

# 2017 Benefits Enrollment NEWSLETTER

Human Resources ■ Finance &amp; Administration

RETIREE EDITION

November 2016

## 2016 Key Dates

**November 1**  
Retiree Open Enrollment  
Begins

**Weeks of November 7  
and November 14**  
Retiree Meetings

**November 30**  
Open Enrollment Ends

This newsletter concerns current Medicare and pre-Medicare-eligible retirees. References to “retirees” generally includes surviving spouses.

**In 2017, RIT will offer the same Medicare plans as we have offered in 2016.** Once again, we have been notified by the insurance companies that there will be increases in the premiums for these plans. You will find your 2017 monthly premium contribution amount on the enclosed personalized form; the form also shows what your monthly premium contribution would be for other plans available to you.

**Your current benefits will automatically continue.** Remember, this is the only time of year you can make a change in your elections, with two exceptions for medical coverage; you can change your medical plan if you become Medicare eligible during the year, or move outside your current geographic area and your current plan is no longer available. Below are the benefits you need to consider during the enrollment period.

- 1. Medical Coverage:** you can enroll, cancel, or change your coverage.
- 2. Vision Coverage:** you can enroll, cancel, or change your coverage.
- 3. Legal Services Plan:** you can enroll or cancel your coverage.
- 4. Identity Theft Protection Coverage:** you can enroll, cancel, or change your coverage.

As required under the Affordable Care Act, RIT’s medical/Rx plans for employees and **pre-Medicare retirees** have out-of-pocket maximums for medical and prescription drug coverage. These maximums provide important protection for plan participants who have very high out-of-pocket medical/Rx expenses, by limiting the total amount you will have to pay during the year for eligible expenses. For 2017, the prescription drug out-of-pocket maximums will increase, but the medical out-of-pocket maximums for in-network services will either decrease or remain the same, depending on which plan you are in. The 2017 amounts can be found in the *Medical Benefits Comparison Book* on the HR open enrollment website.

We encourage you to read this newsletter carefully so you understand all your options for your 2017 benefits.

# 2017 Open Enrollment News

## ACTION NEEDED DURING ENROLLMENT, IF YOU WANT TO:

- Enroll, cancel, or change your medical coverage
- Enroll, cancel, or change your vision care coverage
- Enroll or cancel your participation in the legal services plan
- Enroll in or cancel your participation in identity theft protection



## CHANGE IN FAMILY/EMPLOYMENT STATUS

If you have a qualified family or employment status change during the year (e.g., spouse gains or loses employment), you are eligible to make a mid-year change, as long as you notify RIT's Human Resources within 31 days of the event. Otherwise, you must wait

until the next annual Open Enrollment. The event must be consistent with the change you want to make. If you move into or out of the Rochester area during the year, you can make a change in your medical plan at that time.

**Note:** *If you or your spouse becomes eligible for Medicare during the year, the Medicare-eligible person will elect a new plan about three months before Medicare eligibility. The change does not need to be made during the enrollment period.*

## ANNUAL RETIREE PICNIC

**Gordon Field House,  
Wednesday, June 7, 2017.**  
Mark your calendars for the Annual RITree Picnic. Look for your invitation in the mail next spring. We hope to see you there!

# Retiree Meetings

## RETIREE MEETINGS

We sent retirees an invitation to the upcoming retiree meetings. All meetings will be held at the **RIT Inn and Conference Center**, located at 5257 West Henrietta Road, Henrietta. You can park and enter at the rear of the building.

RIT Human Resources staff members will be available along with representatives from Medicare Blue Choice and Preferred Gold.

Meeting Schedule			
#	Date	Time	Location
1	Tuesday, November 8	6 – 8 p.m.	Oneida/Mohawk/Cayuga
2	Tuesday, November 15	9 – 11 a.m.	Oneida/Mohawk/Cayuga
3	Wednesday, November 16	2:30 – 4:30 p.m.	Oneida/Mohawk/Cayuga



If you want to sign up for a session please follow these instructions:

1. **Send an email to [benefits@rit.edu](mailto:benefits@rit.edu)**  
*OR*
2. **Call the RSVP Phone Line at (585) 475-5877/V and leave a message.**

When you RSVP, please be sure to include:

- The session number you would like to attend
- Your name
- Whether your spouse/partner will be attending with you and
- Your phone number

You will not be contacted unless there is a need to reschedule.

### JOIN OUR EMAIL LIST

If you want to be added to our Retiree email distribution list, send an email to [benefits@rit.edu](mailto:benefits@rit.edu).

*A sign language interpreter will be provided upon request, subject to availability. To make a request, send an email to [benefits@rit.edu](mailto:benefits@rit.edu) or call (585) 475-2652/V.*

# Medical and Rx Coverage

## RIT MEDICARE PLANS

With the large increases we are seeing again for 2017 in the Medicare plans RIT offers its retirees, we try to balance the affordability for RIT and for retirees for both premium contributions and out-of-pocket costs for medical services and prescription drugs. It is important that we continue to keep the retiree medical offering sustainable for both RIT and retirees.

### 2017 Base/Benchmark Plans

- **Rochester area:**  
Medicare Blue Choice Plan 5
- **Outside Rochester area:**  
Medicare Advantage Blue PPO with the Rx Coverage Gap

### What does Base Plan and Benchmark Plan mean?

RIT's cost sharing rules for retirees have changed over time. While all retirees can choose from the various plans that RIT offers, retirees may pay a different amount based on which cost sharing group they are in. The cost sharing groups and cost sharing rules are as follows:

### Grandfathered Retirees

**Who:** Those who retired before December 2004 and who were Medicare-eligible prior to December 2004.

**Cost Sharing:** RIT sets the Base plan annually and pays the full premium toward that plan. The retiree pays the difference in the premium for the non-Base plan.

### Benchmark Retirees

**Who:** Those who retired after December 2004 or those who retired before December 2004 but who were not Medicare-eligible (generally age 65) in December 2004.

**Cost Sharing:** RIT sets the Benchmark plan annually and pays a set amount toward that plan, with the retiree paying the remainder. The retiree pays more for a non-Benchmark plan.

### Frequently Asked Questions

#### *How do I know which group I (and my spouse, if applicable) am in?*

The enclosed personalized form indicates which cost sharing group you (and your spouse, if applicable) are in.

#### *Are there changes in my coverage for 2017?*

See page 5 for a summary of benefit changes Excellus Blue Cross/Blue Shield is making to Medicare Blue Choice Plan 5. Because this is RIT's designated base/benchmark plan, we are letting you know the changes of which we have been notified. Any plan changes for the other Medicare Advantage Plans are being communicated to you in writing by the insurance company. We are providing the enclosed comparison of common services so you can consider each plan's features and your expected

medical and prescription drug needs in deciding which plan you should elect for 2017. For greater detail, see the full 2017 *Medical Benefits Comparison Book* on the HR website or call your benefits representative to request a copy.

## NEW! TELEMEDICINE COMING TO MEDICARE PLANS

Excellus BlueCross BlueShield has informed us that they will be adding telemedicine coverage to the Medicare Blue Choice plans, via their partner, MDLIVE, beginning January 1, 2017. With MDLIVE, you can visit with a U.S. board certified doctor right from your home or on the go for non-emergency medical conditions. MVP Healthcare is also offering telemedicine visits through American Well. Copays for a telemedicine visit will be equal to the copay for an office visit. Further information on the new 24/7 medical service will be provided to you by Excellus or MVP.

## 2017 BENEFIT CHANGES IN BASE/BENCHMARK PLAN

Plan Feature	2017 Benefit	2016 Benefit
Copay for office visits, allergy treatments, office surgery	\$25 PCP \$50 Specialist	\$20 PCP \$40 Specialist
Out of pocket maximum	\$5,500	\$3,400
Inpatient hospital copay	\$700, max 3 per calendar year	\$600, max 3 per calendar year
Copay for X-rays, oral surgery, routine eye and hearing exams, urgent care, podiatry	\$50	\$40
Copay for emergency room, ambulance (air & ground)	\$75	\$65
Kidney dialysis	20% coinsurance	Covered in full
Pulmonary rehabilitation (required by CMS)	\$30	\$40

Most of RIT's Medicare plans are fully-insured Medicare Advantage Plans. These plans are considered Part C of Medicare. Therefore, the insurance companies are required to submit their plan designs and premium costs to the federal Centers for Medicare and Medicaid Services (CMS)

annually for approval. The insurance companies can only offer CMS-approved plans. This means that RIT has no control over what the coverage is (e.g., copay amounts) or what the premium costs are for these plans.

## UNDERSTANDING PRESCRIPTION DRUG COVERAGE UNDER MEDICARE PLANS OFFERED BY RIT

RIT offers Medicare-eligible retirees plans with a standard Medicare Part D benefit and plans with an enhanced Medicare Part D benefit.

The standard Medicare Part D plans have the Rx coverage gap, also known as the donut hole. 2015 was the first year that RIT offered plans with the standard Medicare Part D benefit and we have seen a very large enrollment

in these plans because these plans have the smallest retiree premium contribution amounts. For many people, these plans work fine because they do not have high cost medications. Others may decide it is better for them to pay a higher monthly premium contribution for the plan without the prescription drug coverage gap.

### How does the standard Part D work?

There are three separate stages to the benefit, with each administered on a calendar-year basis. Below is a description for the standard Medicare Part D for 2017.

- 1. Initial Coverage**—You pay the applicable copay and your insurance plan pays the remaining cost for each covered

# Medical and Rx Coverage *continued*

drug until the combined total amount that you and the plan pays reaches \$3,700.

**2. Coverage Gap**—Once you and the plan have paid \$3,700 total in the Initial Coverage, you are in the Coverage Gap, also known as the “donut hole.” Your costs in the Coverage Gap are as follows:

- a. generic drugs—you will pay 51% of the cost; the plan pays 49% of the cost
- b. brand name drugs—you will pay 40% of the cost; the plan pays 5%, and the pharmaceutical manufacturers provide a 50% discount

**3. Catastrophic Coverage**—Once the following amounts reach a total of \$4,950, you are in the Catastrophic Coverage stage for the remainder of the calendar year.

- a. Your copays in the Initial Coverage stage, *plus*

- b. Your cost for the generic and brand name drugs in the Coverage Gap, *plus*

- c. The 50% pharmaceutical manufacturer’s discount in the Coverage Gap.

In the Catastrophic Coverage stage, your cost for a 30-day supply will be \$3.30 for generic and \$8.25 for brand-name drugs, OR 5% of the drug cost, whichever is greater.

## REMINDERS:

- The pharmacy coverage when you are inpatient at a hospital is covered under the hospitalization coverage.
- You pay 20% toward Medicare Part B drugs; your cost does not count toward the Initial Coverage or Coverage Gap limits described above.



## OTHER ALTERNATIVES

The past couple of years, a few retirees found plans that better met their needs on a direct bill basis with Excellus BlueCross BlueShield, MVP, or another insurance company. While RIT does not contribute toward the cost of these direct bill plans, retirees found that they were

able to purchase coverage that met their individual needs for less money than the retiree contribution would have been for the RIT coverage.

If you decide a direct bill plan will work better for you than one of the plans offered by RIT, let us know so we can send you the form

to cancel your RIT coverage as of January 1. RIT’s rules allow you the opportunity each year, during open enrollment, to rejoin the RIT plans for the coming year. You would just need to let us know on a timely basis if you wanted to rejoin for a future year.

# Group Discount Programs

## ENROLL ONLY DURING THE OPEN ENROLLMENT PERIOD:

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As an RIT retiree, you are eligible for a number of additional benefits and services summarized as follows. For details, contact the vendors directly (see back cover of newsletter for contact information) and/or refer to the HR website at [www.rit.edu/benefits](http://www.rit.edu/benefits).

If you participate in the Group Legal Services plan, Identity Theft protection and/or the Vision Care plan in 2016, your coverage will automatically continue in 2017. If you do not want to participate in 2017, check the appropriate box on the enclosed 2017 Retiree Benefits Open Enrollment Form, sign and date the form, and return to RIT Human Resources by Wednesday, November 30, 2016.

**Group Legal Services**—Provided by Hyatt Legal Plans, this benefit provides many personal legal services nationwide through a panel of carefully selected participating attorneys. Covered services include debt matters, defense of civil lawsuits, document preparation and review, real estate matters, traffic ticket defense, and wills and estate planning. The monthly premium contribution is \$18.76.

**Vision Care Plan**—This national coverage is provided by VSP and is separate from the medical plan enrollment. Refer to enclosed flyer for details. The monthly premium contribution for 2017 and 2018 will be lower due to our recent successful negotiations.

**Identity Theft**—RIT introduced a new benefit, Identity Theft Protection, for 2016. During the open enrollment period, you can enroll, cancel, or change coverage for 2017.

The coverage, from a company called Identity Force, is very comprehensive and includes prevention, detection, and restoration services.

New for 2017, there is no additional charge for children under age 18. For a more detailed description, refer to the chart on the open enrollment website.

## ENROLL AT ANY TIME:

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**Personal Insurance**—RIT offers employees and retirees an opportunity to purchase auto, homeowners, and other kinds of personal insurance at group rates. The program is administered by Mercer Voluntary Benefits and is provided by MetLife Group Property & Casualty, one of the largest underwriters of employer-sponsored insurance programs. While rates are not guaranteed, typical savings in this program are between 10-20 percent off Metropolitan's retail insurance rates.

**Pet Insurance**—Offered at a group discount through VPI, this medical insurance for your pets covers thousands of medical problems and conditions related to accidents or illnesses (even cancer) for dogs, cats, birds, ferrets, rabbits, reptiles, and other exotic pets. You have the freedom to visit any licensed veterinarian.

## RIT SERVICES AND DISCOUNTS

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**Tuition Waiver**—You and your eligible family members continue to be eligible for Tuition Waiver (courses taken at RIT).

**Access Privileges to RIT Facilities**—By using your Retiree ID Card, you have access privileges to RIT facilities and services such as the Student Life Center and Wallace Library.

**RIT Email**—Your RIT email account remains active provided you stay “connected” with RIT (e.g., attend the annual RITiree picnic and/or other RIT functions, volunteer, etc.). From the first time your email account is activated, you will receive an annual email notice from ITS confirming you want to continue your account. Follow the instructions to keep the account.

**Barnes & Noble@RIT**—Show your RIT Retiree ID Card and get a 10% discount on most items.

**RARES**—This not-for-profit organization provides over 400 discounts on local, regional, and national products and services.

## Rochester Institute of Technology

Department of Human Resources

8 Lomb Memorial Drive

Rochester, NY 14623-5604

# 2017 Resource Information

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

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

### Enrollment Information Resources

Name	Voice	TTY	Website
RIT Human Resources	(585) 475-2424		<a href="http://www.rit.edu/benefits">www.rit.edu/benefits</a>
ITS Help Desk (RIT email)	(585) 475-4357	(585) 475-2810	<a href="http://www.rit.edu/its/help">www.rit.edu/its/help</a>
RIT Registrar's Office (RIT ID Card)	(585) 475-2821	(585) 475-2821	<a href="http://www.rit.edu/registrar">www.rit.edu/registrar</a>
RIT Parking Office	(585) 475-2842		<a href="http://www.rit.edu/facilities/pats/parking">www.rit.edu/facilities/pats/parking</a>
Osher Institute	(585) 292-8989		<a href="http://www.rit.edu/osher">www.rit.edu/osher</a>

### Health Care

Excellus BlueCross BlueShield	(877) 253-4797	(585) 454-2845	<a href="http://www.excellusbcbcs.com">www.excellusbcbcs.com</a>
OptumRx (pre-Medicare retirees only)	(855) 209-1300		<a href="http://www.optumrx.com/myCatamaranRx">www.optumrx.com/myCatamaranRx</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>
Medicare Blue Choice	(877) 883-9577	(585) 454-2845	<a href="http://www.excellusbcbcs.com">www.excellusbcbcs.com</a>
MVP Preferred Gold	(585) 327-2480	(585) 325-2629	<a href="http://www.mvphealthcare.com">www.mvphealthcare.com</a>
Vision Care Plan	(800) 877-7195	(800) 428-4833	<a href="http://www.vsp.com">www.vsp.com</a>
Lifetime Benefit Solutions (retiree billing)	(800) 828-0078		

### Retirement Program

Fidelity	(800) 343-0860	(800) 259-9743	<a href="http://www.fidelity.com">www.fidelity.com</a>
TIAA (New York City)	(800) 842-2776	(800) 842-2755	<a href="http://www.tiaa.org">www.tiaa.org</a>
TIAA (Rochester)	(585) 246-4600 (877) 209-3144	(585) 246-4610	<a href="http://www.tiaa.org">www.tiaa.org</a>

### Discount Services

Identity Theft Protection (Identity Force)	(877) 694-3367		<a href="http://www.identityforce.com">www.identityforce.com</a>
Legal Services Plan	(800) 821-6400	(800) 821-5955	<a href="http://www.legalplans.com">www.legalplans.com</a> , access code: 570005
Mercer Voluntary Benefits	(866) 272-8902		
RARES	(585) 503-8160		<a href="http://www.rares.org">www.rares.org</a>
Veterinary Pet Insurance	(800) 872-7387 ext. 4937		<a href="http://www.petsvpi.com">www.petsvpi.com</a>

*The RIT 2017 Benefits Open Enrollment Newsletter is distributed to retirees 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.*