- 56 hours of Sick time is also available under the NYC & NYS Earned Sick Time Act

### **Personal Days (Unscheduled Holiday)**

- 5 days per year, earned on the 1<sup>st</sup> day of the quarter plus Lincoln's Birthday
- Eligible after 90 days of employment

### **Holiday**

- 13 days per year
  - Independence Day
  - Labor Day
  - Columbus Day
  - Thanksgiving Holiday (Thursday)
  - Day After Thanksgiving (Friday)
  - Christmas Eve
  - Christmas Day
  - New Year's Eve
  - New Year's Day
  - Martin Luther King Jr.
  - Presidents' Day
  - Memorial Day
  - Juneteenth

## MEDICAL INSURANCE

- Log on to My Payroll and Benefits in [www.rfcuny.org](http://www.rfcuny.org) to access Summary Plan Descriptions
- Medical insurance package is bundled with dental insurance
- Eligible on the 1st day of the month following 30 days of employment
- Cigna Point of Service (POS) with participating providers in NY and counties bordering NY, NJ and CT
- Cigna Open Access Plus Plan (OAP) has a national and international network of participating providers
- Cigna Open Access Plus Plan In (OAPIN) shares a national network of OAP providers
- RFCO employees who waive medical insurance and show proof of coverage elsewhere will be credited \$57.69/paycheck (individual plan) or \$76.92/paycheck (family plan)

Employee Coverage  
 Employee + Spouse Coverage  
 Employee + Child (ren) Coverage  
 Family Coverage

- Prescription drug coverage offered on all three plans. Co-pays vary by plan and drug tier. See Plan Summary for more information

<b>Prescription Drug Deductible</b>	Applies to OAP plan only; Annual deductible is per person for Brand and Non-Formulary prescription drugs
-------------------------------------	--

## DENTAL INSURANCE

- Cigna Dental PPO, national network of providers
- In-network and out-of-network coverage
- Eligible on the 1st day of the month following 30 days of employment
- Dental insurance is bundled with medical insurance. Costs per paycheck above include dental insurance.
- RFCO Annual Out of Pocket Reimbursement Per Enrolled Member \$250

### DENTAL INSURANCE - PPO

	In-Network	Out-Of-Network
<b>Diagnostic &amp; Preventative</b> exams, X-rays, sealant, fluoride treatment, prophylaxis	100%	80%
<b>Basic Restorative</b> filling, endodontics, routine extractions	100%	60%
<b>Major Restorative</b> periodontics, oral surgery, prosthetics	80%	50%
<b>Orthodontia</b> (coverage for dependent children up to age 26)	50%	50%
<b>Deductible</b>	\$0	\$50 Individual \$100 Family

## **CENTRAL OFFICE VISION COVERAGE**

- Eligible on the 1st day of the month following 30 days of employment
- Automatically eligible when enrolled in RFCUNY Central Office health and dental plans
- Comparable to RFCUNY Field Vision Plan
- Benefit is covered every 24 months for employee and qualified dependents
- Coverage for vision exam, frames, lenses, coatings, contacts
- Vision program does not cover medical. Services covered by an ophthalmologist or medical doctor such as vision loss, dry eyes, allergies, infections, eye disease, or services rendered due to complications from diabetes are considered medical claims.
- RFCO Vision Care \$400 Out of Pocket Reimbursement; or
- General Vision Services Voucher
  - GVS Vision Voucher for each enrolled member
  - To locate GVS location go to [www.generalvision.com](http://www.generalvision.com)
  - RFCUNY Benefit Number is **6970**

## **PRE-TAX FLEXIBLE SPENDING ACCOUNTS**

### **Healthcare Flexible Spending Account**

- Eligible after 90 days of employment
- Maximum annual deferral is \$3,300

### **Dependent Care Flexible Spending Account**

- Available upon benefits eligibility date
- Maximum annual deferral is \$5,000

### **Transit Flexible Spending Account**

- Available upon benefits eligibility date
- Maximum monthly election is \$325

### **Parking Flexible Spending Account**

- Available upon benefits eligibility date
- Maximum monthly election is \$325

## **DISABILITY INSURANCE**

### **Short-Term Disability Insurance**

- Eligible after 30 days of employment
- Maximum weekly benefit is 50% of weekly salary, up to \$170 per week
- 7-day waiting period
- 26-week maximum

### **Paid Family Medical Leave Disability Insurance**

- Bond with new child during first 12 months from the child's date of birth
- Care for an eligible family member with a serious illness
- Experience qualifying life event related to spouse's, domestic partner's, child's, or parent's active military service
- Amount of coverage may not be based on their specific salary
- New York State sets maximum amount
- The weekly PFL benefits are capped at 67% of the NYS average weekly wage

### **Long-Term Disability Insurance**

- Eligible after 1 year of employment
- Maximum weekly benefit is 60% of monthly wage, up to \$15,000
- 26-week waiting period to qualify
- Maximum benefit determined by plan rules

### **LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE**

- Premium covered by RFCUNY at 100%
- Central Office employees covered for 200% of annual salary not to exceed \$300,000
- IRS mandatory imputed tax for benefit in excess of \$50,000
- Eligible on the 1st day of employment
- Life Insurance Conversion available at end of employment

### **CENTRAL OFFICE EDUCATION ASSISTANCE**

- No Waiting Period
- Eligible for Full Time and Part Time A employees
- Class must start after date of hire
- Contact Ratna Karki 212-417-8630 for more information

### **RFCUNY 403(b) RETIREMENT SAVINGS PLAN**

#### **Mandatory Participation**

- Only applies to Full Time and Part Time A employees
- Eligible after 1 year of employment
- Employees are 100% vested after completing 3 years of employment
- Employee contributions mandatory for Tier II and Tier III
- Employer contributions are 8% of earnings for first 7 years of service, 10% thereafter

#### **Elective (Voluntary) Contributions**

- Pre-taxed employee contributions
- Annual maximums are set by IRS
- 2025 employee contributions are capped at \$23,500 (under age 50)
- or \$31,000 (over age 50)
- No employer contributions
- Immediate eligibility; No waiting period
- All employees, regardless of status, are eligible

**See Summary Plan Descriptions and Plan Documents for details.**



### **AFLAC VOLUNTARY SUPPLEMENTAL INDEMNITY PLANS**

- Disability Income Protection Plan
- Accident Advantage Plan
- Hospital Advantage Plan – Essential
- Cancer Care Plan
- Contact Denise Perez at 201-739-6897 or via email at [Denise\\_Perez@us.aflac.com](mailto:Denise_Perez@us.aflac.com)

### **EMPLOYEE ASSISTANCE PROGRAM & HEALTH ADVOCACY PLAN**

- By Health Advocate, 100% employer paid
- Available for use by employee, spouse, dependents, grandparents and/or in-laws
- Call 866-799-2728 or visit [www.healthadvocate.com/rfcuny](http://www.healthadvocate.com/rfcuny)

### **RFCUNYPERKS**

RFCUNYPerks gives employees access to premium discounts and access to shows, travel, car rentals, restaurants, shopping, special events, subscription services and more. Enjoy limited time and exclusive offers for holidays savings, savings for amusement parks such as Disney, Universal Orlando Resorts, Legoland, Sesame Place, and more. Registration is free.

RFCUNYPerks are available to all RFCUNY Central Office employees through partnership with:

- Working Advantage (formerly Plum Benefits) <https://rfcuny.savings.workingadvantage.com/home>
- FunEx <https://rfcuny.funex.com/>
- Times Square Alliance <https://www.timessquarenyc.org/>

### **UNION DUES**

Employees who are covered under the Professional Staff Congress (PSC)-CUNY collective bargaining agreement, as a condition of employment, must pay dues or pay the agency fee to PSC after passing the probation period. PSC-CUNY will contact eligible employees.

### **CASHABILITY OF UNUSED SICK LEAVE**

Half of the annual sick leave accrual is considered a reserve for long-term illness. Of the remaining half sick leave hours accrued, RFCO employees may be eligible to carry over the accrual or exchange the equivalent of up to a maximum 5 days for cash at the end of each calendar year.

RFCO employees covered under PSC-CUNY collective bargaining agreement see CBA Agreement for more detail.