

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
- HR Voice Number: (585) 475-2424
- Benefits E-Mail: benefits@rit.edu

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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



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 for Adjunct Employees (on HR
- 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 (LBS) 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)

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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, physical therapy, 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

You Must Choose a Primary Care **Physician**



- For the POS plans, you must choose a Primary Care Physician (PCP) before coverage will be effective (on enrollment form)
- Physician at Rochester Regional Health Family Medicine at RIT is accepting new patients; you must complete a new patient form for them.
- 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
- Excellus BCBS has on-line PCP search capability at www.excellusbcbs.com/rit R-T-T

Telemedicine-MDLIVE

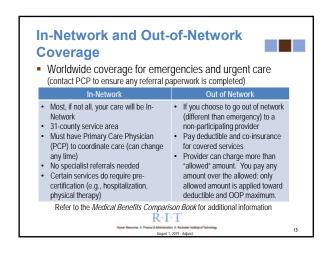


- Call or videoconference with a physician licensed to practice in your state, 24 hours a day, seven days a week, 365 days a year for a \$10 copay.
- Similar conditions as urgent care; common examples:

Adult		Pediatric
Allergies	Fever	Cold & Flu
Asthma	Headache	Constipation
Bronchitis	Insect Bites	Conjunctivitis
Cold & Flu	Rashes	Nausea

 Register before you need the services at www.excellusbcbs.com/telemedicine

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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	\$25/RRH	\$30/RRH	
r or onice visit-diagnostic	\$30/Others	\$35/Others	\$40/Others	
0 11100 111	\$25/RRH	\$30/RRH	\$35/RRH	
Specialist Office Visit	\$45/Others	\$50/Others	\$55/Others	
Urgent Care	\$50	\$55	\$60	
1	\$125/RRH	\$275/RRH	\$375/RRH	
Inpatient hospitalization	\$175/Others	\$325/Others	\$425/Others	
Lab and pathology	Covered in Full			
Radiology (MRI, CT, X-ray)	\$45	\$50	\$55	

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)
- Contact Optum for questions about appeals for medical necessity



Purchasing Your Medications



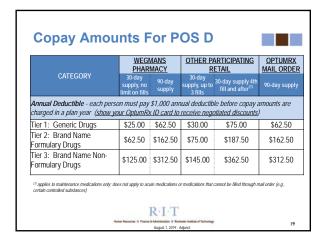
- Wegmans is RIT's preferred pharmacy
 - Your copay for prescriptions will be lower when purchased at Wegmans than at other participating retail pharmacies.
- Many other retail pharmacies do participate with OptumRx but your copay will be higher at retail pharmacies other than Wegmans
- You can purchase 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
- Show your ID card for all purchases, even if you have POS D (you will receive the negotiated discounts)

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Copay Amounts For POS A and B ■■■



	WEGMANS PHARMACY		OTHER PARTICIPATING RETAIL		OPTUMRX MAIL ORDER
CATEGORY	30-day supply, no limit on fills		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



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?

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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 <u>www.vsp.com</u>
 - 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



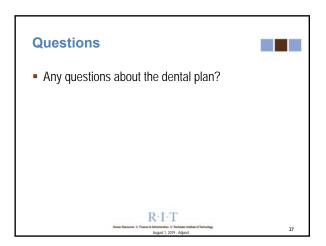
Any questions about the Vision Care Plan

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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 IMPORTANTI Dental coverage enrollment is on an every other year cycle; current cycle is 2019-2020. As a new employee, you have a one-time election for your coverage and it will be in effect for 2019 and 2020 (when you are working). 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

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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

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When Should You Contact Prudential?



- · You will be absent for more than three days and are under a physician's
- You are hospitalized for any amount of time

- You are nospitalized for any anibunt or filling 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)

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Questions



Any questions about the absence benefits?

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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)
 - · Special rules for dental plan



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 2019 is \$19,000
 - if age 50 or older on 12/31/19, 2019 limit is \$25,000
 - 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 <u>Get Started</u> button
 - Or, call Fidelity at 1-800-343-0860/V and 1-800-259-9734/TTY
 - If you contribute to TIAA, you <u>MUST</u> 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
 - 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 Adjunct enlipsives and their engine ranning interniors based on minimost or 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 loward fullion 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.

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 Tuilton 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.



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Taxes on Educational Benefits



- Tuition Waiver undergraduate
- Generally not taxable (must provide tax dependent proof for child)
- 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 <u>RIT</u> 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



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IMPORTANT: Tax Amount Could Be Significant

- If benefit is taxable, tax amount (~40%) 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 \$4,000
- You would pay to RIT approximately \$4,000
 - 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 \$4,000



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Questions



Any questions about the Tuition Waiver?

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Forms to Complete



- Benefits Enrollment/Change Form for Adjunct Employees
 - 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
- <u>University ID (UID)</u> 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
- <u>Vision</u> (VSP) enrolled with your UID
- 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
 - 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)
 - F-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.

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