Eligibility for Retirement*

Age, years of service, and date of hire determines an employee’s eligibility for retirement from RIT. The eligibility rules are as follows:

For employees hired prior to July 1, 1990:

♦ Age: At least 50
♦ Service: At least 5 years of full-time or 10 years of extended part-time service
♦ Age plus Service: At least 70 points

For employees hired on or after July 1, 1990 but before January 1, 1995:

♦ Age: At least 50
♦ Service: At least 10 years of full-time or 15 years of extended part-time service
♦ Age plus Service: At least 70 points

For employees hired on or after January 1, 1995:

♦ Age: At least 55
♦ Service: At least 10 years of full-time or 15 years of extended part-time service
♦ Age plus Service: At least 70 points

Retirement Plan

Retirement payments are made by TIAA-CREF and/or Fidelity. Employees should contact TIAA-CREF and/or Fidelity two to three months prior to retirement to request information and forms. TIAA-CREF’s number is (800) 842-2776/V and (800) 842-2755/TTY; Fidelity’s number is (800) 343-0860/V and (888) 259-9743/TTY. You can also check TIAA-CREF and/or Fidelity web sites as follows: http://www.tiaa-cref.org and http://www.fidelity.com.

Social Security

Your retirement age for Social Security depends on your year of birth as outlined below. Generally, the earliest age at which individuals can retire and collect reduced benefits is age 62

<table>
<thead>
<tr>
<th>Year of Birth</th>
<th>Reduced Benefit at Age 62</th>
<th>Full Retirement Age</th>
</tr>
</thead>
<tbody>
<tr>
<td>1937 and earlier</td>
<td>80.0%</td>
<td>65</td>
</tr>
<tr>
<td>1938</td>
<td>79.2%</td>
<td>65 and 2 months</td>
</tr>
<tr>
<td>1939</td>
<td>78.3%</td>
<td>65 and 4 months</td>
</tr>
<tr>
<td>1940</td>
<td>77.5%</td>
<td>65 and 6 months</td>
</tr>
<tr>
<td>1941</td>
<td>76.7%</td>
<td>65 and 8 months</td>
</tr>
<tr>
<td>1942</td>
<td>75.8%</td>
<td>65 and 10 months</td>
</tr>
<tr>
<td>1943-54</td>
<td>75.0%</td>
<td>66</td>
</tr>
<tr>
<td>1955</td>
<td>74.2%</td>
<td>66 and 2 months</td>
</tr>
<tr>
<td>1956</td>
<td>73.3%</td>
<td>66 and 4 months</td>
</tr>
<tr>
<td>1957</td>
<td>72.5%</td>
<td>66 and 6 months</td>
</tr>
<tr>
<td>1958</td>
<td>71.7%</td>
<td>66 and 8 months</td>
</tr>
<tr>
<td>1959</td>
<td>70.8%</td>
<td>66 and 10 months</td>
</tr>
<tr>
<td>1960 and later</td>
<td>70.0%</td>
<td>67</td>
</tr>
</tbody>
</table>
Employees who will be retiring on or after age 62 should contact Social Security two to three months prior to the retirement date to request information and any necessary forms. You can contact the Social Security Administration at (800) 772-1213/V and (800) 325-0778/TTY. Regardless of your age and your retirement date, it is always a good idea to get a Personal Earnings & Benefit Statement from Social Security to verify the information they have in their records for you. You can call the phone number above or check their web page at http://www.ssa.gov.

Those who work past their Full Retirement Age (FRA) can work and collect Social Security benefits without a reduction in the benefit amount. Contact Social Security for more information.

### Medicare

Medicare is a federal insurance program and is administered by the Centers for Medicare and Medicaid Services. Medicare is generally available at age 65 for those who are retired. Those who continue to work past age 65 can continue to be covered under the active employee plan. Medicare has two primary parts: 1) Part A (hospitalization), and 2) Part B (medical). Medicare Part D (prescription drug) is provided through your RIT coverage. There is no premium for the Part A coverage (you have paid for that coverage through your active employment as part of the FICA tax). There is a premium for the Part B coverage; the amount of the premium is based on the retiree’s modified adjusted gross income. The standard premium for 2014 is $104.90 and will be deducted from your Social Security check; if your income is over a certain threshold, you will have a higher premium. Generally, there is no separate premium for Medicare Part D; however, if your income is over a certain threshold, you will have a Medicare Part D deduction from your Social Security check.

For more information about Medicare, contact the Social Security Administration at (800) 772-1213/V and (800) 325-0778/TTY; or, go to the Medicare web page at http://www.medicare.gov.

**If You Retire Before You Are Eligible for Medicare (generally before age 65)**

If you retire before you (and/or your spouse/partner) are eligible for Medicare (generally before age 65), you are eligible for the pre-Medicare plans that RIT offers active employees (some plans may not be available due to geographic restrictions).

Approximately three months prior to turning age 65, you should contact your local Social Security office and enroll in Medicare Part A (hospitalization) and Part B (medical). Please note that if you enroll late, you may have higher Part B premiums. You will also need to make a change at that time in your RIT coverage; the insurance carrier will send information directly to you about three months before you turn age 65. See the following section for details on your coverage once you become eligible for Medicare.

**When You are Eligible for Medicare (generally after age 65)**

When you (and/or your spouse/partner) are eligible for Medicare (generally the first of the month in which you attain age 65), you are eligible for the Medicare complementary plans that RIT offers to retirees and surviving spouses (some plans may not be available due to geographic restrictions). The benefits coverage under these plans may be different from the plan you have prior to becoming eligible for Medicare.

If you retire after you (and/or your spouse/partner) are eligible for Medicare, Medicare should have automatically enrolled you in Medicare Part A (hospitalization). Approximately three months prior to retirement, you should contact your local Social Security office and enroll in Medicare Part B (medical) effective the first of the month on or after your retirement date. Please note that if you enroll late, you may have higher Part B premiums. The Social Security Administration will require an RIT Human Resources representative to verify your coverage.
under an employer group plan so you can avoid paying late Part B premiums if your late enrollment is due to your working past your 65th birthday.

**If you Retire When You OR Your Spouse is Eligible for Medicare But the Other is NOT**
If either you OR your spouse is eligible for Medicare at retirement (one of you is under age 65 and the other is age 65 or older), the person who is not eligible for Medicare will participate in one of the pre-Medicare plans and the one who is eligible for Medicare will be participate in one of the plans for Medicare eligible individuals as described below.

<table>
<thead>
<tr>
<th>Medical Plans</th>
</tr>
</thead>
<tbody>
<tr>
<td>A retiree’s (and spouse’s/partner’s) eligibility for Medicare and whether they remain in the Rochester area determine the medical plans that are available.</td>
</tr>
</tbody>
</table>

**Pre-Medicare Plans**
The same plans that are available to active employees are currently available for pre-Medicare retirees and their pre-Medicare spouses/partners and/or children, under the same rules regarding geographic access as outlined below. These plans are provided by Excellus BlueCross BlueShield.

**Point of Service (POS) Plans (if you live within the 31-county service area)**
- Blue Point2 POS A
- Blue Point2 POS B
- Blue Point2 POS B No Drug
- Blue Point2 POS D

**Preferred Provider Organization (available only if you reside permanently outside the POS area)**
- Blue PPO

**Medicare-Eligible Plans (Medicare primary)**
When the retiree (and/or spouse/partner) is eligible for Medicare, the Medicare-eligible person will need to change plans because the Medicare plans are different than the pre-Medicare plans. There are Medicare rules regarding geographic access as outlined below:

Please note that the prescription drug coverage will be provided as part of the medical plan. The prescription drug coverage will be similar to your current coverage under RIT Rx, but it WILL CHANGE, based on the RIT Medicare medical plan you elect. **You will no longer have RIT prescription drug coverage through Express Scripts.** Refer to the document called Information on Medical and Rx Plan Changes Due to Medicare Eligibility for details.

**Medicare Advantage Plans (available only if you do not move permanently from the Rochester area)**
- Medicare Blue Choice
- Preferred Gold

**Medicare Advantage Plan (available only if you reside permanently outside the Rochester area)**
- Medicare Advantage Blue PPO*

* If you do not live in an area where the Medicare Advantage Blue PPO is available, you will have coverage under the Medicare Blue PPO.
NOTE: Plan choices if you have two person coverage when one of you is eligible for Medicare and the other is not: the person who is not eligible for Medicare will participate in one of the pre-Medicare plans and the one who is eligible for Medicare will be participate in one of the plans for Medicare-eligible individuals. You need to participate in the same type of plan, as follows:

<table>
<thead>
<tr>
<th>Pre-Medicare (Under 65) Person</th>
<th>Medicare Eligible (Over 65) Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blue Point2 POS A, B or B No Drug, D</td>
<td>Medicare Blue Choice or Preferred Gold</td>
</tr>
<tr>
<td>Blue PPO</td>
<td>Medicare Advantage Blue PPO</td>
</tr>
</tbody>
</table>

**Medical Plan Cost Sharing**

The cost sharing rules for retiree medical insurance vary based on your age, your date of hire and when you retire. For those who meet the eligibility for retirement from RIT (see page 1), the cost sharing rules are as follows.

For employees **hired before January 1, 2004 who are age 35 and over on January 1, 2008 (Benchmark Retirees)**

The retiree contribution toward the medical insurance premium will change as the retiree’s age changes, as follows (see page 1 for retirement eligibility):

- **Age 50 to 54:** Retiree pays 100% of the medical insurance premium
- **Age 55 to 64:** Retiree contributes toward the cost of the medical insurance premium as though he/she were an active employee
- **Age 65 and over:** Retiree contributes toward the cost of the medical insurance premium for the *Benchmark Plan* (defined annually; for 2014 it is Medicare Blue Choice inside Rochester and Medicare Advantage Blue PPO outside Rochester).

If the retiree chooses a plan that costs more than the *Benchmark Plan*, the retiree will pay the Benchmark Plan contribution as well as the difference between the Benchmark Plan and the plan the retiree elects.

The retiree is responsible for all out of pocket costs, including deductibles, co-insurance, copays, and the Medicare Part B premium.

**Cost sharing when the spouse/partner is under age 65 and the retiree is over age 65**: The total contribution amount will be based on two components: the contribution amount for the Medicare-eligible retiree under the Benchmark Plan rules plus the contribution amount for the pre-Medicare spouse/partner based on the pre-Medicare cost sharing rules.

**Cost sharing when the retiree is age 55 to 64 and the spouse is over age 65**: The total contribution amount will be based on two components: the contribution amount for the Medicare-eligible spouse/partner under the Benchmark Plan rules plus the contribution amount for the pre-Medicare retiree based on the pre-Medicare cost sharing rules.

**Cost sharing when the retiree is under age 55 and the spouse/partner is over age 65**: The contribution amount will be the sum of the total premium for the pre-Medicare plan for the retiree plus the total premium for the Medicare plan that the spouse/partner has. When the retiree attains age 55, the total contribution amount will be based on two components: the contribution amount for the Medicare-eligible spouse under the Benchmark
Plan rules *plus* the contribution amount for the pre-Medicare retiree based on the pre-Medicare cost sharing rules.

**For employees** *hired on or after January 1, 2004 OR hired before January 1, 2004 AND under age 35 on January 1, 2008 (RMA Retirees)*

Retiree health care benefits will be provided through a Retiree Medical Account (RMA). An RMA is a lump sum account that will be made available to you when you retire. The RMA is funded entirely by RIT. Each eligible employee who retires in a particular year will receive the same RMA beginning account balance. You can use the funds in the RMA to pay for medical premiums either for RIT coverage, your spouse/partner’s coverage (as long as the premiums were paid on an after-tax basis), or Medicare premiums. The RMA *cannot* be used to pay for copays, deductibles or non-covered medical expenses – only for premiums paid on an after-tax basis.

**Medical Contribution Payments**

RIT has retained the services of EBS-RMSCO to administer billing for retirees and surviving spouses. EBS-RMSCO sends an invoice to those who pay for their medical coverage on or about the 15th of each month for the next month’s coverage and the payment is due by the 1st of the month. EBS-RMSCO offers several payment options: payment by check, money order, electronic funds transfer (EFT - automatic withdrawal from your bank account), and by credit card (they do not accept cash). If payments are not made in a timely basis, coverage will be cancelled. EBS will send details about the payment options and deadlines with the first bill.

**Coverage Changes After Retirement**

Access to coverage is one of the guiding principles for RIT’s retiree medical benefits. This means that you can elect medical coverage at retirement or you can waive coverage at retirement. If you waive coverage at retirement, you will continue to be eligible for coverage under RIT’s program in the future (when you can enroll, cancel, or change coverage is described below).

In addition, you can add eligible family members to your coverage after retirement. If they were your family members at the time of your retirement, the cost sharing for the coverage will be as described above. If, however, you add a family member who was not your family member at the time of retirement (e.g., you were single when you retired and later married), you can add this new family member, but RIT will not subsidize the cost of the coverage. If you are a Benchmark Retiree, you would pay the full cost for the additional coverage. If you are an RMA retiree, you would not be able to use the RMA to pay for the new family member’s premiums.

**When You Can Make Changes**

Each fall, RIT holds its annual Open Enrollment for retirees when retirees can make changes in their medical coverage. Changes include a change in the medical plan in which you participate (e.g., Blue Point2 POS A to Blue Point2 POS B) and a change in the level of coverage (e.g., change from individual coverage to two person coverage). You may also cancel coverage or enroll in coverage (if you did not elect coverage at retirement or canceled coverage at some time after retirement).

Generally, the Open Enrollment period is the only time when you can make a change unless you have a qualified family or employment status change during the year. A family or employment status change includes marriage, divorce, birth or adoption of a child, death of a spouse or dependent, or a change in employment (e.g., spouse gaining or losing employment). If you have one of these events and you want to elect, cancel or change the level of coverage, you must notify RIT Human Resources, **within 31 days of the event**. Otherwise, you must wait until the next Open Enrollment for a January 1 effective date. Please remember that the event must be consistent with the change you want to make (e.g., changing from individual coverage to two person coverage is not consistent with a spouse gaining employment). Also remember -- you generally cannot change medical plans during the year (e.g., Blue Point2 POS B to Blue Point2 POS A) even if you have a change in family or employment status.
There are two exceptions to the qualified family or employment status change rules described above. If you move out of the POS service area permanently, you will need to change plans. Please notify RIT’s Human Resources Department prior to your move so you can complete the necessary paperwork. In addition, if you (and/or your spouse/partner) are not eligible for Medicare at retirement, you will need to change plans when you become eligible for Medicare. This information is described in an earlier section of this document called When You Are Eligible for Medicare.

Your Spouse/Partner’s Medical Coverage
Your spouse is eligible for coverage in the same manner you are – that is, before Medicare eligibility, the RIT coverage would be your spouse’s primary coverage, even if you are not eligible for Medicare; and, after Medicare eligibility, Medicare would be your spouse’s primary coverage, even if you are not eligible for Medicare. The rules and process discussed above are the same for your spouse as they are for you.

Vision Care Coverage
If you are enrolled in the Vision Care Plan, you may continue this coverage into retirement. Retirees pay the full annual premium each fall during the open enrollment period for the upcoming calendar year. Therefore, in order to continue coverage into retirement, you will need to pre-pay the remaining contribution for the calendar year in which you retire. If you do not, your coverage will end the last day of the month in which you retire. To continue coverage into retirement, you may

- Elect to have the remaining calendar year contributions deducted from your paycheck(s) prior to retirement on a pre-tax basis; OR
- Pay RIT by check (after-tax basis) for the remaining premium for the calendar year in which you retire.

If you would like to pre-pay your remaining contributions on a before-tax basis through payroll, simply complete the Vision Care Plan Retiree Continuation Form and return to your Benefits Assistant in Human Resources. Please note that you must complete and return this form at least a month ahead of your retirement date to ensure there is time to set up the extra contribution. If you miss the deadline, you can submit a check to pay the remaining amount.

Retirees elect the Vision Care coverage annually during the open enrollment period held each fall. Coverage does not automatically continue.

Dental Coverage
Coverage under the active employee plan ends the last day of the month in which the employee retires. Retirees may elect to continue the same dental coverage for up to 18 months under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) by paying the full cost plus a 2% administrative charge, as allowed under current law. There are no waiting periods for any services to be covered. The monthly COBRA rates (including the 2% charge) for 2014 are as follows:

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$29.31</td>
</tr>
<tr>
<td>2 Person</td>
<td>$68.77</td>
</tr>
<tr>
<td>Family</td>
<td>$104.73</td>
</tr>
</tbody>
</table>

You may elect to continue at the same level of coverage you had as an active employee or a lower level of coverage. For example, if you had two person coverage while an employee, but you do not need dental coverage in retirement, but your spouse does, you can elect individual coverage for your spouse. Or, you can elect individual coverage for yourself and no coverage for your spouse (If he/she does not need coverage). You are not required to continue for the entire 18 months of COBRA. You may cancel the continuing coverage at any time.
RIT’s COBRA administrator, First Niagara Benefits Consulting, will send you information and forms to continue your dental coverage under COBRA and, if you elect coverage, they will send you information on how to pay for it.

**Please Note:** If you do not enroll in the COBRA dental coverage or if you cancel coverage before the 18 months of COBRA has ended, you cannot re-enroll in this plan at a future date.

At the end of the 18-month COBRA period, there are no other dental benefits available from RIT. We recommend you review the dental coverage available from AARP. You can check their website at [www.aarp.org](http://www.aarp.org) or call them at (888) 687-2277/v.

**Beneflex**

Beneflex (Health Care and Dependent Care Spending Account) participation ends at retirement. You may submit claims with dates of service up to your retirement date. Retirees may continue participation under the Health Care Spending Account for the remainder of the calendar year in which the retirement occurs under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) by paying the full cost plus a 2% administrative charge, as allowed under current law (this would allow the retiree to submit claims with dates of service after the retirement date to withdraw funds that had been contributed but not reimbursed).

RIT’s COBRA administrator, First Niagara Benefits Consulting, will send you information and forms to continue your Health Care Spending Account participation under COBRA and, if you elect to continue, they will send you information on how to pay for it.

**Please Note:** If you do not enroll in the COBRA coverage or if you cancel coverage before the end of the calendar year, you cannot re-enroll at a future date.

**Employee Assistance Plan (EAP)**

Your participation in the Employee Assistance Plan (EAP) ends at retirement. Retirees may elect to continue participation in the EAP for up to 18 months under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). There is no charge for continuing participation during the COBRA period and there are no waiting periods for any services to be covered.

The COBRA continuation covers you and your eligible family members. You are not required to continue participation for the entire 18 months of COBRA. You may cancel the continuing coverage at any time.

RIT’s COBRA administrator, First Niagara Benefits Consulting, will send you information and forms to continue your EAP participation under COBRA.

**Please Note:** If you do not enroll in the COBRA coverage or if you cancel coverage before the 18 months of COBRA has ended, you cannot re-enroll at a future date.

**Life and AD&D Insurance**

Employee, spouse, and child life and AD&D insurance ends at retirement. The coverage is portable which means retirees can continue coverage without completing a health questionnaire; premiums are paid directly to the insurance company. RIT Human Resources will send you information about continuing the coverage at retirement.
Disability and Workers Compensation Coverage

Disability and Workers Compensation coverage end at retirement.

Education Benefits

During retirement, tuition waivers (courses taken at RIT) continue in the same manner as when the employee was last actively working. Waivers for the retiree are automatic. Waivers for family members are processed after the retiree completes the Tuition Waiver Form – Family Member Information. As with active employees, this form must be completed once per academic year. Tuition Assistance, Tuition Scholarship, and Tuition Exchange end at retirement (if retirement occurs in the middle of the academic year in which a child is receiving Tuition Exchange, the Tuition Exchange will continue for the remainder of that academic year).

Vacation and Sick/Personal Time Accrual

Employees (staff and 12-month faculty) who retire will receive compensation for the unused portion of accrued vacation time as soon as administratively possible after the retirement date. Any unused sick/personal time (non-exempts only) is not paid out (unless the individual retires on June 30). Grandfathered sick time is not paid out.

Retiree ID Card

You may obtain a Retiree ID card at the Registrar’s Office located on the first floor of the George Eastman Building.

Facilities and Services

By using your Retiree ID Card, you have access privileges to RIT facilities and services, such as the Student Life Center, Wallace Library, and Barnes & Noble @RIT (including the 10% discount on eligible items). You may also continue with your e-mail account provided you stay “connected” with RIT (e.g., attend the annual RITiree picnic and/or other RIT functions, volunteer, etc.). Please note that annually, from the first time your retiree e-mail account is activated, you will receive an e-mail from ITS confirming that you want to continue your RIT e-mail account. If you want to keep the account, simply follow the instructions in the e-mail.

Other Programs

As a retiree, you continue to be eligible for discounts under RARES, the Marsh @WorkSolutions program (auto/homeowner’s insurance), Pet Insurance, and Long Term Care Insurance. In addition, you continue to be eligible for the Group Legal Services Plan and the Vision Care Plan and can enroll during the annual Open Enrollment period.

The Osher Lifelong Learning Institute

The Osher Institute (formerly the Athenaeum) is an innovative educational program dedicated to the enrichment of adults over the age of fifty who believe learning is a lifelong process. Founded in 1987 as an affiliate of RIT, the Osher Institute is run for and by its members. People with broad interests and inquiring minds will find pleasure in extending their knowledge and broadening their understanding of the works around them. There are three types of membership: 1) Regular, 2) Supporting, 3) Trial.

Regular members may participate in any and all activities appropriate to their interests and personal schedule. Benefits include courses, social events, travel, tours, and field trips, and audiology services. The audiology services include hearing evaluation as well as hearing aid service and purchase at a reduced rate from RIT’s National Technical Institute for the Deaf (NTID), September through mid-May. The audiology services, including
discounts on hearing aids, are available only to those who purchase a regular Osher Institute membership. Those who purchase a trial membership are not eligible for those services.

A Supporting Membership entitles you to participate in a lecture series, travel and tour programs and social activities. It does not include courses.

The regular annual membership cost is currently $285 per person; the supporting annual membership cost is currently $140 per person. There is a special Trial Membership for first-time members for only $135 for one term (audiology services NOT included in trial membership).

For more details or to request a catalog, contact The Osher Institute directly ((585) 292-8989/V) or refer to their website (http://www.rit.edu/osher).

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Rivers Run Active Adult Community

Rivers Run Active Adult Community (Age 55+) is located on a picturesque 38-acre site set beside the Genesee River near Rochester Institute of Technology (Rivers Run is located at 50 Fairwood Drive) and offers cottage and apartment living. In collaboration with RIT, Rivers Run offers its community members a unique choice for active adult living and lifelong learning. Residents have access to a wealth of educational, cultural and social opportunities at Rivers Run as well as the RIT campus; residents can attend RIT lectures, use the RIT library, and participate in campus life. In addition, Osher Lifelong Learning Institute is located at Rivers Run.

The Riparian at Rivers Run offers a community center that includes Impressions full service restaurant, a café, corner store, fitness center, art studio, library, computer center, salon, billiard/card room, club room and lecture hall. Ten acres of the Rivers Run campus are designated as “forever wild” hiking paths and walkways. The fitness center and wellness programs accommodate your healthy lifestyle and Rivers Run transportation will escort you to Rochester destinations. Rivers Run also provides a community garden that is planted and maintained by residents and provides seasonal produce to Impressions restaurant.

There is special benefit pricing exclusively for the RIT community. For more information, or to schedule a tour, please contact Rivers Run at (585) 292-5440 or check out their website at www.riversrunliving.com.

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Questions

Check out the HR web page at http://www.rit.edu/benefits for more details. For questions, send an e-mail message to the Benefits Electronic Receptionist at benefits@rit.edu; or, contact your benefits representative in the Human Resources Department based on the first letter of your last name as follows:

<table>
<thead>
<tr>
<th>YOUR LAST NAME</th>
<th>CONTACT</th>
<th>TELEPHONE</th>
<th>E-MAIL ADDRESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>A-L</td>
<td>Valerie Liegey</td>
<td>(585) 475-5346/V</td>
<td><a href="mailto:valpsn@rit.edu">valpsn@rit.edu</a></td>
</tr>
<tr>
<td>M-Z</td>
<td>Brett Lagoe</td>
<td>(585) 475-5983/V</td>
<td><a href="mailto:bllpsn@rit.edu">bllpsn@rit.edu</a></td>
</tr>
</tbody>
</table>

* You may be ineligible for certain retiree benefits if your employment at RIT is terminated for cause (you would remain eligible for your retirement plan income). Refer to the eligibility section of the Medical Plan summary for details.

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The information in this document is a summary of the benefits as they currently exist. If there is any confusion or conflict regarding plan features, the plan document/contract will be the final authority. RIT reserves the right to change, modify, discontinue, or terminate benefits at any time for any reason.