

Research Foundation of CUNY 2025 Benefits at a Glance Project 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 > **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 CONTACTS

Research Foundation Benefits: 212-417-8600, option 4; benefits@rfcuny.org

Baruch, City, CUNY Law, John Jay, Queens

[Cecilia Patxot](#) Benefits Manager 212-417-8632

Brooklyn, CUNY SPH, Graduate, Hunter, Journalism, Medgar Evers, NYCCT, CUNY ASRC

[Lisa Mayo](#) Sr. Campus Benefits Coordinator 212-417-8631

Bronx CC, College of Staten Is, BMCC, Hostos, KBCC, LaGuardia, Lehman, Queensborough, York

[Cristian Valdovinos](#) Campus Benefits Coordinator 212-417-8638

Schools: CUNY Central, CUNY ISLG, CUNY SPS, Macaulay Honors, S&C Guttman

[Sara Tahir](#) Campus Benefits Coordinator 212-417-8634

Unemployment information: 212-417-8630 Ratna_Karki@rfcuny.org

Employment Verifications: www.QuickConfirm.com; 1-631-651-8730 or 888-505-6745 option 3

Cigna Healthcare Customer Service: 800-244-6224; www.cigna.com

Advanced Benefits Strategies: 877-732-8125; www.abs125.com

Aflac: Denise Perez 201-739-6897; denise_perez@us.aflac.com

Health Advocate: 866-799-2728; www.healthadvocate.com/rfcuny

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

RFCUNY 403(b) Enrollments: Julian_Osorio@rfcuny.org

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 FOR FULL TIME PROJECT EMPLOYEES

PAID TIME-OFF (PTO)

- 15 Vacation Days
- 20 Sick Days
- 18 Scheduled and Unscheduled Holidays

Vacation (Annual Leave)

- Maximum annual accrual is 15 days (105 hours) per fiscal year
- Accrued at a rate of .057692 hours per 1 hour worked

Sick

- Maximum annual accrual is 20 days (140 hours) per fiscal year
- Accrued at a rate of .078571 hours per 1 hour worked
- 56 hours of Sick time is also available under the NYC & NYS Earned Sick Time Act

Personal Days (Unscheduled Holiday)

- 4 days per year, earned on the 1st day of the quarter
- Eligible after 90 days of employment

Holiday

- 14 days per year
 - Independence Day
 - Labor Day
 - Columbus Day
 - Thanksgiving Holiday (Thursday)
 - Day After Thanksgiving (Friday)
 - Christmas Holiday
 - Day After Christmas
 - New Year's Holiday
 - Day After New Year's
 - Martin Luther King Jr.
 - Lincoln's Birthday
 - President's Day
 - Memorial Day
 - Juneteenth

MEDICAL INSURANCE

- Medical insurance package is bundled with dental and vision 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
- Employees who waive medical insurance and show proof of coverage elsewhere will be credited \$38.47/paycheck (individual plan) or \$57.70/paycheck (family plan)

Coverage Levels:

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 Summary Plan Descriptions for more information

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

DENTAL INSURANCE - PPO

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

VISION INSURANCE

- Eligible on the 1st day of the month following 30 days of employment
- Benefit is covered every 24 months
- Vision insurance is bundled with medical insurance. Costs per paycheck above include vision insurance.
- Cigna EyeMed, national network of providers
- In-network and out-of-network coverage

VISION BENEFITS

Eye Exam Co-Payment (every 24 months)	\$5
Frames Co-Payment (every 24 months)	\$130 allowance
Lenses Co-Payment	\$0
Non-Network Frames	\$45 allowance
Non-Network Lenses	\$25 -\$55 allowance

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

- Eligible scheduled to work 20 hours or more per week for 26 consecutive weeks
- To bond with a new child during first 12 months
- To provide care for an eligible family member with a serious illness
- To participate in qualifying exigencies as defined by FMLA due to spouse, domestic partner, child, or parent's active military service
- The amount of coverage may not be based on their specific salary.
- Coverage is capped at the amount an average New York worker would receive
- The maximum payout in 2025, will be \$1,177.32

Long-Term Disability Insurance

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

LIFE AND AD&D INSURANCE

- Covered by RFCUNY at 100%
- Project employees earning over \$30,000 annually have \$30,000 coverage
- Project employees earning less than \$30,000 annually have \$15,000 coverage
- Eligible on the 1st day of the month following 30 days of employment

RESEARCH EDUCATIONAL ASSISTANCE PROGRAM (REAP) – Tuition Reimbursement

- Eligible after 1 year of employment
- Eligible for Full Time and Part Time A employees only for matriculated and job – related at CUNY colleges
- 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 (see Plan Summary for details)
- Eligible after 1 year of employment
- Employees are 100% vested after completing 3 years of employment
- Employee contributions are not available
- Employer contributions are 8% of earnings for first 7 years of service, 10% thereafter

Elective (Voluntary) Contributions

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

Exclusions

- J1 and F1 visa status employees are not eligible to participate in the mandatory plan
- Employees with a student status or student job title are not eligible to participate in the mandatory plan
- Residents of Puerto Rico are excluded from participating in US-based retirement plans

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

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

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 employees through partnership with:

- Working Advantage (formerly Plum Benefits) <https://rfcuny.savings.workingadvantage.com/home>
- FunEx <https://rfcuny.funex.com/>

UNION DUES

Employees at LaGuardia Community College, the Graduate Center and New York City Technical College may be covered under PSC-CUNY collective bargaining agreement. Under the CBA, as a condition of continued employment, within 30 calendar days of employment, the employee covered under the agreement must become a member of PSC-CUNY and pay dues or PSC-CUNY agency fees. Failure to pay union dues or agency fees will result in termination of employment as per the PSC-CUNY agreement. PSC-CUNY will contact eligible employees.