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

2014 OPEN ENROLLMENT BEGINS

This year, we are providing a Pre-Medicare Retiree Supplement to this newsletter, included inside this issue, only for those retirees and their covered spouses/partners who are not yet covered by Medicare. The changes that are described in the Supplement apply only to pre-Medicare retirees. The reasons we have chosen to take this approach are:

- To avoid confusion for the Medicare retirees, spouses/partners,
- To save on printing and mailing costs, and
- To be more environmentally conscious by not producing unnecessary pages.

Information contained in this main Retiree edition newsletter are topics of general interest to both Medicare and pre-Medicare retirees as well as information that concerns the Medicare plans. We hope this approach will make it easier for you.

Your current medical plan will automatically continue into 2014. You do not need to complete any medical forms unless you want to make a change in your coverage.

2014 OPEN ENROLLMENT KEY DATES

November 1
Retiree Open Enrollment Begins

Weeks of November 4 and November 11
Retiree Meetings (see corrected schedule on page 3)

November 20
Retiree Open Enrollment Ends
ACTION NEEDED DURING ENROLLMENT, IF YOU WANT TO:

- Enroll, cancel, or change your medical coverage
- Enroll in the Vision Care Plan (requires enrollment annually)
  
  To enroll in the Vision Care Plan, simply complete the enclosed form and send along with a check, made payable to RIT, for the annual premium amount for the coverage level you elect (see form for amounts). Please put a note in the memo line that says “Vision.”

- Enroll in the Legal Services Plan (requires enrollment annually)
  
  To enroll in the Legal Services Plan, send a check for $225 made payable to RIT for the annual premium. Please put a note in the memo line that says “Legal Services.”

If you do nothing during the enrollment period, your 2014 benefits will be as follows:

- Your medical enrollment in 2014 will be the same as 2013*
- You will NOT be enrolled in the Vision Care Plan
- You will NOT be enrolled in the Legal Services Plan

*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.

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.
RETIREE MEETINGS

We sent retirees in the Rochester area an invitation to the upcoming Retiree Meetings. Unfortunately, there was an error in the day of the week for several of the meetings. Please note the corrected dates below:

<table>
<thead>
<tr>
<th>#</th>
<th>Date</th>
<th>Meeting Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Tuesday, November 5</td>
<td>9:30 a.m. – 11:30 a.m.</td>
</tr>
<tr>
<td>2</td>
<td>Wednesday, November 6</td>
<td>3:00 – 5:00 p.m.</td>
</tr>
<tr>
<td>3</td>
<td>Tuesday, November 12</td>
<td>9:30 a.m. – 11:30 a.m.</td>
</tr>
<tr>
<td>4</td>
<td>Wednesday, November 13</td>
<td>6:00 – 8:00 p.m.</td>
</tr>
</tbody>
</table>

Sessions 1, 2, and 3 are full. As of the date of this publication, there is still space available in Session 4. Please do NOT attend a session if you are not registered; there is only enough space in the room for the number of reserved seats.

If you want to sign up for session 4 please follow these instructions:

1. **Send an e-mail to benefits@rit.edu**
   OR
2. **Call the RSVP Hot 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,
- Your phone number,
- If you plan to take a Rivers Run tour.

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

Meeting Schedule

1. **Tuesday, November 5**
   9:30 a.m. – 11:30 a.m. (tour begins 8:45 a.m.)
2. **Wednesday, November 6**
   3:00 p.m. – 5:00 p.m. (tour begins 2:15 p.m.)
3. **Tuesday, November 12**
   9:30 a.m. – 11:30 a.m. (tour begins 8:15 a.m.)
4. **Wednesday, November 13**
   6:00 – 8:00 p.m. (tour begins 5:15 p.m.)

Sign language interpreter will be provided upon request, subject to availability. Contact RIT’s Department of Access Services (DAS) directly at [https://www.ntid.rit.edu/AccessServices/](https://www.ntid.rit.edu/AccessServices/) or 475-6281/V and 475-6242/TTY.

*Fairwood Drive is off East River Road, between Lehigh Station Road and the RIT Campus. Follow Fairwood Drive to the end and turn right for the entrance.*
Medical & Prescription

Drug Coverage

MVP PREFERRED GOLD

For retirees living in the Rochester area, there will be several benefit changes in the MVP Preferred Gold Plan for 2014, including:

<table>
<thead>
<tr>
<th>Benefit</th>
<th>2013</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eyewear</td>
<td>$100 allowance/every year</td>
<td>$100 allowance/every 2 years</td>
</tr>
<tr>
<td>Non-diabetic shoe insert</td>
<td>$250 allowance</td>
<td>eliminated</td>
</tr>
<tr>
<td>Skilled Nursing Facility</td>
<td>$0 copay/days 1-20, $135 copay per day for days 21-100</td>
<td>$25 copay per days 1-20, $150 copay per day for days 21-100</td>
</tr>
<tr>
<td>CT scans, PET scans, MRI</td>
<td>$40 copay</td>
<td>$60 copay</td>
</tr>
<tr>
<td>Outpatient hospital surgery/observation</td>
<td>$0 copay</td>
<td>$60 copay (1-time, not daily) no separate copay for surgery; separate copay for emergency room, if applicable</td>
</tr>
<tr>
<td>Ambulatory surgery center</td>
<td>$0 copay</td>
<td>$30 copay</td>
</tr>
<tr>
<td>Ambulance services</td>
<td>$75 copay</td>
<td>$100 copay</td>
</tr>
</tbody>
</table>

More details about the benefit changes have been sent to participants directly by MVP.

In addition, the premium for MVP Preferred Gold will increase in 2014 a larger amount than it has in recent years. If you currently pay toward your coverage, you will notice a significant increase in the monthly amount you are billed.

If you participate in MVP Preferred Gold and do not currently pay toward your coverage, you were notified by a letter mailed to your home address about a change in the cost sharing. Beginning in January, 2014, you will be required to pay toward your coverage if you remain in Preferred Gold. The 2014 monthly amount for each person participating in Preferred Gold will cost $33.40 each. It is anticipated that any additional premium increases in Preferred Gold will be passed along to those who choose to remain in that plan.

Excellus’ Medicare Blue Choice will continue to be provided, with no contribution required in 2014, to Medicare retirees who do not currently pay toward their coverage. Medicare Blue Choice provides an alternative with similar benefits; which may include your providers in its network and is insured by a highly rated locally-based insurance company.

RIT has taken this step because the premium increases in MVP Preferred Gold over the last several years have created a wide price gap between Preferred Gold and Medicare Blue Choice. RIT is unable to continue to provide both options with no contribution requirement. We are continuing to offer Preferred Gold as an option for those who have a preference for it, but all who participate in it will need to contribute toward the cost of the coverage. This will balance RIT’s desire to continue to provide choice while keeping the retiree medical program financially sustainable for the future.
MEDICARE BLUE CHOICE

Medicare Blue Choice medical benefit changes involve several benefit enhancements, as follows:

<table>
<thead>
<tr>
<th>Benefit</th>
<th>2013</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eyewear</td>
<td>$60 allowance/every year</td>
<td>$100 allowance/every year</td>
</tr>
<tr>
<td>Diabetic Supplies</td>
<td>20% coinsurance</td>
<td>$20 copay for a 30-day supply</td>
</tr>
<tr>
<td>Outpatient Mental Health Care and Chemical Dependence Care</td>
<td>35% coinsurance</td>
<td>20% coinsurance</td>
</tr>
<tr>
<td>Partial Hospitalization</td>
<td>35% coinsurance</td>
<td>20% coinsurance</td>
</tr>
<tr>
<td>Telehealth</td>
<td>35% coinsurance</td>
<td>20% coinsurance</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$50 copay</td>
<td>$20 copay</td>
</tr>
</tbody>
</table>

Prescription drug copays for brand name drugs for Medicare Blue Choice members will increase in 2014:

<table>
<thead>
<tr>
<th>Copay for 30-day supply – Generic</th>
<th>2013</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$10</td>
<td>$10</td>
</tr>
<tr>
<td>Copay for 30-day supply – Preferred Brand</td>
<td>$25</td>
<td>$30</td>
</tr>
<tr>
<td>Copay for 30-day supply – Non-Preferred Brand</td>
<td>$40</td>
<td>$50</td>
</tr>
</tbody>
</table>

A 90-day supply will continue to be available; multiply the applicable 30-day copay times 3 for the 90-day supply copay.

If you currently pay toward your Medicare Blue Choice coverage, you will notice a slight increase in the monthly amount you are billed. If you participate in Medicare Blue Choice and do not currently pay toward your coverage, you will continue to not pay for your coverage in 2014.
NEW MEDICARE ADVANTAGE PLAN AVAILABLE FOR MANY RETIREES OUTSIDE THE ROCHESTER AREA

Medicare Advantage plans, such as Medicare Blue Choice and Preferred Gold, have been very popular with RIT retirees and others who reside in the Rochester area. Until now, RIT has been unable to offer Medicare Advantage plans to retirees living in other areas of the country since we do not have enough of a concentration of people in any one region to do so. But, for 2014, there is good news for many of our Medicare retirees, spouses/partners living outside the Rochester area.

Excellus BlueCross BlueShield has a new national plan, the Medicare Advantage Blue PPO Plan, which will become available in many areas of the country beginning January 1, 2014. It has many attractive benefits, and may allow you to have lower out-of-pocket costs. If you live in an area where this plan will be available, you will receive a mailing from RIT explaining details of the program, and comparing features of the new plan to your existing plan.

One important message in the mailing is that you should confirm with your physicians whether they are participating providers in the new plan’s network.

If you are currently in the Medicare Blue PPO Plan

Medicare retirees currently in the Blue PPO Plan who live in an area where the new Medicare Advantage Plan is available will be automatically transferred to the new plan. You must contact RIT Human Resources to tell us if you do not want to be covered by the new plan because one or more of your physicians does not participate. Do this by Wednesday, November 20, 2013, and you will be allowed to remain in your current plan for 2014. If you do not take action by this date, you will be transferred to the new plan effective January 1, 2014.

If you are currently in the Medicare BlueCross BlueShield Comprehensive Plan

Medicare retirees currently in the Medicare BlueCross BlueShield Comprehensive Plan living in areas where the new Medicare Advantage Plan is available will also receive a mailing. You will be given an option to transfer to the new plan; if you do not take any action by Wednesday, November 20, 2013, you will remain in your current plan for 2014. Please review the mailing, including the detailed comparison with your current plan, to make an informed decision about your medical coverage.

To check see if your doctor participates in the new Medicare Advantage Blue PPO, please call the national BlueCross BlueShield organization toll-free at (800) 810-BLUE (800-810-2583) or go to http://provider.bcbs.com/, which will take you to the “Find a Doctor or Hospital” page.

- In the upper right-hand side of the page, enter VYM in the “First 3 letters” box (these are the first 3 letters of your member ID).
- Enter your doctor’s name in the “Search by” box to learn if they are in the network for the new plan. You do not need to fill in the location, specialty, etc., for verifying if your physician is in the network. However, if multiple physicians have the same name refine the list with location, specialty, etc.
- To find out which other doctors are in the plan, use the location and specialty search.
RIT’S VISION CARE PLAN

We continue to receive excellent feedback from employees and retirees about RIT’s Vision Care Plan. For 2014 the benefits will remain the same and there will be a small increase in the premium.

The plan is through VSP, a national provider with an extensive network of over 24,000 doctors. If you and/or your family members have prescription eyewear needs, you may want to consider enrolling in the Vision Care Plan. To participate, retirees must enroll every year; coverage does not automatically continue.

The plan benefits are as follows:

- $15 copay for a routine eye exam
- $20 copay for lenses, then covered in full; includes complex, multifocal, and progressive lenses
  - Coatings extra but with discount
- $130 frame or contact lens allowance
- Discounts on non-covered items (e.g., anti-glare and anti-scratch coatings)

This is an annual benefit which means you could purchase new glasses each calendar year.

Vision coverage under your medical plan

Pre-Medicare retirees: RIT’s pre-Medicare medical plans provide in-network coverage for a routine eye exam every two years (annually for children under age 19) as well as for diagnostic eye exams; both require a specialist copay. The RIT pre-Medicare plans do not cover eyewear, although a discount may be available at participating providers.

Medicare retirees: Most of RIT’s Medicare plans provide coverage for routine and diagnostic eye exams and coverage toward eyewear. Both types of exams are subject to your plan’s copay for a specialist visit.

To find a VSP provider, go to www.vsp.com or call VSP at (800) 877-7195/V and (800) 428-4833/TTY.

Retirees must enroll each year. To enroll in the Vision Care Plan, complete the enclosed form and send along with a check made payable to RIT for the annual premium amount for the coverage level you elect (see form for amounts). Please put a note in the check memo line that says “vision.”

PLEASE NOTE: You will not receive an ID card. If you would like a card, print a Member Vision Card from VSP’s website.

REMEMBER
If you have coverage in 2013, it will NOT continue. You must re-enroll every year if you want to have coverage under the Vision Care Plan.

A spouse/partner cannot have coverage if the retiree does not have coverage; the retiree must be enrolled in order to cover a spouse/partner.
### 2014 Retiree Medical Contributions

**For Medicare Retirees**

#### Retirees Who *Have* Contributed Prior to 2014

<table>
<thead>
<tr>
<th>Rochester Area</th>
<th>Monthly Retiree Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Plan</strong></td>
<td><strong>Level of Coverage</strong></td>
</tr>
<tr>
<td>Medicare Blue Choice (Benchmark Plan)</td>
<td>Retiree Only</td>
</tr>
<tr>
<td></td>
<td>Spouse Only</td>
</tr>
<tr>
<td></td>
<td>Total for Both</td>
</tr>
<tr>
<td>MVP Preferred Gold</td>
<td>Retiree Only</td>
</tr>
<tr>
<td></td>
<td>Spouse Only</td>
</tr>
<tr>
<td></td>
<td>Total for Both</td>
</tr>
<tr>
<td>BCBS Comprehensive (Closed to new enrollments)</td>
<td>Retiree Only</td>
</tr>
<tr>
<td></td>
<td>Spouse Only</td>
</tr>
<tr>
<td></td>
<td>Total for Both</td>
</tr>
</tbody>
</table>

#### Retirees Who Have *NOT* Contributed Prior to 2014

<table>
<thead>
<tr>
<th>Rochester Area</th>
<th>Monthly Retiree Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Plan</strong></td>
<td><strong>Level of Coverage</strong></td>
</tr>
<tr>
<td>Medicare Blue Choice (Benchmark Plan)</td>
<td>Retiree Only</td>
</tr>
<tr>
<td></td>
<td>Spouse Only</td>
</tr>
<tr>
<td></td>
<td>Total for Both</td>
</tr>
<tr>
<td>MVP Preferred Gold</td>
<td>Retiree Only</td>
</tr>
<tr>
<td></td>
<td>Spouse Only</td>
</tr>
<tr>
<td></td>
<td>Total for Both</td>
</tr>
</tbody>
</table>

**Outside Rochester Area**

<table>
<thead>
<tr>
<th><strong>Plan</strong></th>
<th><strong>Level of Coverage</strong></th>
<th><strong>Full-Time</strong></th>
<th><strong>Extended Part-Time</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Blue PPO (both PPOs) (Benchmark Plan)</td>
<td>Retiree Only</td>
<td>$55.00</td>
<td>$92.00</td>
</tr>
<tr>
<td></td>
<td>Spouse Only</td>
<td>$67.00</td>
<td>$107.00</td>
</tr>
<tr>
<td></td>
<td>Total for Both</td>
<td>$122.00</td>
<td>$199.00</td>
</tr>
<tr>
<td>BCBS Comprehensive (Closed to new enrollments)</td>
<td>Retiree Only</td>
<td>$115.00</td>
<td>$152.00</td>
</tr>
<tr>
<td></td>
<td>Spouse Only</td>
<td>$127.00</td>
<td>$167.00</td>
</tr>
<tr>
<td></td>
<td>Total for Both</td>
<td>$242.00</td>
<td>$319.00</td>
</tr>
</tbody>
</table>

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**Notes about Cost Sharing**

If a retiree or spouse is pre-Medicare and the other person is Medicare-eligible, add together the amount for the pre-Medicare person with the amount for the Medicare-eligible person for the total monthly contribution.

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*If you have MVP Preferred Gold, you **WILL** pay for your coverage in 2014, even if you do not pay in 2013.*
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 [http://www.rit.edu/benefits](http://www.rit.edu/benefits).

**IMPROVEMENTS TO RIT’S LEGAL SERVICES PLAN**

We are happy to announce the addition of several new services under RIT’s Legal Services Plan with Hyatt Legal. The new services, effective January 1, 2014, are legal representation for:

- Contested guardianship or conservatorship (uncontested already covered)
- Home equity loans, refinancing, and sale or purchase for second or vacation home (primary residence already covered)

RIT’s Legal Services Plan provides coverage for a large number of personal legal services in a variety of areas including debt matters, defense of civil lawsuits, document preparation, real estate matters, and wills and estate matters, to name a few.

Covered services are provided at no charge to you if you use a participating provider. For more details on the plan, refer to the HR website [http://www.rit.edu/benefits](http://www.rit.edu/benefits) in the **Additional Benefits** section. To find participating attorneys and more details about the plan, go to [www.legalplans.com](http://www.legalplans.com) and click on “enter here” in the Employees/Members section. If you are not a member, click on “Thinking of Enrolling” and enter Access Code 57005. Remember, this is a national plan, so even if you are trying to buy or sell a vacation home outside of the Rochester area, this plan can work for you.

If you do not have Internet access, contact Hyatt Legal directly at the phone number listed on the back cover of the newsletter.
GROUP DISCOUNT PROGRAMS

Enroll only during the Open Enrollment period:

Participation in the following plans does NOT continue from year to year – you MUST enroll annually. If you want to participate in 2014, you must enroll by sending the annual payment as described below, even if you have coverage in 2013.

**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. To enroll, send a check, made payable to RIT in the amount of $225 (please put a note in the memo line that says “Legal Services”), to the RIT Human Resources Department by November 20, 2013.

**Vision Care Plan**  This national coverage is provided by VSP and is separate from the medical plan enrollment. Refer to page 7 for details. To enroll, complete the enclosed enrollment form and send with a check, made payable to RIT (please put a note in the memo line that says “Vision”), to the RIT Human Resources Department by November 20, 2013.

Enroll at any time:

**Long Term Care Insurance**  RIT offers this coverage to employees, retirees, and their extended family members at group rates. Provided through MedAmerica Long Term Care Insurance Company, the coverage protects against the significant cost of care due to chronic medical conditions, disabling accidents and injuries, or simply from the complications of growing older.

**Personal Insurance**  RIT offers employees and retirees an opportunity to purchase auto, homeowners, and other kinds of personal insurance at group rates. The insurance 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 and 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, even when you’re away from home.

RIT SERVICES AND DISCOUNTS

**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 E-Mail**  Your RIT e-mail 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 e-mail account is activated, you will receive an annual e-mail notice from ITS confirming you want to continue your account. To keep the account, simply follow the instructions in the e-mail.

**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. The ID number for 2014 is 20148269.
Other

Health Care Information & Reminders

U.S. SUPREME COURT RULING IMPROVES BENEFITS FOR SAME GENDER SPOUSES

Earlier this year, the U.S. Supreme Court ruled that Section 3 of the Defense of Marriage Act (DOMA) is unconstitutional. This means that for purposes of employee-sponsored benefit plans and arrangements governed by Federal law, primarily the Internal Revenue Code (Code) and the Employee Retirement Income Security Act (ERISA), a spouse will include a same-gender spouse, at least with respect to those jurisdictions within which same gender marriage is legal. Employees and retirees who have a same-gender spouse now have the same benefit rights and privileges that employees who have an opposite gender spouse. For more details, refer to the HR website at http://www.rit.edu/benefits.

UPDATE ON THE AFFORDABLE CARE ACT (ACA)

Since the Affordable Care Act (ACA), otherwise known as Health Care Reform, was signed into law in 2010, we have been providing updates to you annually about the changes that have gone into effect that impact RIT’s health care plans and you as a participant.

For 2014, there is one change that impacts all retirees that we will incorporate into our plans.

Under ACA, the definition of an eligible child is expanded to include a foster child (under age 18), defined as an individual who is placed with the employee by an authorized placement agency or by judgment decree, or other court order.
ANNUAL RITiree Picnic
Gordon Field House
Wednesday, June 11, 2014

Mark your calendars for the Annual RITiree Picnic!
Look for your invitation in the mail next spring.
We hope to see you there!

PARKING
The parking policies at RIT have recently changed. Students, faculty and staff pay for parking, as do alumni, retirees (as outlined below) and other groups who come to campus regularly.

If you come to campus less than 2 times per month on average, you do NOT need to pay to park. When you need to park on campus, simply visit the Welcome Center to obtain a day pass from the attendant.

If you come to campus at least 2 times per month, you should register your vehicle (annual cost $25) with the Parking Office. Visit the Parking Office in Grace Watson Hall, Monday through Friday 8:00 a.m. to 5:00 p.m. to pay (cash, check, or credit card) or call the Parking Office at 585-475-2074/V for other purchasing options. Be sure to tell the Parking Office you are a retiree – they will give your permit a special designation to park in any general or visitor space on campus.
REMINDER – REVIEW YOUR BENEFITS AND BENEFICIARY DESIGNATIONS ANNUALLY

The benefits open enrollment period is a great time to review all your benefits to determine if you should make any changes. Have you or a family member received a new medical diagnosis? Have you been prescribed a new medication? Did your spouse mention that she thinks she needs new eyeglasses? Review your medical care needs carefully to decide on your election for 2014.

It is also the perfect time to review your beneficiary designations. Did you get married? Divorced? Add a new child to your family? You want to make sure your wishes are honored so it is important to keep your beneficiary designations up to date.

For the RIT Retirement Savings Plan, for your account with TIAA-CREF:

1. Log into TIAA-CREF’s website at www.tiaa-cref.org/rit
2. Click on “Profile and Settings” at the top of the screen
3. Click on “Beneficiaries”
4. Review and update your beneficiaries

To designate your beneficiary on a form:
- Call TIAA-CREF toll-free at 1-800-842-2776/V and 1-800-842-2755/TTY to request a beneficiary form. Complete the form and mail to TIAA-CREF (address on form).

For the RIT Retirement Savings Plan, for your account with Fidelity:

1. Log into to Fidelity’s website at http://plan.fidelity.com/RIT
2. Click on the “Access Your Account” and log in
3. Click on “Your Profile” at the top of the screen
4. Click on “Beneficiaries”
5. Review and update your beneficiaries

To designate your beneficiary on a form:
- Call Fidelity toll-free at 1-800-343-0860/V and 1-800-259-9734/TTY to request a beneficiary form. Complete the form and mail to Fidelity (address on form).

Don’t forget to check any life insurance policies or retirement plan accounts outside of RIT.
Reminder About Privacy Practices for Certain Benefit Plans

We understand that medical information about you and your health is personal and should be kept private. There are legal requirements imposed on several of the benefit plans offered by Rochester Institute of Technology to ensure the privacy of your personally identifiable health information. The plans covered by these regulations are RIT’s Medical Care Plan (including prescription drug coverage), Vision Plan, Dental Care Plan, Beneflex, Employee Assistance Program, and Long Term Care Insurance (the “Plan”).

One of the requirements is to give to all employees/retirees eligible for the Plan an initial notice of the privacy practices. In addition, we are required to provide this reminder notice to you. You can find the complete notice on the HR website at [http://www.rit.edu/benefits](http://www.rit.edu/benefits).

The Notice is intended to summarize the privacy rules and to inform you about:

- The Plan’s uses and disclosures of Protected Health Information (“PHI”) (as defined below);
- Your privacy rights with respect to your PHI;
- The Plan’s duties with respect to your PHI;
- Your right to file a complaint with the Plan and the Secretary of the U.S. Department of Health and Human Services (the “Secretary”); and
- Who to contact for further information about the Plan’s privacy practices.

Protected Health Information (PHI) is any information created or received by a health care provider, health plan, employer, or health care clearinghouse that relates to your past, present, or future physical or mental health or condition, or provision of or payment for health care. PHI is information that identifies the individual or may reasonably be used to identify the individual.

Employees of the plan sponsor who administer and manage this Plan may use your PHI only for appropriate plan purposes (such as for payment or health care operations), but not for purposes of other benefits not provided by this Plan, and not for employment-related purposes of the plan sponsor. These people must comply with the same requirements that apply to the Plan to protect the confidentiality of PHI.

PHI uses and disclosures by the Plan are regulated by a federal law called the Health Insurance Portability and Accountability Act of 1996 (referred to as “HIPAA”) and the regulations which were put in place to enforce HIPAA. You may find these regulations at 45 Code of Federal Regulations Parts 160 and 164.
**Women’s Health and Cancer Rights Act of 1998**

Under this Federal law, group health plans that provide medical and surgical benefits for mastectomies must provide coverage in connection with the mastectomy, in the manner determined by the attending physician and the patient for:

- Reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses and treatment of physical complications at all stages of mastectomy, including lymphedema.

Group health plans and health insurers may not deny eligibility to enroll, renew, or continue group health plan coverage to avoid providing coverage for breast reconstruction or mastectomy complications. Further, the law prohibits:

- Penalizing or otherwise reducing or limiting the reimbursement of an attending physician for the required care;
- Providing any incentive (monetary or otherwise) to induce the attending physician to provide care that would be inconsistent with the law.

The above-described coverage required by the law may only be subject to the annual deductibles, copayments, and coinsurance provisions that apply to similar benefits.

**Special Enrollment Rights**

This notice is being provided to ensure that you understand your right to apply for medical coverage with Rochester Institute of Technology (RIT). You should read this notice even if you waive coverage.

If you are declining coverage for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in the RIT medical coverage if you or your dependents lose eligibility for the other coverage (or if the employer stops contributing toward your or your dependents’ other coverage). However, you must contact RIT Human Resources and request enrollment within 31 days after your or your dependents’ other coverage ends (or after the employer stops contributing toward the other coverage).

If you have a new dependent as a result of a marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents in the RIT medical coverage. However, you must contact RIT Human Resources and request enrollment within 31 days after the marriage, birth, adoption, or placement for adoption.

If you decline enrollment in RIT medical coverage for yourself or for an eligible dependent (including your spouse) while Medicaid coverage or coverage under a state children’s health insurance program is in effect, you may be able to enroll yourself and your dependents in an RIT medical plan if you or your dependents lose eligibility for that other coverage. However, you must contact RIT Human Resources and request enrollment within 60 days after your or your dependents’ coverage ends under Medicaid or a state children’s health insurance program.

If you or your dependents (including your spouse) become eligible for a state premium assistance subsidy from Medicaid or through a state children’s health insurance program with respect to coverage, you may be able to enroll yourself and your dependents in that plan. However, you must request enrollment within 60 days after your or your dependents’ determination of eligibility for such assistance.

To request special enrollment or obtain more information, contact the RIT Human Resources Department (on the back of this newsletter for contact information).
The RIT 2013 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.