

Welcome to RIT

Introduction to Your RIT Benefits



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Human Resources ■ Finance & Administration ■ Rochester Institute of Technology

January 11, 2018 - Adjunct

Welcome!



- Review RIT's benefits for adjunct employees
- Important Reminders
 - Complete Form I-9
 - Obtain ID card (Registrar's Office, Eastman Hall, 1st floor)
 - Obtain Parking Permit



Benefit Contacts



- HR Department located in George Eastman Hall, 5th floor
- If your last name begins with the letter A - L
Val Liegey (585) 475-5346 or valpsn@rit.edu
- If your last name begins with the letter M - Z
Brett Lagoe (585) 475-5983 or bllpsn@rit.edu
- HR Voice Number: (585) 475-2424
- Benefits E-Mail: benefits@rit.edu



Family Member Verification Process



- In order to cover eligible family members, you will need to submit a photocopy of verification documents with your enrollment form
 - Birth certificate for child
 - Marriage certificate for spouse
- If you do not submit copies of verification documents, the coverage you elect on your enrollment form will be set up but on an individual basis



Benefits Eligibility



- Adjunct employees are eligible for benefits in terms in which they work.
- Benefits include
 - Medical
 - Dental
 - Vision
 - Retirement Savings Plan
 - Tuition Waiver
- All benefits details on HR website at www.rit.edu/benefits
 - Adjunct Benefits Summary in Other Resources section near bottom of the page



Medical, Dental, & Vision Coverage

- Begins 1st of month on or after date of hire
 - if you are hired on the first of the month, coverage starts on date of hire
- Not automatic – you must complete the Benefits Enrollment/Change Form (on HR website)
- Cover you and eligible family members
 - Spouse/domestic partner
 - Children
- You can have different levels of coverage for each benefit (e.g., family medical and two person vision)
- Generally, premium contributions deducted from your pay on pre-tax basis; if pay is too small, Lifetime Benefit Solutions will bill you on RIT's behalf.



Medical, Dental, & Vision-Child Eligibility



- A child who is under age 26 and
 - Your child, or
 - Your spouse's child, or
 - Your domestic partner's child (*NOTE: if the child is not claimed as a dependent on your federal income tax return, this benefit will be taxable*)
- Any other child who is under age 26, and
 - for whom you are the legal guardian or legal custodian, and
 - who resides in your home, and
 - who is claimed as a tax dependent on your federal income tax return



Domestic Partner Eligibility



- Domestic partner definition
 - same sex or opposite sex
 - meet certain criteria
- Tax implications for employee
- Forms to complete (on benefits website)
 - Affidavit for Domestic Partnership with partner's signature required
 - Application for Domestic Partner Benefits



Medical/Rx Coverage



- RIT's Medical Care Plan is self-insured and administered by (claims paid by) Excellus BlueCross BlueShield
- Rochester area plans are Point of Service (POS) Plans: POS A, POS B, POS B No Drug, POS D
- Outside Rochester area a Preferred Provider Organization (PPO) plan is available: Blue PPO
- Prescription drug coverage is separate from medical coverage but you are automatically enrolled (unless you elect the POS B No Drug plan)



RIT and Rochester Regional Health (RRH) Strategic Alliance



- RIT has a strategic alliance with one of the area's major health systems, Rochester Regional Health (RRH), providing several benefits for RIT employees
 - RRH Copay Option - there is a lower copay for certain medical services from RRH providers compared to other providers. Refer to the *Medical Benefits Comparison Book* for details.
 - Copay reduction does not apply to tests, treatments or any other services (e.g., allergy shots, chiropractic services, x-rays, etc.)
 - ID card has the RRH and non-RRH copays
 - RRH Find a Physician Service (phone or web)
 - Physician list on HR website, periodically updated by RRH
 - On-campus state-of-the-art primary care practice called Rochester Regional Health Family Medicine at RIT; \$15 copay for office visit if covered under RIT's medical coverage

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You Must Choose a Primary Care Physician



- For the POS plans, you must choose a Primary Care Physician (PCP) before coverage will be effective
- Physician at Rochester Regional Health Family Medicine at RIT is accepting new patients
- Other RRH physicians
 - Physician list on HR website, periodically updated by RRH
 - Use the RRH Find a Physician service
 - www.rit.edu/benefits in the Medical and Prescriptions Drug Coverage section
- Excellus BCBS has on-line PCP search capability at www.excellusbcbs.com/rit



In-Network and Out-of-Network Coverage



- Worldwide coverage for emergencies and urgent care (contact PCP to ensure any referral paperwork is completed)

In-Network	Out of Network
<ul style="list-style-type: none">• Most, if not all, your care will be In-Network• 31-county service area• Must have Primary Care Physician (PCP) to coordinate care (can change any time)• No specialist referrals needed• Certain services do require pre-certification (e.g., hospitalization, physical therapy)	<ul style="list-style-type: none">• If you choose to go out of network (different than emergency) to a non-participating provider• Pay deductible and co-insurance for covered services• Provider can charge more than “allowed” amount. You pay any amount over the allowed; only allowed amount is applied toward deductible and OOP maximum.

Refer to the *Medical Benefits Comparison Book* for additional information



Common In-Network Medical Services



Service	POS A	POS B and B No Drug	POS D
Telemedicine (urgent care)	\$10		
On-Campus Practice	\$15		
PCP Office Visit – Adult routine physical and Well Child visits	Covered in Full		
PCP Office Visit-diagnostic	\$20/RRH \$30/Others	\$25/RRH \$35/Others	\$30/RRH \$40/Others
Specialist Office Visit	\$25/RRH \$45/Others	\$30/RRH \$50/Others	\$35/RRH \$55/Others
Urgent Care	\$50	\$55	\$60
Inpatient hospitalization	\$125/RRH \$175/Others	\$275/RRH \$325/Others	\$375/RRH \$425/Others
Lab and pathology	Covered in Full		
Radiology (MRI, CT, X-ray)	\$45	\$50	\$55



Prescription Drug Coverage



- RIT's prescription drug coverage is self-insured and is separately administered from the medical plan
 - Administered by pharmacy benefit manager (PBM), OptumRx
 - Separate ID card for prescription plan
 - Cannot purchase this coverage separately
 - The published employee contribution amounts are a combined amount – include medical and Rx
- Automatically covered if you enroll in an RIT-offered medical plan (except no Rx coverage for POS B No Drug);
- 3-Tier plan design
 - Tier 1: generic
 - Tier 2: preferred brand
 - Tier 3: non-preferred brand



Important Information



- Optum's committee of physicians and pharmacists selects the Tier 2 medications based on effectiveness and cost; list usually changes periodically (usually January 1 and July 1)
 - If you are impacted by a change, Optum will send you a letter
- If an FDA-approved generic is available and you choose (or your doctor prescribes) a brand medication, you pay the difference in cost between the generic and brand as well as the brand name copay
- Some medications are excluded, standard PBM practice
 - To address large price increases from pharmaceutical manufacturers
 - Other less costly and at least equally effective alternative products are covered
- Utilization management programs for patient safety and plan costs
 - Quantity limits (e.g., migraine medication)
 - Step therapy (e.g., try and fail with Medication A before Medication B is covered)
 - Prior authorizations
- Contact Optum for questions about appeals for medical necessity

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Purchasing Your Medications



- Wegmans is RIT's preferred pharmacy
 - Your copay for prescriptions will be lower when purchased at Wegmans than at other participating retail pharmacies.
- Many other retail pharmacies do participate with OptumRx but your copay will be higher at retail pharmacies other than Wegmans
- You can purchase your maintenance medication in a 90-day supply at Wegmans or through OptumRx mail order
 - You cannot purchase a 90-day supply at any other retail pharmacy
- All your prescription drug information is in the OptumRx system whether you purchase at Wegmans, other pharmacies or OptumRx mail order
- Show your ID card for all purchases, even if you have POS D (you will receive the negotiated discounts)



Copay Amounts For POS A and B



CATEGORY	<u>WEGMANS PHARMACY</u>		<u>OTHER PARTICIPATING RETAIL</u>		<u>OPTUMRX MAIL ORDER</u>
	30-day supply, no limit on fills	90-day supply	30-day supply, up to 3 fills	30-day supply 4th fill and after ⁽¹⁾	90-day supply
Tier 1: Generic Drugs	\$15.00	\$37.50	\$17.00	\$42.50	\$37.50
Tier 2: Brand Name Formulary Drugs	\$30.00	\$75.00	\$35.00	\$87.50	\$75.00
Tier 3: Brand Name Non-Formulary Drugs	\$45.00	\$112.50	\$55.00	\$137.50	\$112.50

⁽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)



Copay Amounts For POS D



CATEGORY	<u>WEGMANS PHARMACY</u>		<u>OTHER PARTICIPATING RETAIL</u>		<u>OPTUMRX MAIL ORDER</u>
	30-day supply, no limit on fills	90-day supply	30-day supply, up to 3 fills	30-day supply 4th fill and after ⁽¹⁾	90-day supply
<i>Annual Deductible</i> - each person must pay \$1,000 annual deductible before copay amounts are charged in a plan year (<u>show your OptumRx ID card to receive negotiated discounts</u>)					
Tier 1: Generic Drugs	\$25.00	\$62.50	\$30.00	\$75.00	\$62.50
Tier 2: Brand Name Formulary Drugs	\$62.50	\$162.50	\$75.00	\$187.50	\$162.50
Tier 3: Brand Name Non- Formulary Drugs	\$125.00	\$312.50	\$145.00	\$362.50	\$312.50

⁽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)



OptumRx Website



- Access information and update your information on the secure OptumRx website at www.OptumRx.com
- Print temporary ID card
- Find important coverage information
 - If medication is covered
 - What the drug tier is
 - What your costs would be
 - If there are any special rules
- If using mail order
 - Order refills or renewals
 - Sign up for e-mail reminders to order refills
 - Some medications have option for automatic refill



Questions



- Any questions about the medical/Rx coverage?



Vision Care Coverage



- Coverage provided by VSP
- Primary benefit is eyewear
 - POS medical plans cover routine and diagnostic eye exams
- Routine eye exam, with \$15 copay (if provider determines that exam is not routine, claim should be submitted to medical coverage)
- \$20 copay for eyeglasses
- Lenses covered in full
 - Single vision, lined bifocal and trifocal, and progressive lenses
 - Polycarbonate for children
 - Coatings (e.g., anti-scratch) are extra, but there is discount
- Frames covered up to \$130
 - Plus, 20% off the amount over your allowance
- Coverage available every year



Using Your Benefit



- Extensive national network of providers; to find a provider:
 - Sign on to www.vsp.com
 - Call (800) 877-7195/v and (800) 428-4833/TTY
- Your ID# is your University ID (UID)
 - Information about your UID at end of presentation
- There are no ID cards
 - You can print a *Member Vision Card* from VSP website
- Make an appointment and tell them you're a VSP member
 - The provider takes care of all the paperwork



Questions



- Any questions about the Vision Care Plan



Dental Coverage



- RIT's Dental Care Plan is self-insured
- Administered by (claims paid by) Excellus BlueCross BlueShield
 - Full benefit when you go to Blue Shield participating dentist
- Two plans
 - Standard Plan
 - Enhanced Plan
- **IMPORTANT! Dental coverage enrollment is on an every other year cycle; current cycle is 2017-2018. As a new employee, you have a one-time election for your 2018 coverage. In the fall of 2018, you will enroll for the 2019 and 2020 period.**
 - Other than your new hire election for 2018, you will not be able to enroll, change plans, add or remove dependents, or cancel coverage except for a limited list of qualifying events; refer to the Mid-Year Benefits Enrollment Change Summary in the Other Resources section of the benefits website



Dental Plan Coverage Categories



Service	Standard Plan	Enhanced Plan
Preventive	Plan pays 100%, you pay 0%	
Deductible (minor and major restorative services)	You pay \$25 per person, maximum of \$75 per family	None
Minor Restorative Services	Plan pays 80%, you pay 20%	
Major Restorative Services	Plan pays 50%, you pay 50%	Plan pays 80%, you pay 20%
Restorative Plan Maximum (paid by plan in a calendar year)	\$1,250	\$2,500
Orthodontia (lifetime maximum)	\$1,250 for children under age 19	\$2,500 for children and adults

REMINDER: *except in very limited situations, you can make no changes in your election until the enrollment for calendar year 2019.*

Recommendation: *Have dentist complete a pre-determination of benefits to understand your out-of-pocket costs for minor or major restorative services.*



Questions



- Any questions about the dental plan?



Absence Reporting



- Prudential provides disability and absence management services to RIT
- Notify supervisor when absent prior to the scheduled work start time
- Contact Prudential to report absences under the established criteria as outlined on next slide
 - Toll-free: (877) 908-4778
- Prudential will coordinate paperwork and determine which absences qualify for short-term disability (STD), Family Medical Leave Act (FMLA), and New York State Paid Family Leave



When Should You Contact Prudential?



- You will be absent for more than three days and are under a physician's care
- You are hospitalized for any amount of time
- You are caring for a seriously ill or injured qualified family member
- You are pregnant or are absent from work due to pregnancy complications
- You will be absent periodically due to a chronic or permanent disabling condition of your own or a qualified family member
- You are caring for a newborn child, recently adopted child, or new foster child.
- You are absent due to a lost-time, work-related injury – after first reporting it to your supervisor
- Your eligible family member has been called to active military duty
- You are caring for a spouse, or child who is a covered service member and is undergoing medical treatment for a serious illness or injury (up to 26 weeks)



Questions



- Any questions about the absence benefits?



Changing Your Benefit Elections



- Initial elections you make are for the entire calendar when you are eligible for coverage
 - You cannot make a coverage change (e.g., POS D to POS A) if you are working in the fall after working in the spring but not the summer.
- Annual Open Enrollment held in the Fall for a January 1 effective date; adjuncts complete enrollment on a form
- Mid-year changes allowed for IRS-approved family status changes
 - Marriage, divorce, birth or adoption of a child, spouse gains or loses employment or child no longer eligible (remember: special rules for dental)
 - Must notify Human Resources Department and complete the Benefits Enrollment/Change Form within 31 days of event (in some cases, can change plans)
 - Change needs to be consistent with event according to IRS rules
 - Provide proof of event (e.g., letter stating that spouse started a new job)



RIT Retirement Savings Plan



- RIT's plan is a 403(b) plan [similar to a 401(k) plan]
 - Employee contributions can begin 1st of month after date of hire
- Traditional 403(b) - Contributions are made on a pre-tax basis - before federal and state tax, but subject to FICA tax
- Roth 403(b) – Contributions are made on an after-tax basis; qualified withdrawals are tax-free, including earnings
- Fidelity and/or TIAA representatives can help you understand which best suits your needs



Contribution Information



- For most IRS contribution limit for 2018 is \$18,500
 - if age 50 or older on 12/31/18, 2018 limit is \$24,500
 - The contribution maximum is across all employers so if you contribute to another plan be careful in your election so that you don't go over the IRS maximum.
- Accept direct rollovers
 - From prior employer plans (403(b), 401(k), pension plans), including Roth accounts
 - From Individual Retirement Accounts (IRAs)



Contributions



- Elect a contribution percentage between 2% and 80%
- Two Recordkeepers: Fidelity Investments and TIAA
 - Fidelity is the Plan's Master Administrator providing a streamlined ability to enroll in the Plan and make changes to your contribution percentage, whether you contribute to Fidelity, TIAA, or both
- To enroll, go to <http://plan.fidelity.com/rit> to enroll (even if you want to contribute to TIAA)
 - Click on the [Get Started](#) button
 - Or, call Fidelity at 1-800-343-0860/V and 1-800-259-9734/TTY
 - If you contribute to TIAA, you **MUST** open an account at TIAA; if you do not, TIAA will return the funds to RIT and we will forward them to the Default Fund at Fidelity (the Tier 1 target retirement date fund nearest your 65th birthday)
- You will generally begin to see your contributions deducted from your paycheck in the next one to two pay periods



Retirement Plan Investments



- RIT has an Retirement Savings Plan Investment Committee made up of RIT employees
 - Committee works with an outside investment advisor to monitor the fund performance and fees for all available funds (they do not monitor the funds in the Brokerage Account)
- Full range of investment options; most are on Fidelity platform, most are not Fidelity funds.
 - You can invest in as many investment options as you would like; choose them at Fidelity (or TIAA for TIAA funds)
- You can transfer funds from one investment option to another
 - Short-term trading fees could apply; you would be informed before the transaction is completed



Other Important Information



- You should name a beneficiary for the recordkeeper where you invest (Fidelity and/or TIAA)
 - You can designate your beneficiary online or by paper form
 - If you don't, the Plan will determine who will receive the money
- Fidelity representatives on campus regularly for face-to-face counseling sessions; contact them to make an appointment
 - (800) 642-7131/V and (800) 259-9743/TTY
 - www.fidelity.com/atwork/reservations
 - Also available for phone counseling (800) 343-0860/V and (800) 259-9743/TTY
- TIAA can meet you at their local office (College Town off Mt. Hope Ave) or provide counseling over the phone
 - (585) 246-4600/V or (877) 209-3144 and (585) 246-4610/TTY
 - www.tiaa.org

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Investment Information



- Investment products are not FDIC insured and may lose value and are not bank guaranteed
- You should consider the investment objectives, risks, charges and expenses
- You can obtain a free prospectus for the various funds by contacting (or checking the websites) Fidelity and/or TIAA
- Remember, investment involves risk. The value of your investment will fluctuate over time and you may gain or lose money.



Questions



- Any questions about RIT's Retirement Plan?



RIT Tuition Waiver-Adjuncts



- Adjunct employees and their eligible family members based on number of terms worked; available in terms in which you are working; you must complete a form
 - Adjunct: 1-2 terms = 25% and 3 or more terms = 50%
 - Family: 1-2 terms = 0% and 3 or more terms = 50%
- Lifetime maximum of 145 credit hours per family member in a degree-seeking program (30 credit hours of the 145 can be non-degree seeking)
- Waiver toward tuition only – not room, board, or fees; there are some exclusions
- Waiver for courses (not individual instruction) for adjunct only (not family members) at Academic Support Center and English Language Center
- Full-time matriculated students must apply for New York State Tuition Assistance Program (TAP)
- Tuition Waiver is applied before any other RIT scholarships or grants; the combination of a Tuition Waiver and an RIT scholarship or grant cannot be greater than the full amount of tuition.

IMPORTANT – if benefit is taxable, you will be required to pay taxes. Be sure to understand tax rules before starting coursework.

NOTE: Under the NYS Public Health Law, employees and family members must comply with established NYS and RIT immunization requirements; refer to the Student Health Center website for more detailed information: www.rit.edu/studentaffairs/studenthealth/



Eligible Children for Education Benefits

- A child who is under age 30 and who is the child of the employee, the employee's spouse, or the employee's domestic partner.
- Any other child who is under age 30, and
 - for whom the employee is the legal guardian or custodian, and
 - has been the legal guardian or custodian for at least three years prior to the date on which the child begins using the educational benefit, and
 - who resides in the employee's home, and
 - who is claimed as a tax dependent on the employee's federal income tax return.

NOTE: If a child has matriculated in a program before the age of 30, he/she would be eligible for Tuition Waiver to complete that same degree program started (not a different program) through the academic term in which the child attains age of 35. There will be no Tuition Waiver available beyond age 35.



Taxes on Educational Benefits



- Tuition Waiver undergraduate
 - Generally not taxable (must provide tax dependent proof for child)
 - If you are matriculated in a graduate program and take an undergraduate course as a requirement for the graduate program, waiver is taxable
 - Taxable if for a child who is not your tax dependent or a domestic partner
- Tuition Waiver graduate
 - Taxable unless course is job-related (course maintains or improves your current **RIT** job skills); first \$5,250 of graduate waiver per calendar year can be tax-free, even if not job-related
 - The determination is based on the course, not the degree program; a course is not considered job-related because the degree is required for your RIT job
 - Not job-related if the course will help you prepare for your next RIT job.
 - You should use specific comparisons between your RIT job description and the course description
- Refer to tax details in Educational Benefits summary on HR website



IMPORTANT: Tax Amount Could Be Significant



- If benefit is taxable, tax amount (~43%) owed likely a large amount so it is important that you understand the tax rules in advance of using the benefit for you or an eligible family member.
- *Taxable Tuition Waiver Example*
 - *Tuition Waiver is \$10,000*
 - *Taxes are approximately \$4,300*
- You would pay to RIT approximately \$4,300
 - RIT forwards the money paid to the Federal and NYS governments on your behalf
- RIT increases your W-2 record
 - income by \$10,000
 - federal, FICA, state taxes you paid by \$4,300



Questions



- Any questions about the Tuition Waiver?



Forms to Complete



- Benefits Enrollment/Change Form
 - Submit family member verification documents
- Federal and State Tax Withholding Forms
- Payroll Direct Deposit Form
- Benefits form due within 31 days of your date of hire; if you don't submit by due date, you won't be eligible to enroll in benefits except as outlined for mid-year changes and open enrollment



Identification Numbers



- Employee Number – assigned in HR/Payroll system; Kronos badge number for nonexempt employees is the employee number with 01 at the end
- University ID (UID) – assigned as a general campus identification number used instead of Social Security Number (SSN)
- Medical and Dental (Excellus BlueCross BlueShield) – Excellus assigns the member number that shows on your ID card
- Prescription Drug (OptumRx) – OptumRx assigns the member number that shows on your ID card
- Vision (VSP) – enrolled with your UID
- Beneflex (LBS) – enrolled with your SSN for system interface issues; number is not printed on statements or other communications
- Retirement Plan (Fidelity and TIAA) – enrolled with your SSN as legally required



Employee Self-Service



- RIT's Human Resources/Payroll system gives you access to view and change certain information online.
 - View your paystub (with direct deposit, you will not receive a hard copy) and W-2 information
 - View/change banking and income tax withholding information
 - View your benefits during the year
 - Enroll and make benefits changes each fall
 - See your Employee Number and UID under My Personal Information and Contacts (or see UID at the *myRIT* homepage after you have logged in (appears at top left))



RIT Alert



- Emergency mass notification system
- Allows RIT to contact the community in the event of an emergency by sending messages via
 - Instant Message
 - Text message to cell phones
 - Voice message (mobile or land-line)
 - E-mail
- Enter your information in Employee Self-Service



Legal Information



- If there is any confusion or conflict regarding plan features, the governing 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.



Questions.....and answers



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