

# 2015 Benefits Enrollment NEWSLETTER

Human Resources ■ Finance &amp; Administration

EMPLOYEE EDITION

October 2014

## 2014 Key Dates

**October 24**  
Open Enrollment **Begins**

**October 28 & 29**  
**Benefits Fair**  
**9:00 a.m. – 3:00 p.m.**  
(both days) Fireside Lounge,  
Student Alumni Union

**November 19**  
Open Enrollment **Ends**

### Dear Colleagues:

With so much of the health care system in the United States in flux due to the enactment of health care reform, I am pleased to report that you will experience great stability in your RIT health care coverage for 2015. The plan offerings will remain the same and the copays will remain the same. There will be modest increases in employee contributions for medical and vision care, but no increase for dental or any of the other benefits. An out-of-pocket maximum is being added to the prescription drug coverage to limit the maximum amount you will pay in a year for covered expenses, similar to the 2014 change in the medical plans; see page 6 for details.

In addition to the new out-of-pocket maximum for the prescription drug coverage, RIT continues to implement other changes required under the Affordable Care Act (ACA) and we have provided an update in this newsletter.

One of our key wellness goals is to do whatever we can to help employees who want to quit smoking. In this newsletter you will find information about smoking cessation resources RIT provides.

The *Better Me* wellness screenings continues to be very popular. You will have another opportunity to be screened for free, receive a confidential report of the results, and once again receive a \$100 wellness payment for participating! See the schedule and instructions for scheduling an appointment on pages 8 and 9.

Be sure to read the article on page 11 about our new Employee Assistance Plan partner, ComPsych® Guidance Resources®, and the wide array of resources they will bring beginning in January.

We also want to draw your attention to our new RIT partner for the design and layout of our benefits newsletter: University Publications. We are excited to be working with RIT staff whose talents bring us so many publications that RIT produces each year. Our newsletters and other materials have been produced in-house by the HUB for many years, and now we can say that our newsletter is 100% created and produced by RIT! We encourage you to consider “RIT First” for your department’s needs.

Sincerely,



Renee Brownstein  
Associate Director, Human Resources

# 2015 Open Enrollment News

## WHO MUST ENROLL?

Your current medical, vision, dental, life, AD&D, LTD, and legal services coverage continue automatically into 2015. The Beneflex Dependent Day Care Spending Account and the Beneflex Health Care Spending Account do NOT continue automatically – if you want to participate in Beneflex for 2015, you MUST enroll.

### YOUR ONLY OPPORTUNITY TO MAKE A CHANGE IS NOW

Please remember that the Benefits Open Enrollment period is **your only opportunity to enroll, change, or cancel most of your benefit elections**, unless you have a qualified family or employment status change during the year. A qualified family or employment status change includes:

- **Marriage**
- **Birth or adoption of a child**
- **Divorce**
- **Death of a spouse or dependent**
- **A change in employment** (e.g., spouse gaining or losing employment, or your status changing from part-time to full-time)

If you experience one of these events and want to elect, change, or cancel your coverage, under IRS rules, you must notify the Human Resources Department **within 31 days of the event**. Otherwise, you must wait until the next Open Enrollment for a January 1 effective date. In addition, please note that the event must be consistent with the change you want to make (e.g., *changing from two person to family coverage after the birth of a child*).

Refer to the chart called *Mid-Year Benefits Enrollment Change Summary* at [www.rit.edu/benefits](http://www.rit.edu/benefits) under “Other Resources” for more details on making mid-year changes. If you are adding a family member, proof of eligibility is required. See the Family Member Verification link on the benefits page of the HR website at [www.rit.edu/benefits](http://www.rit.edu/benefits).



### YOU CAN MAKE CHANGES TO THE FOLLOWING BENEFITS FOR A JANUARY 1, 2015 EFFECTIVE DATE:

- Medical
- Dental
- Vision
- Beneflex
- Legal Services Plan
- Supplemental LTD Insurance
- Supplemental, Spouse, and Child Life Insurance
- Supplemental, Spouse, and Child AD&D Insurance

If you do not take action during the enrollment period, you will not be able to make changes to these benefits during the year, except as described at left. Your 2014 benefit elections for the benefits listed here will continue into 2015 EXCEPT for Beneflex. Your 2014 Beneflex election DOES NOT CONTINUE in 2015 automatically. If you want to participate in Beneflex for 2015, you MUST enroll.

### EVIDENCE OF INSURABILITY

If you elect or increase your Supplemental Life, Spouse Life, and/or Supplemental LTD, you (or your spouse in the case of Spouse Life) will need to complete the Evidence of Insurability (EOI) process for RIT’s insurance company, Prudential.

Prudential will send an e-mail to your RIT e-mail address, asking you to complete a questionnaire, which Prudential will review to determine if coverage will be approved. Your new coverage will not go into effect unless Prudential approves it and the new payroll contributions will not begin until Prudential approves the coverage.

RIT Human Resources will send an e-mail to affected employees reminding them about the Prudential e-mail. If you prefer to complete a paper form, please contact your benefits representative in the HR Department.

## REMINDERS—COVERAGE FOR CHILDREN

If you did not add a new baby to your medical, vision, or dental plan when he/she was born, Open Enrollment may be the time to do it. Children are eligible for benefits until age 26.

### HOW TO ENROLL

You can make changes to your benefits, enroll in new benefits, or cancel coverage online using Employee Self-Service at <http://myinfo.rit.edu> (same place you access your online paystub).

We encourage you to take advantage of the many enrollment resources available to you. You will find the employee contribution information for the various benefit plans on pages 14 – 15. Additionally, your personalized contribution amounts for your benefit choices are displayed on the enrollment screens when you log in to Employee Self-Service.

While the online enrollment process is fairly simple, we have added detailed, step-by-step instructions to the HR website. Also, each online screen has

help text with important information. When you finish your enrollment, you will be able to print the confirmation page so you have a record of your elections for 2015. Please note that you will not receive any other confirmation statement of your elections.

We have also scheduled several Open Lab sessions (see schedule below), staffed by HR representatives, where you can come, at your convenience, for help logging in to Self-Service and completing the enrollment process.

*A sign language interpreter will be provided upon request, subject to availability. Contact the Department of Access Services (DAS) directly at <https://myaccess.rit.edu> or x5-6281/V and x5-6242/TTY.*

Lab Schedule

#	Date	Time	Location
1	Tuesday, November 4	11 a.m. – 1 p.m.	Wallace Library, Room 3650
2	Wednesday, November 12	7:30 – 9 a.m.	Wallace Library, Room 3650
3	Monday, November 17	3 – 5 p.m.	Wallace Library, Room 3650

### NEW NAME FOR RIT'S BENEFLEX ADMINISTRATOR

RIT's Beneflex administrator (EBS-RMSCO) now has a new name: Lifetime Benefit Solutions, Inc. It is in the process of changing its branding to reflect the new name and logo. It will be updating its

website as well as its forms; we will post the new forms on the HR website when they are available. Replacement cards will not be issued; current participants should continue to use their current flex card.

## 2014 Benefits Fair

October 28 & 29

9:00 a.m. – 3:00 p.m. (both days)

**Location:** Fireside Lounge,  
Student Alumni Union

### Representatives available from:

- Medical and Dental (Excellus BlueCross BlueShield)
- RIT Prescription Drug (Express Scripts, formerly Medco)
- Rochester Regional Health System (RRHS)
- Wegmans Pharmacies
- Beneflex (Lifetime Benefit Solutions, formerly EBS)
- Vision Care Plan (VSP)
- Retirement Plan Recordkeepers (Fidelity and TIAA-CREF)
- Life, AD&D, and Disability Insurance (Prudential)
- EAP Provider (Guidance Resources)
- Legal Services Plan (Hyatt)
- New York's 529 College Savings Program
- Pet Insurance (VPI) (Oct. 28 only)
- RARES Employee Discount Program
- RIT's Better Me Employee Wellness Program
- RIT's Human Resources, Center for Professional Development (CPD), Dining Services, Ombuds Office, Staff Council

### Free Services including:

- Chair Massages
- Blood Pressure Checks
- Body Fat Analysis

### Enter and WIN! Prize Drawings & Free Stuff

Under IRS regulations, raffle prizes may be taxable.

# Prescription Drug Updates



## REMINDER ABOUT PURCHASING YOUR MEDICATIONS AT WEGMANS

RIT is continuing its successful preferred pharmacy arrangement with Wegmans Pharmacies for 2015. About 70% of all retail medications dispensed under RIT's prescription drug plan are purchased at Wegmans. As a reminder for those

who have not made the switch, refer to the chart below to see the savings at Wegmans compared to other retail pharmacies. If you take a maintenance medication (a medication you take for an ongoing condition such as to

reduce blood pressure), and it is not convenient for you to go to a store, you may be interested in Wegmans' free home shipping service (FHS). Contact Wegmans for more details at [wegmans.com](http://wegmans.com) or by calling 1-800-934-4797.

POS A and POS B					
Category	Wegmans pharmacy		Other participating retail		Express Scripts mail
	30-day supply, no limit on fills	90-day supply	30-day supply, up to 3 fills	30-day supply 4th fill and after <sup>(1)</sup>	90-day supply
<b>Tier 1: Generic Drugs</b>	\$10.00	\$25.00	\$12.00	\$30.00	\$25.00
<b>Tier 2: Brand Name Formulary Drugs</b>	\$25.00	\$62.50	\$30.00	\$75.00	\$62.50
<b>Tier 3: Brand Name Non-Formulary Drugs</b>	\$40.00	\$100.00	\$50.00	\$125.00	\$100.00

POS D					
Category	Wegmans pharmacy		Other participating retail		Express Scripts mail
	30-day supply, no limit on fills	90-day supply	30-day supply, up to 3 fills	30-day supply 4th fill and after <sup>(1)</sup>	90-day supply
Annual Deductible—each person must pay \$1,000 annual deductible before copay amounts are charged in a plan year					
<b>Tier 1: Generic Drugs</b>	\$20.00	\$50.00	\$25.00	\$62.50	\$50.00
<b>Tier 2: Brand Name Formulary Drugs</b>	\$60.00	\$150.00	\$70.00	\$175.00	\$150.00
<b>Tier 3: Brand Name Non-Formulary Drugs</b>	\$120.00	\$300.00	\$140.00	\$350.00	\$300.00

(1) applies to maintenance medications only; does not apply to acute medications or medications that cannot be filled through mail order (e.g., certain controlled substances)

## REMINDER

Coverage under RIT's dental plan is subject to Excellus' determination that services are medically appropriate. When you are going to have restorative services such as crowns, bridges, dentures, and implants, be sure to have your dental provider submit a request for a pre-determination before services are performed. That will ensure that you know, in advance, what will and will not be covered by the plan.



## EXPRESS SCRIPTS UPDATES LIST OF EXCLUDED DRUGS

Express Scripts has announced an expansion of its list of excluded medications for 2015, bringing the total to 66. You can find the updated list, *2015 Preferred Drug List Exclusions*, on the Open Enrollment page and the Medical and Prescription Drug page of the HR website at [www.rit.edu/benefits](http://www.rit.edu/benefits) and on [www.express-scripts.com](http://www.express-scripts.com).

If you are currently filling prescriptions for any of the medications that will be newly excluded beginning January 1, 2015, Express Scripts will send a letter to you and your physician this fall. Alternative covered medications are provided, and you should contact your physician about the alternative medications before you need to fill a prescription on or after January 1. Please note that if you continue to fill the excluded medication after December 31,

2014, you will be required to pay the full cost (with no discount) at the pharmacy, and the Plan will not reimburse you for any part of the cost. The amount you pay will not count toward the out-of-pocket maximum under the plan.

Express Scripts has a clinical exception process; if your physician believes you need to remain on your current medication for a clinical reason, your physician can request a medical exception review by contacting Express Scripts. We have been informed by Express Scripts that a very small number of its members pursued an exception for 2014. For the vast majority, one of the suggested alternative medications was acceptable.

There are three drugs that are excluded in 2014 that will be made available to patients in 2015: Advair (which will be a non-preferred drug, Tier 3), Auvi-Q,

and Stelara (which will be preferred drugs, Tier 2). If you were previously on one of these medications and switched to an alternative, you have the choice to continue the current medication or switch back to the previous one.

You may recall that Express Scripts initiated this strategy beginning in 2014 in response to actions by several large brand drug manufacturers to recoup market share lost to generic equivalents. Other national pharmacy benefits managers have taken similar steps to help control cost escalation. Express Scripts reports that this strategy has been successful in encouraging pharmaceutical manufacturers to provide competitive rates.

If you have questions, please contact Express Scripts member services.



## BREAST CANCER DRUGS

Another change effective January 1, 2015, under the Affordable Care Act (ACA) is an update to the 2002 U.S. Preventive Services Task Force recommendation on the use of medications for breast cancer risk reduction. There will be a \$0 copay for risk-reducing generic medications (tamoxifen or raloxifene) for women age 35 and older who have not had a breast cancer diagnosis, who are at

increased risk for breast cancer, and who are at low risk for adverse medication effects. Those covered under POS D do not need to meet the deductible before the \$0 copay will apply.

It is important to note that the Task Force did not approve a \$0 copay for women who have been diagnosed with breast cancer in the past or for women who are not at increased risk for breast cancer.

# Prescription Drug Updates *continued*

## REMINDER ABOUT PRIVACY LAWS

Privacy laws prohibit health care providers and insurance companies from disclosing to another person, such as a family member, protected health information (PHI) related to your health coverage without your written authorization. If you or a family member (age 18 or older) wish to designate another individual to receive information related to your health care coverage and protected health information, you

should complete an authorization.

For Excellus, you will find the information in the Manage Your Privacy and Confidentiality link. For Express Scripts, go to the Health and Benefits Information and then to the Designate a Caregiver. Check with your health care provider about what they need.

## OUT-OF-POCKET MAXIMUMS ADDED TO PRESCRIPTION DRUG PLANS

For 2014, RIT added out-of-pocket maximums to the medical plans, as required by the Affordable Care Act (ACA). An out-of-pocket maximum provides good protection for plan participants who have high medical expenses, since it limits the total amount you will have to pay during the plan year.

ACA requires that, beginning in 2015, the RIT prescription drug coverage administered by Express Scripts also have an out-of-pocket maximum. Please note the prescription drug out-of-pocket maximums are separate from the medical plan out-of-pocket maximums. This means that medical expenses count only toward the medical plan out-of-pocket maximum, while prescription drug expenses count only toward the prescription drug out-of-pocket maximum. And in both cases, only covered plan expenses count toward the out-of-pocket maximums; non-covered expenses do not count. Here are some guidelines to help you understand what does and does not count toward the out-of-pocket maximum under the prescription drug coverage:

- Copays, deductibles, and coinsurance amounts you pay for covered expenses count toward the respective out-of-pocket maximums.
- If your physician has determined that the generic equivalent for a brand name drug is not medically

Plan	Network	Medical Out-of-Pocket Maximum	Rx Out-of-Pocket Maximum
POS A	In-Network	\$4,000 / \$8,000 (single/family)	\$1,500 / \$3,000
	Out-of-Network	\$6,000 / \$12,000 (single/family)	Not Applicable
POS B	In-Network	\$5,000 / \$10,000 (single/family)	\$1,500 / \$3,000
	Out-of-Network	\$7,500 / \$15,000 (single/family)	Not Applicable
POS D	In-Network	\$5,000 / \$10,000 (single/family)	\$1,600 / \$3,200
	Out-of-Network	\$9,000 / \$18,000 (single/family)	Not Applicable

**Note:** POS B No Drug is not shown since there is no prescription drug coverage other than what is covered under the medical plan. The medical out-of-pocket maximum for POS B No Drug is the same as POS B.

- appropriate for you, the amount you pay for the difference between the cost of a brand name drug and its generic equivalent will count toward the out-of-pocket maximum.
- If you fill a prescription for a drug that is excluded by the pharmacy benefit manager and you pay the full cost for that prescription, it **will not count** toward the out-of-pocket maximum.
- If you purchase a maintenance medication at a retail pharmacy other than Wegmans, beginning with the fourth fill, the amount you pay in excess of the normal copay **will not count** toward the out-of-pocket maximum.
- If you fill a prescription at a non-participating pharmacy, any cost difference you are responsible for paying beyond your plan copay

will not count toward the out-of-pocket maximum.

- Prescription drugs administered while in the hospital are covered under the medical plan's hospitalization coverage.
- Prescription drugs administered while in the doctor's office are generally covered under the medical plan.
- Premium contributions do not count toward out-of-pocket maximums.

The chart above shows the out-of-pocket maximums for both the RIT prescription drug coverage (new for 2015) and RIT medical coverage. If you are in POS D, you may notice that your medical in-network out-of-pocket maximum for 2015 is lower than it is in 2014; this is due to the combined medical and prescription drug maximum permitted under the ACA.

## MEDICATION ADHERENCE—CRITICAL IN PROTECTING YOUR HEALTH

**“Drugs don’t work if people don’t take them.”**—C. Everett Koop, U.S. Surgeon General, 1985

This past summer, Excellus BlueCross BlueShield published a report showing that many adults in upstate New York do not take their medications as prescribed for four common chronic conditions: high blood pressure, high cholesterol, diabetes, and depression.

The statistics in the report are alarming: fewer than half of patients continuously take their medication as directed for these conditions. Specifically, for every 100 patients prescribed a medication, 88% filled the prescription, 76% initially took the prescription as directed, and 47% continued to take the medication as directed.

The health implications of not taking prescriptions (called “medication non-adherence”) as directed can be very serious. According to the report, medication non-adherence contributes to 125,000 estimated premature deaths each year, 35-50% of treatment failures, increased risk for hospitalization and nursing home admissions, diminished health status, and reduced job performance.

**One of the most important things you can do to protect your health is to take your medication as directed by your health care provider.** Not taking your medication as directed includes:

- Not filling a new or existing prescription,
- Not taking medicine as you should (including skipping or stopping doses),
- Taking more or less of a prescribed medication, and
- Taking medicine at the wrong time.

### Tips to Help You Take Your Medicines as Directed

This chart shows common reasons why people say they do not take their medication, along with easy solutions and tips for addressing these problems. If you have trouble taking your medication as directed, perhaps this information will help you.

Common reason why medication is not taken...	Tips
“It is too expensive.”	<b>Go Generic</b> —Ask your doctor or pharmacist if there’s a generic drug that’s right for you. <ul style="list-style-type: none"> <li>• Many brand drugs have a generic version, which means they have the same active ingredients but are less expensive.</li> <li>• Generic drugs are safe and FDA-approved.</li> </ul>
	<b>Look for Lower Cost Brands</b> —If a generic is not available, a lower cost brand option may be. Talk to your doctor or pharmacist about your options.
	<b>Save Money</b> —Get your prescription drugs from Wegmans Pharmacy or Express Scripts mail pharmacy. <i>It’s convenient and it may save you money!</i>
“Sometimes I just forget to take it.”	<b>Use Simple Planning</b> —Make a daily routine and set reminders! <ul style="list-style-type: none"> <li>• Take your medicine at the same time each day</li> <li>• Put reminders on your calendar</li> <li>• Use reminder alarms, pill boxes, medication dispensers, or watches</li> </ul>
	<b>Use Electronic Devices</b> —Smartphone, tablet, and computer applications <ul style="list-style-type: none"> <li>• Access free medication reminder applications</li> <li>• Make and print your own medication schedule</li> </ul>
“Getting refills can be inconvenient. Sometimes I forget to refill.”	<b>Use Wegmans Free Home Shipping or Express Scripts Mail Order Pharmacy</b> —Easy, convenient refills. Medication delivered to your door! <ul style="list-style-type: none"> <li>• Reminders sent to you when it’s time to reorder</li> <li>• Reorder by phone, online, or mail</li> <li>• Request for refills are easy and convenient</li> <li>• Potential to save money</li> </ul>
	<b>Pharmacy Reminder System</b> —Wegmans, Express Scripts, and some other pharmacies offer phone, e-mail, or text reminders when it’s time to refill, as well as automatic refills for many medications.
“I don’t like the side effects.”	<b>Talk to your Doctor or Pharmacist</b> —Ask about your options. <ul style="list-style-type: none"> <li>• Ask your doctor or pharmacist if it’s important to take the medication you were prescribed</li> <li>• Medications may be necessary to prevent serious health problems from developing later</li> </ul>
“It’s just too complicated.”	<b>Try These Tools:</b> <ul style="list-style-type: none"> <li>• Ask your doctor or pharmacist for a written medication schedule</li> <li>• Use a phone, tablet, or computer application to create a medication schedule and use reminder applications to send alerts to take your medications and get refills</li> </ul>

If you have questions about your medication, talk with your doctor or pharmacist. They will help you find solutions to your medication problems.

# Important Health Opportunities This Fall

During November, on the dates indicated in the schedule on page 9, RIT will host wellness events that will include:

- Wellness screenings (Know Your Numbers) that earn you a \$100 Wellness Payment!
- Blood pressure screenings by Wegmans



## WELLNESS SCREENINGS

Once again this fall, RIT will host wellness screenings on campus from Monday, November 10 – Friday, November 21. Last year, nearly 1,200 faculty and staff participated in the screening and earned a \$100 wellness payment. Our goal is to exceed last year's level by having even more employees take this important step toward improved health and well-being.

The wellness screening includes a brief health questionnaire, blood draw, and blood pressure check. Please remember that the screening requires a 12-hour fast. The process is a convenient way for you to “know your numbers.” Results include your

- Blood pressure
- Cholesterol and triglycerides
- Blood glucose

Medical personnel from Interactive Health (an independent health and wellness company partnered with Excellus BlueCross BlueShield) will conduct the voluntary, free, and confidential screenings. You are eligible

for this program if you are a regular full-time or regular extended part-time RIT employee; you do not need to be participating in RIT's medical plan.

### To participate in the wellness screening:

- Make an appointment. Call 1-866-270-5441 or go to [www.excellusbcbs.com/blue4u](http://www.excellusbcbs.com/blue4u). **Walk-in participants are welcome; however, employees with scheduled appointments will be given priority.** First-time website users must register using the sponsor code **XGFHL**

If it is not convenient for you to participate in the screenings on campus, the “Test at a Lab” option is available through December. This option lets you go to any Lab Corp location affiliated with Interactive Health to have your blood drawn. For more information about participating labs, call member services at 1-866-270-5441 or go to [www.excellusbcbs.com/blue4u](http://www.excellusbcbs.com/blue4u). And don't forget to fast for 12 hours prior to your appointment and to bring your medical plan ID card.

- Complete the medical questionnaire either online when you schedule your appointment or on paper at your screening.

Within 48 hours you'll receive your confidential, personalized results of the health evaluation online. Additionally, a comprehensive printed report that explains your numbers, proposes a health goal, and offers personalized recommendations will be sent to you at your home address. At your request, the report can also be sent to your personal physician.

In addition to the great resources and coaching opportunities available on campus through the Better Me program, Interactive Health provides a variety of tools, online resources, and one-on-one telephonic coaching to help you reach and achieve your personal health goals.

### It's Confidential

Please be assured that this is a confidential process. RIT will not receive any employee's specific/identified information. RIT will



receive aggregate reports that summarize the health status of the entire group of people who participate in the screenings. These aggregate reports will allow us to design wellness programming and offer resources to address the health needs of our population.

**Quick facts from the 2013 screening:**

- 1,171 participants
- 75% of participants were considered low risk
- Average of 3 days of exercise each week
- Average BMI: 28.2 (>25 is considered overweight; >30 obese )
- 15% of participants are at risk for a cardiovascular event
- Some participants discovered that they had high blood sugar or diabetes
- Over 60% of our population was considered pre-hypertensive or hypertensive

As a result of last year’s aggregate data, *Better Me* implemented an array of programs to help faculty and staff reach their goals for improved health and well-being. Each participating employee had the opportunity for a one-to-one meeting with a Health Fitness Specialist to create a personalized *Wellness Action Plan*. The Wegmans Blood Pressure Program was brought to campus to help employees get control of their condition through convenient, onsite coaching with a Wegmans pharmacist. Additionally, *Better Me* offered healthy cooking classes in collaboration with dining services and weight management programs like PATH (Proactive Approach to Health), to help faculty and staff reach a healthier weight. We look forward to continuing and expanding the *Better Me* offerings to meet our employees’ needs.



**EARN A \$100 WELLNESS PAYMENT!**

Because we believe it is so very important for faculty and staff to participate in the wellness screening, RIT will once again provide a \$100 payment to every employee who participates. This taxable payment will be included in your paycheck approximately two weeks after your screening. This is an investment RIT is willing to make in the health of our employees.

*What does it mean to know your numbers?*

One of the key goals of the wellness screening is to help you “know your numbers.” Your “numbers” refer to the fundamental measures of your well-being, which are cholesterol, blood pressure, glucose, and triglycerides. Being aware of your numbers helps you understand your current health status and your risk factors for certain conditions. This first step empowers you to truly take charge of your health.

*Wellness Screening Schedule (November 10–November 14)*

Date	Time	Locations
11/10/14	7 a.m.–12 p.m.	Fireside Lounge, SAU
11/11/14	7 a.m.–12 p.m.	Fireside Lounge, SAU
11/12/14	7 a.m.–12 p.m.	Student Dev. Center 55-1300 and Room 2290, Global Village
11/13/14	7 a.m.–12 p.m.	Fireside Lounge, SAU
11/14/14	7 a.m.–12 p.m.	FMS, Building 99, Room 1260

*Wellness Screening Schedule (November 17–November 21)*

Date	Time	Locations
11/17/14	7 a.m.–12 p.m.	Fireside Lounge, SAU and Room 2290, Global Village
11/18/14	7 a.m.–12 p.m.	Fireside Lounge, SAU and Room 2290, Global Village
11/19/14	7 a.m.–12 p.m.	Fireside Lounge, SAU and Room 2290, Global Village
11/20/14	7 a.m.–12 p.m.	Fireside Lounge, SAU and Room 2290, Global Village
11/21/14	7 a.m.–12 p.m.	Fireside Lounge, SAU and Room 2290, Global Village



## RGHS HAS MERGED WITH UNITY HEALTH SYSTEM

As you may have read recently, with the merger of **Rochester General Health System (RGHS)** and Unity Health System, the new combined system has a new name: Rochester Regional Health System (RRHS). Both organizations continue to work on merging their provider networks with an expected completion date of January 1, 2015.

While the name has changed, RIT's alliance with the former RGHS has not. RIT's POS medical plans continue to include the newly named **RRHS Copay Option**.

The lower copays are made possible because a study of costs across the Rochester area shows that, on average, costs at RRHS are often lower than at other systems. Under this option, there is a lower copay when you obtain the following medical services from RRHS providers:

- office visit to primary care physician (PCP)
- office visit to specialists
- emergency room visits
- inpatient hospitalization
- outpatient facility

The lower copays do not apply to tests, treatments,

or any other services (e.g., allergy shots, chiropractic services, X-rays, etc.). You will find the details by service in the **Medical Benefits Comparison Book** found on the HR website on the Open Enrollment page and the Medical and Prescription Drug Coverage page.

If you are looking for an RRHS provider, please remember that RRHS offers the RRHS Find-a-Physician Service to help you find RRHS providers. You will find details on the HR website. In addition, RRHS has provided RIT with a listing

of participating providers that we have posted on the HR website. Since the list is 129 pages, you can search for any of the fields in the file (name, specialty, etc.) instead of printing it. Simply hold down the Ctrl key (the ⌘ Command key for Macs) and press the F key, then enter the text you are searching for and click Next.

We have received feedback from participants that some providers have not charged the lower copay at the time of service. We are continuing to work with Excellus BlueCross BlueShield and

# New EAP Provider

RRHS to improve the process to ensure patients are charged the appropriate lower copays by RRHS providers and facilities. One change we are making is an update to the ID cards to show both the RRHS and non-RRHS copay amounts. All participants will receive new ID cards in late December. While your ID number will remain the same, the 3-digit prefix in front of the ID number will change. This new prefix indicates to the provider's office that the RIT plan is not a standard POS plan. In addition, Excellus will be sending a mailing to RRHS providers to remind them of the special copay arrangement for RIT plan participants.

It is important for you to know that when Excellus processes a claim, they process it based on the correct copay, regardless of the copay the provider charged you. Therefore, if you believe you are charged an incorrect copay, you can refer to the monthly Health Summary Excellus sends you or log in to your account on its website to see how the claim was processed. If you determine that you were overcharged, you should contact the provider directly (Excellus reimburses the provider based on the correct copay). We know that some providers automatically issue a refund check and others hold the overpayment as a credit on your account; in this case, you can contact the provider and request that the amount be refunded to you.

As the RRHS transition continues to evolve, we will keep you informed.

## ANNOUNCING A NEW EMPLOYEE ASSISTANCE PROGRAM (EAP) PARTNER

To ensure that RIT and employees receive the best prices and coverage for our various benefits, Human Resources conducts a competitive market review of one or more of our benefits each year. This recommended business practice will not always result in a change in vendor, but will often generate better pricing and potentially new and better plan features than could be obtained without this effort.

Earlier this year, RIT issued a request for proposal (RFP) to several companies for our Employee Assistance Program (EAP). Currently, a company called ESI provides these benefits for RIT. As a result of this RFP process, we are pleased to announce that our EAP benefits will be provided under a new relationship with ComPsych® Guidance Resources®, effective January 1, 2015.

ComPsych Guidance Resources, founded in 1984, is the largest provider of EAP services in the world. They provide global service centers staffed by dedicated clinical, legal, financial, wellness, absence management, behavioral, and work-life experts 24 hours a day.

We are excited about the enhanced services—**all confidential**—available through Guidance Resources:

- Free phone access 24 hours a day to clinicians with a master's or doctoral degree
- Worldwide network of psychologists, licensed clinical social workers, and other professionals with a master's degree for in-person counseling
- Care management and followup on every case
- Award-winning Internet service with full access to program components

In addition, Guidance Resources has a number of valuable programs to help you

manage your life:

**FamilySource®**—unlimited customized research and referral support for child care, elder care, education, and more

**LegalConnect®**—unlimited telephonic consultation and information with licensed staff attorneys in the areas of family law, custody, real estate, estate planning, tax questions, and ID theft. They also provide local referrals for in-person consultations with discounted legal fees.

**FinancialConnect®**—unlimited telephonic consultation and information with their staff experts in the areas of budgeting, debt, credit, tax issues, and more

**HealthyGuidance® Telephonic Services**—programs offered include tobacco cessation, weight management, lifestyle coaching, sleep coaching, and HealthyGuidance® Kids

We are very excited about this new partnership and the enhancements we can provide for our employees and their eligible family members. Guidance Resources will have a representative at the Benefits Fair; please be sure to stop by their table for more information. We will also send out more detailed information as we get closer to the January 1, 2015, implementation date.

If you or a family member is receiving services from the current EAP provider, ESI, as of December 31, you can continue these services until the case is closed, up to a total of six counseling visits.

## TOP REASONS TO QUIT SMOKING

- 1. Cost Savings:** If you smoke one pack of cigarettes a day in New York state, you are probably spending over \$3,000 a year for this habit. In 10 years, that's over \$30,000. Imagine what else you could do with that much money!
- 2. Your Health:** Smoking causes damage to the human body from head to toe. Smoking causes chronic lung disease, emphysema, chronic bronchitis, cancer, coronary heart disease, and stroke, among other diseases affecting nearly every organ of the body. Smokers are more likely to get colds, have shortness of breath and wheezing, get cataracts, and have gum disease.
- 3. Your Life:** Smoking is the number one cause of preventable death and disease in the U.S. Smoking-related diseases claim an estimated 443,000 American lives each year.
- 4. Your Family's Health:** Secondhand smoke contains over 250 chemicals known to be toxic or cancer causing. It causes disease and premature death in children and adults who do not smoke. Children exposed to secondhand smoke are more likely to get ear infections, pneumonia, bronchitis, and asthma.
- 5. Inconvenience:** Over the last 30 years, more and more places have become smoke-free, including workplaces. Smokers who quit often remark that they have more time to spend with their family or to enjoy other activities.
- 6. Environmental Impact:** Cigarette butts and other tobacco waste have a negative impact on our environment. Cigarette butts are the most littered item accumulating in our waste stream. Litter attracts other litter, with cigarette butts often the "gateway" to attracting other litter. Much water pollution is attributable to discarded cigarette

butts, and has a damaging impact on underwater plants and aquatic animals. Beach closures, destroyed habitat, and unsafe drinking water are some of the severe environmental and human health problems resulting from pollutants.

- 7. Impact on Pets:** Several recent scientific papers have reported the significant health threat smoking poses to pets. Secondhand smoke has been associated with oral cancer and lymphoma in cats, lung and nasal cancer in dogs, and lung cancer in birds.

### Help Available to You if You Want to Quit Smoking

There are numerous resources available to help you quit smoking. If you participate in RIT's medical and prescription drug plans, the following benefits apply:

- The requirement for having prior authorization for smoking cessation medications has been eliminated from RIT's prescription drug coverage.
- You have free access to the *Quit for Life Program*, which includes:
  - One-on-one telephone coaching with a professional Quit Coach
  - Medication recommendations, if appropriate
  - Free nicotine replacement products (patch, lozenges, or gum), if recommended, delivered to your home
  - Easy-to-use "Quit Guides" for support between sessions
  - Online interactive discussion forums available 24/7
  - Help guide for family and friends

There are additional resources available to **all** RIT faculty and staff, whether participating in RIT's medical and prescription drug plans or not:

- RIT's new Employee Assistance Program (EAP) partner, ComPsych Guidance Resources, has trained, certified tobacco cessation specialists who will work with you to customize a plan based on your situation and needs.
- RIT's **Better Me** Employee Wellness program's health fitness specialists are all Fresh Start Smoking Cessation Facilitators. Your health fitness specialist can meet one-on-one with you to help develop a plan to quit smoking. Your plan will be individualized to your specific needs and they will guide you through the process of quitting smoking as well as quitting for good. The support can also include stress management techniques as well as healthy eating and exercise tips. For more information you can contact the Better Me Wellness Program at [betterme@rit.edu](mailto:betterme@rit.edu) or 585-475-2067.
- The New York State Smokers' Quitline: 1-866-NY-QUITS (1-866-697-8487). The Quitline is a free and confidential service that provides effective stop smoking services to New Yorkers who want to stop smoking. The Quitline offers:
  - Telephone coaching in English and Spanish. Translations through Language Line Services is available for other languages.
  - A starter kit of FREE nicotine replacement medications for eligible smokers.
  - Click to quit!
  - Coaching and nicotine replacement therapy coverage for at least two quit smoking attempts per year.





## COLLECTING SOCIAL SECURITY NUMBERS FOR FAMILY MEMBERS OF EMPLOYEES WITH RIT MEDICAL COVERAGE

The Affordable Care Act (ACA) requires an employer who offers employee medical coverage to submit detailed reporting regarding all the people covered by the medical plan. One of the required items that RIT must report to the government beginning for 2015 is the name and Social Security Number (SSN) of each covered family member of an employee.

Since RIT has not collected the SSN of family members for many years, we have now started to collect the SSN for all newly enrolled family members under RIT's employee medical plan. We will begin the process of collecting the SSNs for all other family members covered under RIT's medical plan in 2015. Please be assured that this information will be safeguarded with the same level of security protection we currently provide for all employee confidential data.

In addition to the federal requirement for RIT as an employer, there is also a federal requirement for individuals to have medical coverage; failure to do so will subject the individual to a federal tax penalty. When you provide your family member's SSN to RIT, we can report to the federal government that your family member has medical coverage through RIT and you can avoid the tax penalty.

## SEPARATE OPEN ENROLLMENT FOR THOSE NEWLY ELIGIBLE FOR MEDICAL COVERAGE UNDER ACA

Last fall, in our open enrollment newsletter, we described the "employer mandate" under the Affordable Care Act (ACA), which requires employers with 50 or more employees to offer medical coverage to its full-time employees.

Because the ACA defines a "full-time employee" as one who works 30 or more hours per week, on average, during the year, employees in several additional categories will become eligible for coverage as of January 1, 2015, if they meet the required number of work hours. In last fall's newsletter, we described these categories of employees and the processes we are using to measure hours (you will find the newsletter on the benefits website in the newsletter section [www.rit.edu/benefits](http://www.rit.edu/benefits)).

If you received this newsletter directly from Human Resources, then you are in an employee category that has been eligible for RIT medical coverage because you are a regular full-time or regular extended part-time employee. As we communicated in last fall's enrollment newsletter, the new law has no effect on your eligibility for RIT medical coverage.

A separate open enrollment will be held for the newly eligible employees, whom we are currently calling the "ACA Group." This separate enrollment period will have several differences from the one for regular employees. It will be held later, will be a manual process (the employee will complete a

form instead of entering information online through Oracle Employee Self-Service), and will offer one medical plan and no other benefits. Employees in the ACA Group should be advised to contact RIT Human Resources if they have any questions.

If you are currently in an employment category eligible for RIT health care benefits, you will continue to be eligible in 2015, unless you change your employment category or terminate employment. You have the right to opt out of RIT's coverage and obtain your coverage through the marketplace if you wish. However, please note that if you do so, RIT will make no contribution to your marketplace coverage, so you will have to pay the full premium (less any government tax credits for which you may be eligible).

**Note: If you sign up for a plan in the marketplace to be effective January 1, 2015, you must cancel your RIT coverage during the open enrollment period. Otherwise, you may have both coverages and may not be able to cancel your RIT coverage mid-year.**

# 2015 Benefits Contribution Rates

## MEDICAL, VISION & DENTAL RATES

PLAN	LEVEL OF COVERAGE	Per Pay Period Employee Contribution			
		FULL-TIME SALARY LEVEL 1* Salary < \$40,000		FULL-TIME SALARY LEVEL 2* Salary = \$40,000-83,999	
		EXEMPT (24 Deductions)	NON-EXEMPT (26 Deductions)	EXEMPT (24 Deductions)	NON-EXEMPT (26 Deductions)
Blue Point2 POS A	• Individual	\$ 52.87	\$ 48.81	\$ 76.84	\$ 70.92
	• 2 Person	\$125.99	\$116.30	\$167.21	\$154.35
	• Family	\$172.41	\$159.15	\$235.46	\$217.34
	• One Parent Family	\$145.32	\$134.14	\$194.66	\$179.69
Blue Point2 POS B	• Individual	\$ 45.40	\$ 41.91	\$ 66.95	\$ 61.80
	• 2 Person	\$105.55	\$ 97.43	\$143.82	\$132.75
	• Family	\$153.95	\$142.11	\$208.26	\$192.24
	• One Parent Family	\$114.52	\$105.71	\$150.94	\$139.33
Blue Point2 POS B No Drug	• Individual	\$ 2.60	\$ 2.40	\$ 16.54	\$ 15.27
	• 2 Person	\$ 26.37	\$ 24.34	\$ 39.41	\$ 36.38
	• Family	\$ 57.48	\$ 53.06	\$ 79.15	\$ 73.06
	• One Parent Family	\$ 28.18	\$ 26.01	\$ 44.99	\$ 41.53
Blue Point2 POS D	• Individual	\$ 2.92	\$ 2.70	\$ 19.14	\$ 17.67
	• 2 Person	\$ 32.04	\$ 29.57	\$ 45.23	\$ 41.75
	• Family	\$ 63.00	\$ 58.16	\$ 84.64	\$ 78.13
	• One Parent Family	\$ 34.38	\$ 31.74	\$ 51.27	\$ 47.32
Vision Care Plan	• Individual	\$ 5.01	\$ 4.62	\$ 5.01	\$ 4.62
	• 2 Person	\$ 10.01	\$ 9.24	\$ 10.01	\$ 9.24
	• Family	\$ 16.11	\$ 14.87	\$ 16.11	\$ 14.87
Dental Plan	• Individual	\$ 4.29	\$ 3.96	\$ 4.29	\$ 3.96
	• 2 Person	\$ 10.14	\$ 9.36	\$ 10.14	\$ 9.36
	• Family	\$ 15.34	\$ 14.16	\$ 15.34	\$ 14.16

\*Salary as of 1/1/15 or hire date, if later

## LIFE INSURANCE RATES

### Basic Life Insurance

Fully paid for by RIT for full-time employees. No employee cost.

### Supplemental and Spouse Life Insurance

The rates for Supplemental and Spouse Life Insurance are shown in the chart below. The rate for spouse coverage is based on the employee's (your) age and your spouse's smoking status.

### Monthly Rate per \$1,000 of Coverage

AGE AS OF 1/1/15	NON-SMOKER	SMOKER
29 and under	\$0.045	\$0.085
30-34	\$0.055	\$0.135
35-39	\$0.085	\$0.210
40-44	\$0.11	\$0.275
45-49	\$0.18	\$0.45
50-54	\$0.305	\$0.73
55-59	\$0.47	\$1.01
60-64	\$0.63	\$1.24
65-69	\$1.22	\$2.19
70-74	\$2.27	\$3.63
75 and over	\$4.25	\$5.86

### Child Life Insurance

The Child Life Insurance cost per pay period is the same regardless of the number of children covered.

**\$5,000 coverage:** \$0.39 if non-exempt (26 pay periods)  
\$0.42 if exempt (24 pay periods)

**\$10,000 coverage:** \$0.78 if non-exempt (26 pay periods)  
\$0.85 if exempt (24 pay periods)

## BENEFLEX ANNUAL MAXIMUMS

### Dependent Day Care Spending Account

\$5,000 (IRS maximum for all employers, per family)

### Health Care Spending Account

\$2,500 (IRS maximum for all participants)

Your coverage and contribution amounts for your benefit choices are displayed on the enrollment screens when you log in to Employee Self-Service. Refer to the detailed plan information to determine which plan is right for you.

Per Pay Period Employee Contribution					
FULL-TIME SALARY LEVEL 3* Salary = \$84,000-125,999		FULL-TIME SALARY LEVEL 4* Salary => \$126,000		EXTENDED PART-TIME All Salaries	
EXEMPT (24 Deductions)	NON-EXEMPT (26 Deductions)	EXEMPT (24 Deductions)	NON-EXEMPT (26 Deductions)	EXEMPT (24 Deductions)	NON-EXEMPT (26 Deductions)
\$ 88.58	\$ 81.77	\$ 99.76	\$ 92.08	\$125.09	\$115.47
\$186.32	\$171.99	\$206.84	\$190.93	\$275.74	\$254.53
\$259.02	\$239.10	\$284.57	\$262.68	\$351.39	\$324.36
\$216.38	\$199.74	\$239.40	\$220.99	\$303.52	\$280.17
\$ 77.97	\$ 71.97	\$ 88.48	\$ 81.67	\$116.01	\$107.08
\$161.08	\$148.69	\$179.92	\$166.08	\$254.31	\$234.75
\$229.65	\$211.98	\$253.25	\$233.77	\$326.54	\$301.42
\$167.23	\$154.37	\$186.75	\$172.38	\$266.49	\$245.99
\$ 24.07	\$ 22.22	\$ 31.09	\$ 28.70	\$ 64.49	\$ 59.53
\$ 49.36	\$ 45.56	\$ 60.92	\$ 56.24	\$147.59	\$136.23
\$ 94.53	\$ 87.26	\$109.27	\$100.86	\$194.82	\$179.83
\$ 55.15	\$ 50.90	\$ 67.46	\$ 62.27	\$162.10	\$149.63
\$ 26.53	\$ 24.49	\$ 33.43	\$ 30.85	\$ 46.20	\$ 42.64
\$ 55.10	\$ 50.86	\$ 66.54	\$ 61.42	\$152.79	\$141.03
\$ 99.81	\$ 92.13	\$114.38	\$105.58	\$200.06	\$184.67
\$ 61.36	\$ 56.64	\$ 73.55	\$ 67.89	\$167.25	\$154.38
\$ 5.01	\$ 4.62	\$ 5.01	\$ 4.62	\$ 5.01	\$ 4.62
\$ 10.01	\$ 9.24	\$ 10.01	\$ 9.24	\$ 10.01	\$ 9.24
\$ 16.11	\$ 14.87	\$ 16.11	\$ 14.87	\$ 16.11	\$ 14.87
\$ 4.29	\$ 3.96	\$ 4.29	\$ 3.96	\$ 6.89	\$ 6.36
\$ 10.14	\$ 9.36	\$ 10.14	\$ 9.36	\$ 15.99	\$ 14.76
\$ 15.34	\$ 14.16	\$ 15.34	\$ 14.16	\$ 24.44	\$ 22.56

## AD&D INSURANCE RATES

### Basic AD&D Insurance

Fully paid for by RIT for full-time employees. No employee cost.

### Supplemental and Spouse AD&D Insurance

\$.026 per \$1,000 of coverage.

### Child AD&D Insurance

The Child AD&D Insurance cost per pay period is the same regardless of the number of children covered.

**\$5,000 coverage:** \$0.06 if non-exempt (26 pay periods)  
\$0.07 if exempt (24 pay periods)

**\$10,000 coverage:** \$0.12 if non-exempt (26 pay periods)  
\$0.13 if exempt (24 pay periods)

## LTD RATES

### Basic LTD

Fully paid for by RIT for full-time employees. No employee cost.

### Supplemental LTD

\$0.27 per \$100 of base pay (full-time employees only)

## GROUP LEGAL SERVICES

### Hyatt Legal Plan

\$8.65 per pay period if non-exempt (26 pay periods)

\$9.38 per pay period if exempt (24 pay periods)

## Rochester Institute of Technology

Department of Human Resources  
8 Lomb Memorial Drive  
Rochester, NY 14623-5604

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# 2015 Resource Information

For any benefits questions you may have, please contact your benefits representative in the Human Resources Department:

Last Name	Contact	Telephone (V)	E-mail Address
A – L	Valerie Liegey	(585) 475-5346	valpsn@rit.edu
M – Z	Brett Lagoe	(585) 475-5983	blpsn@rit.edu

## Enrollment Information Resources & Contact Information

Name	Voice	TTY	Website
RIT Human Resources	(585) 475-2424		<a href="http://www.rit.edu/benefits">www.rit.edu/benefits</a>
<b>Health Care</b>			
Medical (Excellus BlueCross BlueShield)	(877) 253-4797	(585) 454-2845	<a href="http://www.excellusbcbs.com/rit">www.excellusbcbs.com/rit</a>
Prescription Drug (Express Scripts, formerly Medco)	(800) 230-0508	(800) 759-1089	<a href="http://www.express-scripts.com">www.express-scripts.com</a>
(Wegmans)	(800) 934-6267	<i>Call to be transferred to your local store.</i>	<a href="http://www.wegmans.com">www.wegmans.com</a>
Vision Care Plan (VSP)	(800) 877-7195	(800) 428-4833	<a href="http://www.vsp.com">www.vsp.com</a>
Dental (Excellus BlueCross BlueShield)	(800) 724-1675	(585) 454-2845	<a href="http://www.excellusbcbs.com/rit">www.excellusbcbs.com/rit</a>
Beneflex (Lifetime Benefit Solutions)	(800) 327-7130		<a href="http://www.ebsrmsco.com/FSAAccount/">www.ebsrmsco.com/FSAAccount/</a>
Employee Assistance Program (EAP) (ESI, through 12/31/14)	(800) 252-4555 (800) 225-2527	(800) 417-6304	<a href="http://www.HigherEdEAP.com">www.HigherEdEAP.com</a>
(Guidance Resources, effective 1/1/15)	(844) 572-9730	(800) 697-0353	<a href="http://www.guidanceresources.com">www.guidanceresources.com</a> company web ID: RITEAP
Long-Term Care (MedAmerica)	(800) 544-0327	(585) 454-2845	<a href="http://www.yourlongtermcare.com">www.yourlongtermcare.com</a>
<b>Other Insurance</b>			
Life, AD&D, STD, FMLA, and LTD (Prudential)	(877) 908-4778		<a href="http://www.prudential.com/mybenefits">www.prudential.com/mybenefits</a>
<b>Retirement Program</b>			
Fidelity	(800) 343-0860	(800) 259-9743	<a href="http://www.fidelity.com">www.fidelity.com</a>
TIAA-CREF (New York City)	(800) 842-2776	(800) 842-2755	<a href="http://www.tiaa-cref.org">www.tiaa-cref.org</a>
TIAA-CREF (Rochester)	(585) 246-4600 (877) 209-3144	(585) 246-4610	<a href="http://www.tiaa-cref.org">www.tiaa-cref.org</a>
<b>Other Programs</b>			
NYS College Savings Program	(877) 697-2837		<a href="http://www.nysaves.org">www.nysaves.org</a>
U.S. Savings Bonds	(800) 487-2663		<a href="http://www.treasurydirect.gov">www.treasurydirect.gov</a>
<b>Employee Discount Services</b>			
Legal Services Plan (Hyatt)	(800) 821-6400	(800) 821-5955	<a href="http://www.legalplans.com">www.legalplans.com</a> – access code = 570005
Auto/Homeowners Insurance (Mercer Voluntary Benefits)	(866) 272-8902		
RARES	(585) 503-8160		<a href="http://www.rares.org">www.rares.org</a>
Veterinary Pet Insurance (VPI)	(800) 872-7387 ext 4937		<a href="http://eb.petinsurance.com">http://eb.petinsurance.com</a>

The RIT 2015 Benefits Open Enrollment Newsletter is distributed to employees to help explain RIT's Employee Benefits plans, describe features and provide hints on how to better use benefits. Some information contained in this newsletter may not apply to you. This newsletter does not replace the document/contract, unless specifically identified as a change in plan provision. If there is any confusion or conflict regarding plan features, the document/contract will be the final authority. RIT reserves the right to change, modify, discontinue, or terminate benefits at any time for any reason.

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