

# Newsletter

Human Resources ■ Finance & Administration

### 2019 Key Dates

**October 28**  
Open Enrollment **Begins**

**October 29 & 30**  
**Benefits Fair**  
9 a.m. – 3 p.m.  
(both days) Fireside Lounge,  
Student Alumni Union

**November 20**  
Open Enrollment **Ends**

### EMPLOYEE EDITION

October 2019

Dear Colleagues:

This year's annual Open Enrollment period begins on October 28 and ends on November 20. We are excited to announce that we are providing expanded support and longer hours of operation during this time to answer your questions. Please refer to the information on page 5 for additional details.

Key information:

- NEW - RIT-paid life and AD&D insurance for eligible part-time employees. Refer to page 6 for details.
- Medical/prescription drug plan contributions will increase due to increased medical and prescription drug costs.
- The out-of-pocket maximums will increase in accordance with the federal government's schedule (please refer to the online *2020 Medical Benefits Comparison Book* on the HR website for details). There are no other benefit changes.
- There is a slight increase in dental premium contributions.
- There will be a slight decrease in the Supplemental AD&D rates.
- The premiums for Supplemental Long-Term Disability Insurance will increase.
- There are no vendor changes.
- Our Benefits Fair is October 29 – 30 in the Fireside Lounge. Representatives will be available to answer your questions so you can make informed decisions. We hope you will join us.

Sincerely,



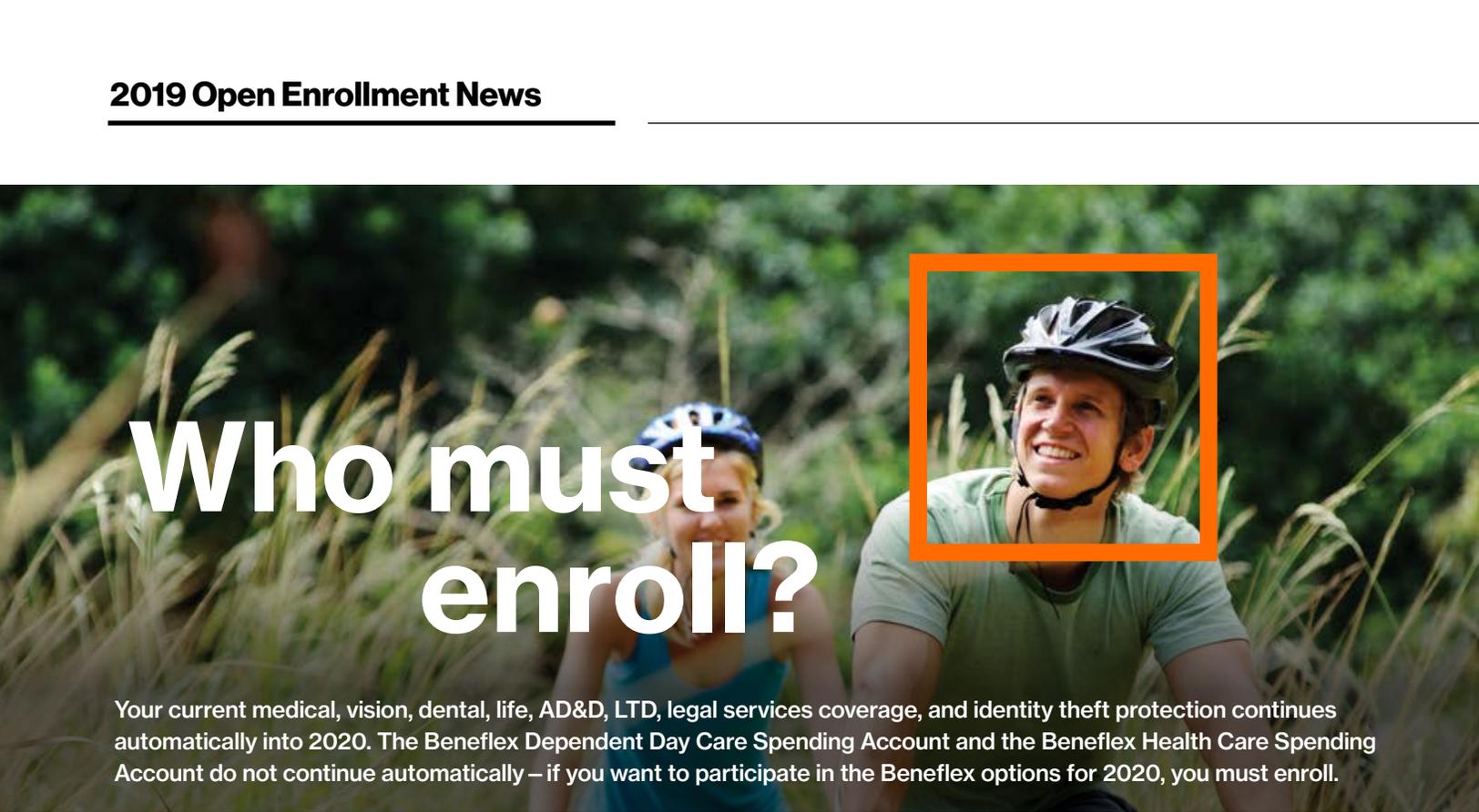
**Renee Brownstein**  
Associate Director, Human Resources

**Rochester Institute of Technology**  
Department of Human Resources

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**Expanded support and hours of operation during employee Benefits Open Enrollment! See page 5 for details.**



# Who must enroll?

Your current medical, vision, dental, life, AD&D, LTD, legal services coverage, and identity theft protection continues automatically into 2020. The Beneflex Dependent Day Care Spending Account and the Beneflex Health Care Spending Account do not continue automatically – if you want to participate in the Beneflex options for 2020, you must enroll.

### Now is your opportunity to make a change

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Please remember that the Benefits Open Enrollment period is **your only opportunity to enroll, change, or cancel most of your benefits elections**, unless you have a qualified family or employment status change during the year. These events include:

- **Marriage**
- **Birth or adoption of a child**
- **Divorce**
- **Death of a spouse or dependent**
- **A change in employment** (e.g., spouse or child gaining or losing employment, or your status changing from part time to full time)

If you experience one of these events and want to elect, change, or cancel your coverage, under IRS rules, you must notify the Human Resources Department **within 31 days of the event, even if you do not yet have the required proof as explained below**. Otherwise, you must wait until the next Open Enrollment for a January 1 effective date. In addition, please note that the event must be consistent with the change you want to make (e.g., changing from two-person to family coverage after the birth of a child).

**Different rules apply to changes under the dental plan.** Refer to the chart called *Mid-Year Benefits Enrollment Change Summary* on the benefits website ([rit.edu/benefits](http://rit.edu/benefits)) under “Other Benefits and Resources” for more details on making mid-year changes. To add a family member, proof of eligibility is required. Please refer to the Family Member Verification link on the benefits website for more information about required documents.

### You can make changes to the following benefits, which will be effective January 1, 2020:

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- Medical
- Vision
- Beneflex
- Legal Services Plan
- Supplemental LTD Insurance
- Supplemental, Spouse, and Child Life Insurance
- Supplemental, Spouse, and Child AD&D Insurance
- Identity Theft Protection

If you do not take action during the open enrollment period, you will not be able to make changes to these benefits during the year, except as described at the left. Your 2019 benefits elections for the benefits listed here will continue into 2020 **except** for Beneflex. Your 2019 Beneflex election **does not continue** in 2020 automatically. If you want to participate in Beneflex for 2020, you **must** enroll.

#### Reminder About Dental Coverage

RIT offers a dental open enrollment every other year. This fall is not an open enrollment period for dental coverage. Your current election will continue into 2020 and you cannot make a change to that election.

# 2019 Benefits Fair

**October 29 & 30**

**9 a.m. – 3 p.m. (both days)**

**Fireside Lounge, Student Alumni Union**

Representatives available from:

- Medical and Dental (Excellus BlueCross BlueShield)
- RIT Prescription Drug (OptumRx)
- Wegmans Pharmacies
- Rochester Regional Health and On-Campus Primary Care Practice
- Beneflex (Lifetime Benefit Solutions)
- Vision Care Plan (VSP)
- Retirement Plan Recordkeepers (Fidelity and TIAA)
- Life, AD&D, and Disability Insurance (Prudential)
- Employee Assistance Plan (GuidanceResources)
- Identity Theft Protection (IdentityForce)
- Legal Services Plan (Hyatt)
- New York's 529 College Savings Program
- Auto/Home Owner's Insurance (Mercer)
- Home Owner Partnership (City of Rochester)
- Advantage Federal Credit Union
- RIT's Better Me Employee Wellness Program
- RIT's Human Resources, Ombuds Office, Staff Council, NTID Audiology Center, Information Security Office

## Free Services Including:

- Chair Massages
- Blood Pressure Checks
- Body Fat Analysis
- Register for Virgin Pulse - see page 4

## Enter and Win!

Prize Drawings & Free Giveaways

UNDER IRS REGULATIONS, PRIZES MAY BE TAXABLE.

## How to Enroll

You can make changes to your benefits, enroll in new benefits, or cancel coverage online using Employee Self-Service at <http://myinfo.rit.edu> (the same place you access your online paystub).

Your personalized contribution amounts for your benefits choices are displayed on the enrollment screens when you log in to Employee Self-Service.

While the online enrollment process is fairly simple, we have added detailed, step-by-step instructions to the HR website. Also, each online screen has help text with important information. When you finish your enrollment, you will be able to print the confirmation page so you have a record of your elections for 2020. You will receive an email confirming your changes.

We have also scheduled several open lab sessions (see schedule below), staffed by HR representatives, where you can come, at your convenience, for help logging in to Self-Service and completing the enrollment process.

A sign language interpreter will be provided upon request, subject to availability. Please contact the Department of Access Services (DAS) directly at <https://myaccess.rit.edu> or x5-6281/V and x5-6242/TTY.

## Lab Sessions

### NOTE NEW LOCATION

**1**

Tuesday,  
November 5

11 a.m. – 1 p.m.

Gannett Hall  
Room 1226

**2**

Tuesday  
November 12

7:30 – 9 a.m.

Gannett Hall  
Room 1226

**3**

Monday  
November 18

3 – 5 p.m.

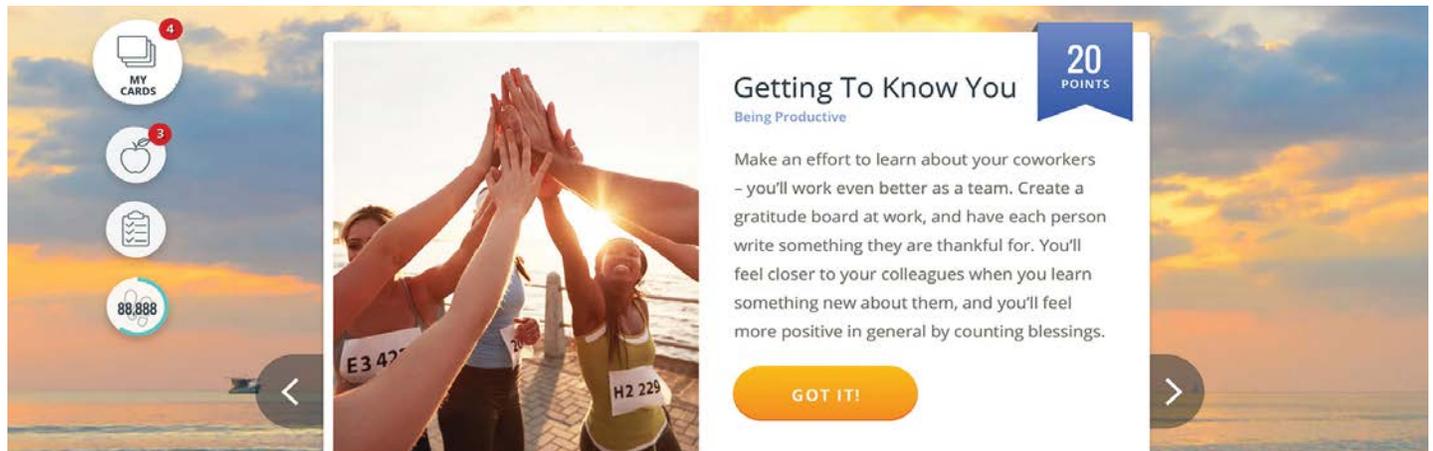
Gannett Hall  
Room 1226

**IMPORTANT NOTE:** If you are using your office or home phone for multi-factor authentication (MFA), you need to print out a sheet of offline codes to bring with you to the lab session. Please refer to the instructions on the ITS website (<https://www.rit.edu/its/mfa/enroll/offline-codes>) on how to obtain the offline codes. If you use your cell phone for MFA and you will have your cell phone at the lab session, you do not need the offline codes.

## Reminders About Coverage for Older Children

Did your child graduate from college? Did your child get a new job that provides health insurance? Consider removing your child from your plan during the open enrollment period, even if you still need to have family coverage. **You cannot add or remove children from your benefits mid-year unless you have a qualifying event for that specific child as described on page 2.**

*Example: Joe has family coverage for himself, his wife, and two children. His first child, Eric, graduates from college and gets a job with health insurance. Joe still needs family coverage so he does not drop Eric from his coverage at that time or during the next benefits open enrollment period. The following year, his second child, Andrea, graduates and gets a job with health insurance. Because Joe did not drop Eric when he first obtained other coverage or during the following open enrollment period, he cannot drop Eric now; he can drop Andrea because there is a qualifying event (i.e., she obtained other coverage within 31 days of the requested change). He has to wait until the next open enrollment to drop Eric, at which time he can change to two-person coverage.*



## Track, Earn and Get Rewards!

RIT is dedicated to the health of our faculty and staff. We strive to maintain a positive work environment with supportive health and wellness programs through RIT Better Me Wellness. From flu shots to group fitness classes to personal training to wellness apps (described below) to nutrition support, we encourage you to make your health a priority—at work and outside of work.

Please visit [rit.edu/betterme](http://rit.edu/betterme) to explore RIT Better Me's services, offerings, and programs.

### FREE health tracking app

RIT Better Me Wellness has a **FREE** health tracking app, powered by Virgin Pulse. The app offers flexibility and customization options to assist you in achieving your wellness goals, because every individual's needs are different. By downloading the app, you get all the following **FREE** core features at your fingertips for on-the-go healthy living.

- Direct access to RIT Better Me's health and wellness programs and offerings.
- Ability to track your steps, sleep, active minutes, and a wide variety of other healthy habits based on your goals.
- Ability to sync most wearable devices and other health apps for automatic tracking.
- Access to join and create a variety of challenges with coworkers and friends.
- Access to healthy recipes through Zipongo.
- Custom programs to fit your health and wellness goals in the areas you want to focus on.

### Track your health. Earn points. Get rewards.

Using the app provides you with a variety of ways to earn points. The more points you earn, the better your chance is to win! Prize giveaways are on a quarterly basis. Once you've created your account, the How to Earn section of the app provides you with ways to earn more points.

### Register today—it's FREE!

- Visit [join.virginpulse.com](http://join.virginpulse.com)
  - Search for Rochester Institute of Technology
  - Register with your @rit.edu email address
- OR
- Download the FREE app from your app store
  - Register with your @rit.edu email address

### Invite friends and family

As a member of the RIT Better Me wellness health app, you can invite up to 10 close family members or friends (from outside RIT) to join and support you, for FREE! Your invitees can create challenges, compare stats, track their healthy habits, and more.

Please note, rewards are available only to regular employees.

### Log in to the app

Click the **Friends** tab at the top

Click **Add Friends**

Click Friends Outside your company

**Enter your friend's name and email address** to invite them

## Other News

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### TruHearing® Hearing Aid Discount Program through RIT's Vision Care Coverage

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If you participate in RIT's vision care coverage with VSP, you and your family members can save up to 60% on hearing aids if purchased through TruHearing.

TruHearing provides members with:

- Access to a national network of more than 3,800 hearing health care providers
- Three provider visits for fitting and adjustments
- A 45-day trial
- Three-year manufacturer warranty for repairs and one-time loss and damage replacement
- 48 free batteries per hearing aid
- Deep discounts on batteries shipped directly to your door

Here's how it works:

- **Members call TruHearing.** Members and their family call 877-396-7194 and mention VSP.
- **Schedule an exam.** TruHearing will answer questions and schedule a hearing exam with a local provider.
- **Attend appointment.** The provider will perform a hearing exam, make a recommendation, order the hearing aids through TruHearing, and fit them for the member.

Learn more about this VSP Exclusive Member Extra at [www.truhearing.com/vsp](http://www.truhearing.com/vsp) or call 877-396-7194/V with questions.



## Expanded Support for Open Enrollment

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We've expanded our support and hours of operation during Open Enrollment to help you with your questions and concerns. In addition, we are offering new ways you can get the information you are looking for.

- **NEW! Self-Service**—We've collected commonly asked questions and created a self-service option that's accessible 24/7. It's very easy to search (think Google) for quick answers. We'll continuously add to this self-service option as we receive new questions. Look for the Open Enrollment Self-Service link on the Benefits homepage ([rit.edu/benefits](http://rit.edu/benefits)).
- **NEW! Submit a ticket**—Submit your question/concern online through our new web form by visiting [rit.edu/benefits](http://rit.edu/benefits) and clicking the **Submit a ticket** link. A ticket will be automatically created and assigned to a staff member who will help you get the information you need.
- **Call**—If you call HR's main number [585-475-2424] and push the new prompt (1), you will be directed to dedicated staff who are trained to answer your Open Enrollment questions. And if they don't have the answer, they have a direct path of escalation to benefits specialists who will assist you.

Our expanded hours of operation during the open enrollment period (October 28 – November 20) are Monday – Friday 7:30 a.m. – 6 p.m. to take your calls, but you can use self-service and submit tickets seven days a week and we will respond by the next business day.



### Expanded Benefits for Regular Part-Time Employees

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We are pleased to announce that starting on January 1, 2020, we are providing regular part-time employees who are scheduled to work 750 or more hours per year with RIT's paid life insurance and accidental death and dismemberment (AD&D) insurance. The coverage amount will be two times annual base pay, up to \$50,000. Coverage will be automatic; eligible part-time employees will not need to take any action and no proof of insurability is required. These employees will continue to be eligible to purchase additional life insurance and AD&D coverage for themselves as well as their eligible family members.

As a reminder, we announced an expansion of tuition benefits for eligible part-time employees last December and the improvement became effective this fall. The expanded benefits include eligibility for tuition waiver, tuition exchange, and tuition scholarship for qualifying dependents of regular part-time employees who are scheduled to work 750 or more hours per year and who have completed at least 10 years of qualifying service. Details can be found in the Educational Benefits Summary in the Lifetime Learning section of benefits website.

RIT truly values the contributions of our part-time employees and supports the work-life flexibility that part-time positions offer. Providing this flexibility and expanded benefits aligns with the university's strategic initiative to attract and retain the highest quality faculty and staff by demonstrating the university's commitment to work-life balance.

**If you have not purchased supplemental life and/or AD&D coverage in the past, please be sure to designate a beneficiary for your new life and AD&D coverage. Refer to page 7 for details.**



## Important Reminder: Review and Update Beneficiary Designations

Are your beneficiary designations up to date? Do you know who you named as your beneficiary for your life insurance or retirement savings?

Events such as death, marriage, having a child, and divorce can drastically change your life. It's important that you regularly review your beneficiary designations to ensure they are up to date.

The decision to change beneficiaries depends on many factors as well as your own personal and financial situation. It is important to make updates and changes in a timely manner to ensure your benefits are distributed the way you wish them to be.

You will find information on how to update beneficiaries for your RIT benefits in the life insurance and retirement plan sections of the RIT HR website. If you have retirement savings at both Fidelity and TIAA, you should review and update beneficiaries at both organizations; they are separate designations.

Please remember, the unexpected can happen at any time. Don't put your loved ones in a bad situation because you didn't take the time to designate your beneficiaries.

## Evidence of Insurability

If you elect or increase your Supplemental Life, Spouse Life, and/or Supplemental LTD, you (or your spouse in the case of Spouse Life) will need to complete the Evidence of Insurability (EOI) process for RIT's insurance company, Prudential. Prudential will send an email to your RIT email address in December asking you to complete a questionnaire, which Prudential will review to determine if coverage will be approved. Your new coverage will not go into effect unless Prudential approves it and the new payroll contributions will not begin until Prudential approves the coverage. If you prefer to complete a paper form, please contact your benefits representative in the HR Department.

Please note that you can increase your Supplemental Life from 0 to 1 times pay or 1 to 2 times pay without EOI; all other changes require EOI.

## Telemedicine: Doctor visits wherever you are, whenever you want

When you're feeling achy, stuffy, and feverish, you may not want to drive to your doctor and sit in a waiting room. Telemedicine, with MDLive, gives you fast access to medical and behavioral health care 24 hours a day, seven days a week from the comfort of your home, desk, or hotel room. All you need to do is activate it through your online Excellus member account and download the MDLIVE app.

Rest assured, MDLive health care professionals deliver quality care, but more conveniently from your phone, tablet, or computer.

### When should you use telemedicine?

- Instead of going to urgent care or the emergency room for minor and non-life-threatening conditions
- Whenever your primary care doctor is not available
- If you live in a rural area and don't have access to nearby care
- When you're traveling for work or on vacation

### Here are some of the common medical conditions treated with telemedicine:

Adults	Children
Allergies	Cold & Flu
Cold & Flu	Constipation
Ear Infections	Earache
Fever	Fever
Headache	Nausea & Vomiting
Joint Aches & Pains	Pink Eye
Nausea & Vomiting	
Pink Eye	
Rashes	
Sinus Infection	
Sunburn	
Urinary Tract Infection	

### Telemedicine is great for the mind as well as the body.

In addition to access to medical doctors, you can also video conference with a psychiatrist or choose from a variety of licensed therapists from the privacy of your own home. You can even schedule recurring appointments to establish an ongoing relationship with one therapist. If you think behavioral health counseling might be right for you, take a free online assessment at MDLIVE.com/BH-Assessments. Here are some conditions people rely on behavioral health telemedicine for:

- Addiction
- Bipolar Disorders
- Depression
- Panic Disorders
- Stress
- Trauma and PTSD
- Eating Disorders
- Grief and Loss
- LGBTQ Support

### Don't wait until you need it. There are four easy ways to register for telemedicine today.

1. **Web**—Register/Log in at [ExcellusBCBS.com/Member](https://www.excellusbcbs.com/Member)
2. **App**—Download the MDLIVE app
3. **Text**—Text EXCELLUS to 635483
4. **Voice**—Call 1-866-692-5045

## RIT Health Care Partnership Reminders

### Take Advantage of Our Partnership with Wegmans Pharmacies

RIT has had a preferred pharmacy arrangement with Wegmans Pharmacies for many years. This means you will have lower copays at Wegmans compared to other retail pharmacies. In addition, you can purchase a 90-day supply of a maintenance medication at Wegmans, which you cannot do at any other retail pharmacy. You can find the copay details in the *Medical Benefits Comparison Book* found on the Open Enrollment web page or in the Health Care section of the benefits website.

Wegmans offers free home shipping so even if a Wegmans pharmacy is not convenient to your home, you can still take advantage of lower copays for your maintenance medications.

### Rochester Regional Health (RRH)

You will find a primary care practice right here on the RIT campus called Rochester Regional Health Family Medicine at RIT. If you are looking to make a change in your Primary Care Physician (PCP), Dr. Eric Wilcox is accepting new patients. And, the good news is that your copay for an office visit at the on-campus practice is only \$15! There is also an outpatient lab located adjacent to the practice where you can have blood drawn or provide a urine sample. For more details, including hours and contact information, check out their website at <https://www.rit.edu/affiliate/rrh/family-medicine-practice>.

If you do not go to the on-campus practice for your care, you would still be eligible for the RRH Copay Option, which has lower copays than if you go to non-RRH providers. The lower copays apply to office visits, emergency room visits, inpatient hospitalization, and outpatient facility. The lower copays do not apply to tests, treatments or any other services (e.g., allergy shots, chiropractic services, physical therapy, x-rays, etc.). For more details, refer to the *Medical Benefits Comparison Book*, found on the Open Enrollment web page or in the Health Care section of the benefits website.

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## 2019 Out-of-Pocket Maximums

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As required under federal law, RIT's medical/prescription drug (Rx) plans have out-of-pocket maximums. These maximums provide important protection for the few people who have high out-of-pocket medical/Rx expenses, since it limits the total amount you will have to pay during the plan year for eligible expenses.

The federal government generally increases these amounts annually and will do so again for 2020. When this occurs, RIT increases the medical and/or Rx out-of-pocket maximums accordingly. For 2020, both medical and prescription drug plan out-of-pocket maximums both in and out of network will increase. For details, please refer to the Medical Benefits Comparison Book on the HR Benefits website.

## Reminder About Privacy Laws

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Privacy laws prohibit health care providers and insurance companies from disclosing to another person, such as a family member, protected health information (PHI) related to your health coverage without your written authorization. Complete an authorization if you or a family member (age 18 or older) wish to designate an individual to receive information about your health care coverage and protected health information.

For Excellus, the information is in the Manage Your Privacy link on the Excellus website. For OptumRx, the authorization form to download and complete is in the Tools & Resources section of the OptumRx website. Check with your health care providers about what they need.

## Medical Cost-Sharing Levels

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RIT is committed to providing competitive, cost-effective, valued benefits to our faculty, staff, and retirees. We share medical costs with employees and RIT pays the majority of the cost. The medical cost-sharing salary level approach, which RIT introduced in 2006, helps ensure that with rising health insurance costs, medical coverage remains affordable for RIT employees.

### Medical Cost-Sharing Level Determination

The salary level for a regular full-time employee is based on the employee's base pay as of January 1 (or date of hire for new employees).

- For a nonexempt employee, this amount is the employee's hourly rate, multiplied by their scheduled

weekly hours, multiplied by their scheduled weeks per year. The amount excludes overtime earnings.

- For an exempt employee, this amount is the employee's regular base pay. This amount excludes extra pay such as bonus payments, teaching overload, and summer salary.

### Pay Increases

Human Resources does not change a full-time employee's medical cost-sharing salary level during the calendar year when an employee's pay changes due to a promotion, a new position, merit increase, or increase in weekly hours worked. The new cost-sharing salary level takes effect the following January 1. This allows employees time to plan for the adjustment in medical costs.

### Benefits of Increased Salaries

Higher pay should be viewed positively in the context of all the benefits and professional opportunities as well as in terms of future salary growth. RIT's matching contribution to the Retirement Savings Plan will be greater since it is a percentage of the higher pay. In addition, employees have higher levels of coverage for life, AD&D, and Long-Term Disability insurance, providing better protection for their family. Social Security benefits will also be higher based on higher earnings over the years.

## Excellus Online Tools: Get More from your Plan

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Making the most of your health plan isn't complicated. When you sign up for an Excellus BlueCross BlueShield online member account, you get instant access to a variety of tools and other resources.

1. **My Account**—Create a full access online account. You can opt in to paperless communications to go fully digital.
2. **Find a Doctor or Dentist**—Easily find access to care locally, nationally, and globally.
3. **Benefits & Coverage**—View a quick summary of your plan details.
4. **Claims**—Your online account allows you to submit and view claims.

Download the Excellus BCBS app on your smartphone and take your health plan with you for on-the-go access 24 hours a day. Through the app you can:

- View your member card
- Find a provider or medical facility
- Access your benefits and claims information

## New York State Paid Family Leave

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As a reminder, New York State Paid Family Leave (NYS PFL) began in 2018 to provide job-protected, partial-paid leave for eligible employees to:

- bond with a new child,
- care for an eligible family member with a serious health condition, or
- help relieve family pressures when an eligible family member is called to active military service.

New York state recently announced the 2020 benefit:

- The benefit will increase to 60% of pay (currently 55%), with a maximum weekly benefit of \$840.70.
- The maximum duration for NYS PFL will remain at 10 weeks in a 12-month period.

You will find the updated information in the Income Protection section of the HR website.

### New York State Paid Family Leave

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NOTE: if you began an NYS PFL covered absence in 2019 and you have additional approved time in 2020 for the same claim, your benefit will continue to be based on the 2019 rules.

If you have questions about your specific situation, please contact Patricia Britt in Benefits at [pjbpsn@rit.edu](mailto:pjbpsn@rit.edu) or by phone at 585-475-2429/V.

#### Reminder:

When the NYS PFL benefit ultimately increases to 67% for 12 weeks (scheduled to occur January 1, 2021), the NYS PFL benefit will be greater than the RIT New Parent Leave benefit. Therefore, the RIT New Parent Leave will be discontinued.

## Other Benefits

### RIT's Hyatt Legal Plan

It can be difficult to know how to find an attorney when you need one. With RIT's legal plan through MetLaw, provided by Hyatt Legal Plans, you can have a team of attorneys ready to help you take care of life's planned and unplanned legal events. During your lifetime, you may need legal help more often than you think. Getting married, buying or selling a home, starting a family, dealing with identity theft, sending your kids off to college, or caring for aging parents are just some scenarios where attorneys can provide expert legal advice. With RIT's legal plan, you can get access to legal help for all of these matters and more.

The plan's network attorneys provide support face to face, by phone, or by questions submitted online to their Law Firm E-Panel®. For certain legal matters, your attorney can represent you in court without you being present. The network attorneys are there for you, whenever you need advice on any personal legal matter or representation on a number of legal services covered under the plan—giving you peace of mind that you've got an expert on your side, for as long as you need them.

The cost is \$18.75 per month and you pay for the coverage conveniently through payroll deduction.

For more details, including Frequently Asked Questions (FAQs), go to [rit.edu/benefits](http://rit.edu/benefits) and click on the link for the Open Enrollment page..



### Improved Process for Tuition Exchange Applications

We are excited to announce an improved process for eligible employees to apply for Tuition Exchange for their children. You will be able to complete the application process directly with The Tuition Exchange using their online EZ application. There are three steps:

1. Your child applies for admission to each school.
2. You complete the *Tuition Exchange Application and Recertification* form found on the HR website and submit to the RIT Human Resources Department.
3. You complete the EZ-App at [www.tuitionexchange.org](http://www.tuitionexchange.org). Once submitted, The Tuition Exchange will request certification from RIT Human Resources.

**IMPORTANT: Please ensure all three steps are completed before each school's deadline.**

The Tuition Exchange will send an email to you and your child once the application is certified and forwarded to the schools. Therefore, it is essential that you and your child provide valid email addresses.

To learn more about the Tuition Exchange benefit, as well RIT's other education benefits, please join us for a session on Thursday, December 12, 2019 from 2:00 p.m. to 3:00 p.m. To learn more about the New York State's 529 college savings program, please join us for a session on Tuesday, December 3 from 9:00 a.m. to 10:00 a.m. Registration is required. Go to <https://www.rit.edu/fa/cpd/benefits-information> for the registration link.



### Other Benefits and RIT Services Available to Employees

We are very fortunate to have a number of other benefits as well as services available to RIT employees right here on campus.

#### Employee Assistance Program (EAP)

RIT's EAP provides a vast array of benefits to you and your eligible family members. Benefits include confidential counseling, financial information and resources, legal support and resources, and much more. Refer to the summary on the benefits website for details.

#### Advantage Federal Credit Union

Do your banking without having to leave work! Advantage Federal Credit Union has a full-service branch located in Global Village with ATMs on campus. The credit union offers a wide range of services for personal banking. In conjunction with RIT's Center for Professional Development (CPD), Advantage FCU offers free financial literacy classes ranging from building credit to buying your first home. For more information call 585-295-5152 or visit [www.Advantagefcu.org](http://www.Advantagefcu.org).

#### Adoption Assistance Plan

Eligible employees can be reimbursed for up to \$2,000 for expenses incurred in the placement and adoption of a child. This includes costs for fees of a private or government adoption agency that is accredited or licensed, and placement fees. Please visit the Other Benefits and Resources section of the benefits website for additional information.

#### Audiology Services

Complete audiological services are offered free of charge to all current RIT employees and students at the Audiology Center within the Communication Studies and Services (CSS) Department at NTID, located on the third floor of Lyndon Baines Johnson Hall (#60). Services include

comprehensive hearing tests; selection, fitting, adjustment, troubleshooting of hearing aids, and other assistive listening technology; and cochlear implant mapping and troubleshooting. Hearing aids are available for purchase at competitive prices, as are ear molds, tubes, domes, batteries, and other accessories. The clinic also serves dependents of employees (age 6 and over), NTID alumni, and Osher students for a charge. For more information, contact the Audiology Center at 585-475-6473, [audiology@rit.edu](mailto:audiology@rit.edu), or stop by LBJ-3130.

#### Personal Computer Repair Services at the RIT Digital Den

RIT's Digital Den, located on campus in Monroe Hall, offers personal computer repair service for employees and retirees. For questions and details about the plan costs, or to make an appointment with a technician, please visit [www.rit.edu/digitalden](http://www.rit.edu/digitalden) or call 585-475-2505.

#### Campus Discounts at Barnes & Noble @ RIT and On-Campus Dining Facilities

Employees are entitled to a 10% discount on most items at Barnes & Noble @ RIT upon presentation of a valid faculty/staff ID card. You can also use your RIT ID card as a debit card—called Tiger Bucks—by making deposits to your Tiger Bucks account. With this account, you will receive a 10% discount at all Dining Services facilities when you pay with your ID card. You may add funds to your account as needed or choose the convenience of direct deposit through payroll deduction. You can make a deposit online or enroll online for payroll deduction. For more information about Tiger Bucks, go to [www.rit.edu/tigerbucks](http://www.rit.edu/tigerbucks).

#### Student Life Center and Better Me Wellness Center

As an RIT employee, you have free access to RIT's recreational facilities. This includes the Student Life Center, pool, outdoor tennis courts, running track, and nature trails. The Better Me Wellness Center, located in the southwest corner of the Global Village plaza, is open 24/7 and requires RIT ID card swipe access. You will find a state-of-the-art express fitness room with treadmills, elliptical machines, a bike, leg press, universal gym, and free weights.

#### Wallace Library

There are many services offered through the Wallace Library, including access to e-books, e-journals, streaming videos, databases, books, journals, and DVDs, plus expert assistance by staff. A valid RIT computer account and RIT ID card are required to access electronic resources and to check out materials. Go to <http://library.rit.edu> for more information.

#### Margaret's House

Find on-campus quality care and education for children in our infant/toddler and pre-school programs. Margaret's House serves mainly children of students, staff, and faculty, but is open to families from the surrounding communities.

#### Voluntary Programs: Pet Insurance, Personal Lines of Insurance, and New York's 529 Savings Program

Through group purchasing power, RIT offers regular full-time and part-time employees an opportunity to purchase pet insurance (medical coverage for your pets), and auto, homeowners, and other types of personal insurance



at group rates. New York's 529 College Savings Program Direct Plan provides a flexible, convenient, and low-cost way to save for college. The program features a wide range of investment choices, tax-free withdrawals when used for qualified higher education expenses, and contributions that are tax-deductible (up to certain limits) for New York state residents. For more details on these programs, refer to the information in the Other Benefits and Resources section of the benefits website. You can enroll in these programs at any time; you do not need to make an election during the benefits open enrollment period.

#### **RARES Discount Program**

RIT is a General Member of The

Rochester Area Recreation and Employee Services Association (RARES), a not-for-profit organization dedicated to employee buying power through discounts. RIT employees and retirees are automatically participants in RARES with no added cost. To find out more about the discounts, enter the member ID#RARES35 on the RARES website, [www.rares.org](http://www.rares.org).

#### **RIT Home Owner Partnership (HOP)**

RIT partners with the City of Rochester to provide financial help for regular full-time and part-time employees scheduled to work 750 or more hours per year who purchase a home in the City of Rochester. The partnership provides eligible employees with the opportunity

to receive a \$3,000 forgivable loan from RIT and a \$3,000 grant from the City of Rochester. You can also receive a \$3,000 grant from Advantage Federal Credit Union or Genesee Regional Bank (GRB) if you obtain your mortgage through them. These funds can help make your new home affordable. RIT limits this program to 10 employees per year. You will find more details about the program in the Other Benefits and Resources section of the benefits website. Please note that you should always compare interest rates and other aspects of any mortgage among different lenders before you apply for a mortgage.

# 2020 Benefits Contribution Rates

## Medical, Vision & Dental Rates And Beneflex Contribution Maximums

Plan	Level of Coverage	FULL-TIME SALARY LEVEL 1* Salary < \$45,000		FULL-TIME SALARY LEVEL 2* Salary = \$45,000-94,999	
		EXEMPT (24 Deduction)	Nonexempt (26 Deduction)	EXEMPT (24 Deduction)	Nonexempt (26 Deduction)
Blue Point2 POS A	Individual	\$69.92	\$64.54	\$103.58	\$95.61
	2 Person	\$166.60	\$153.78	\$225.40	\$208.06
	Family	\$211.66	195.38	\$317.39	\$292.98
	One Parent Family	\$192.16	\$177.38	\$262.40	\$242.22
Blue Point2 POS B	Individual	\$60.04	\$55.42	\$90.25	\$83.31
	2 Person	\$139.57	\$128.83	\$193.87	\$178.95
	Family	\$194.18	\$179.24	\$280.73	\$259.13
	One Parent Family	\$151.43	\$139.78	\$203.47	\$187.81
Blue Point2 POS B No Drug	Individual	\$3.44	\$3.18	22.30	\$20.58
	2 Person	\$34.87	\$32.18	\$53.12	\$49.03
	Family	\$76.01	\$70.16	\$106.69	\$98.48
	One Parent Family	\$37.27	\$34.40	\$60.64	\$55.98
Blue Point2 POS D	Individual	\$3.86	\$3.56	\$25.81	\$23.82
	2 Person	\$42.36	\$39.10	\$60.98	\$56.28
	Family	\$83.31	\$76.90	\$114.09	\$105.31
	One Parent Family	\$45.47	\$41.97	\$69.11	\$63.79
Vision Care Plan	Individual	\$4.82	\$4.45	\$4.82	\$4.45
	2 Person	\$9.63	\$8.89	\$9.63	\$8.89
	Family	\$15.51	\$14.31	\$15.51	\$14.31
Dental Plan Standard	Individual	\$4.94	\$4.56	\$4.94	\$4.56
	2 Person	\$11.56	\$10.67	\$11.56	\$10.67
	Family	\$17.59	\$16.24	\$17.59	\$16.24
Dental Plan Enhanced	Individual	\$9.25	\$8.54	\$9.25	\$8.54
	2 Person	\$22.29	\$20.58	\$22.29	\$20.58
	Family	\$34.16	\$31.53	\$34.16	\$31.53

## Life Insurance Rates

### Basic Life Insurance

Fully paid for by RIT for full-time employees.  
No employee cost.

### Supplemental and Spouse Life Insurance

The rates for Supplemental and Spouse Life Insurance are shown in the chart at right. The rate for spouse coverage is based on the employee's (your) age and your spouse's smoking status.

### Child Life Insurance

The Child Life Insurance cost per pay period is the same regardless of the number of children covered.

### \$10,000 coverage:

\$0.69 if nonexempt (26 pay periods)

\$0.75 if exempt (24 pay periods)

### \$20,000 coverage:

\$1.39 if nonexempt (26 pay periods)

\$1.50 if exempt (24 pay periods)

## Monthly Rate per \$1,000 of Coverage

Age As Of 1/1/20	Non-Smoker	Smoker
29 and under	\$0.041	\$0.077
30-34	\$ 0.05	\$0.122
35-39	\$0.077	\$0.189
40-44	\$0.099	\$0.248
45-49	\$0.162	\$0.405
50-54	\$0.275	\$0.657
55-59	\$0.423	\$0.909
60-64	\$0.567	\$ 1.116
65-69	\$1.098	\$1.971
70-74	\$2.043	\$3.267
75 and over	\$3.825	\$5.274

## LTD Rates

### Basic LTD

Fully paid for by RIT for full-time employees. No employee cost.

### Supplemental LTD

\$0.234 per \$100 of base pay (full-time employees only)

To determine the amount of your desired coverage and associated costs, log into Employee Self-Service or use the insurance contribution calculator available on the HR website in the Protecting Your Income section. If you don't have access to the internet, but would like your coverage and contribution amounts calculated for you, contact your benefits representative for assistance.

Below and on the reverse side are the calendar year rates for your benefit options. Refer to the detailed plan information to determine which plan is right for you.

PER PAY PERIOD EMPLOYEE CONTRIBUTION					
FULL-TIME SALARY LEVEL 3* Salary = \$95,000-141,999		FULL-TIME SALARY LEVEL 4* Salary => \$142,000		PART-TIME All Salaries	
EXEMPT (24 Deduction)	Nonexempt (26 Deduction)	EXEMPT (24 Deduction)	Nonexempt (26 Deduction)	EXEMPT (24 Deduction)	Nonexempt (26 Deduction)
\$121.15	\$111.83	\$138.40	\$127.75	\$159.34	\$147.08
\$254.82	\$235.21	\$286.96	\$264.88	\$350.72	\$323.74
\$354.24	326.99	\$394.81	\$364.44	\$449.53	\$414.95
\$295.93	\$273.17	\$332.14	\$306.59	\$386.55	\$356.81
\$106.64	\$98.43	\$122.76	\$113.31	\$147.35	\$136.02
\$220.29	\$203.34	\$249.63	\$230.42	\$322.46	\$297.65
\$314.07	\$289.91	\$351.35	\$324.32	\$416.72	\$384.66
\$228.70	\$211.11	\$259.09	\$239.16	\$337.30	\$311.35
\$32.93	\$30.39	\$43.13	\$39.81	\$78.52	\$72.48
\$67.51	\$62.31	\$84.53	\$78.02	\$179.87	\$166.03
\$129.28	\$119.34	\$151.60	\$139.93	\$240.74	\$222.22
\$75.42	\$69.61	\$93.59	\$86.39	\$197.70	\$182.49
\$36.29	\$33.49	\$46.37	\$42.80	\$50.90	\$46.98
\$75.36	\$69.56	\$92.31	\$85.21	\$187.12	\$172.72
\$136.50	\$126.00	\$158.68	\$146.47	\$248.07	\$228.98
\$83.92	\$77.46	\$102.04	\$94.19	\$204.94	\$189.18
\$4.82	\$4.45	\$4.82	\$4.45	\$4.82	\$4.45
\$9.63	\$8.89	\$9.63	\$8.89	\$9.63	\$8.89
\$15.51	\$14.31	\$15.51	\$14.31	\$15.51	\$14.31
\$4.94	\$4.56	\$4.94	\$4.56	\$7.57	\$6.98
\$11.56	\$10.67	\$11.56	\$10.67	\$17.70	\$16.34
\$17.59	\$16.24	\$17.59	\$16.24	\$26.94	\$24.86
\$9.25	\$8.54	\$9.25	\$8.54	\$11.88	\$10.96
\$22.29	\$20.58	\$22.29	\$20.58	\$28.43	\$26.24
\$34.16	\$31.53	\$34.16	\$31.53	\$43.50	\$40.15

\*Salary as of 1/1/20 or hire date, if later

### AD&D Insurance Rates

#### Basic AD&D Insurance

Fully paid for by RIT for full-time employees. No employee cost.

#### Supplemental AD&D Insurance

\$0.016 per \$1,000 of coverage.

#### Spouse AD&D Insurance

\$0.026 per \$1,000 of coverage.

#### Child AD&D Insurance

The Child AD&D Insurance cost per pay period is the same regardless of the number of children covered.

#### \$10,000 coverage:

\$0.12 if nonexempt (26 pay periods)

\$0.13 if exempt (24 pay periods)

#### \$20,000 coverage:

\$0.24 if nonexempt (26 pay periods)

\$0.26 if exempt (24 pay periods)

### Beneflex Annual Maximums

#### Dependent Day Care Spending Account

\$5,000 (IRS maximum for all employers, per family)

#### Health Care Spending Account

\$2,700 (IRS max per employee)

### Group Legal Services

#### Hyatt Legal Plan

\$8.65 per pay period if nonexempt (26 pay periods)

\$9.38 per pay period if exempt (24 pay periods)

### Identity Theft Protection

The following rates are per person, age 18 or over (\*see note below about children)

#### Identity Force UltraSecure

\$4.59 per pay period if nonexempt (26 pay periods)

\$4.98 per pay period if exempt (24 pay periods)

#### Identity Force UltraSecure+Credit

\$7.82 per pay period if nonexempt (26 pay periods)

\$8.48 per pay period if exempt (24 pay periods)

You can cover dependent children age 25 years and younger who live with you under Identity Force's ChildWatch protection; there is no additional cost to you for this protection, which is specifically designed for minors and young adults. If you prefer, you can elect the same adult coverage you have (UltraSecure or UltraSecure+Credit) for your child who is age 18 to 25 and pay the per person amount indicated above.

## 2020 Resource Information

For benefits questions, refer to page 1 of this newsletter for our expanded open enrollment support.

### Enrollment Information Resources & Contact Information

Name	Voice	TTY	Website
RIT Human Resources	585-475-2424		<a href="http://www.rit.edu/benefits">www.rit.edu/benefits</a>
<b>Health Care</b>			
Medical (Excellus BlueCross BlueShield)	877-253-4797	585-454-2845	<a href="http://www.excellusbcbcs.com/rit">www.excellusbcbcs.com/rit</a>
<b>Prescription Drug</b>			
(OptumRx)	855-209-1300		<a href="http://www.optumrx.com">www.optumrx.com</a>
(Wegmans)	800-934-6267	Call to be transferred to your local store.	<a href="http://www.wegmans.com">www.wegmans.com</a>
Rochester Regional Health Family Medicine at RIT	585-922-3100		
Vision Care Plan (VSP)	800-877-7195	800-428-4833	<a href="http://www.vsp.com">www.vsp.com</a>
Dental (Excellus BlueCross BlueShield)	800-724-1675	585-454-2845	<a href="http://www.excellusbcbcs.com/rit">www.excellusbcbcs.com/rit</a>
Beneflex (Lifetime Benefit Solutions)	800-327-7130		<a href="http://www.lifetimebenefitsolutions.com">www.lifetimebenefitsolutions.com</a>
Employee Assistance Program (GuidanceResources)	844-572-9730	800-697-0353	<a href="http://www.guidanceresources.com">www.guidanceresources.com</a> , org. web ID: RITEAP
<b>Other Insurance</b>			
Life, AD&D, STD, FMLA, NYS PFL and LTD (Prudential)	877-908-4778		<a href="http://www.prudential.com/mybenefits">www.prudential.com/mybenefits</a>
<b>Retirement Program</b>			
Fidelity	800-343-0860	800-259-9743	<a href="http://netbenefits.com/RIT">http://netbenefits.com/RIT</a>
TIAA (New York City)	800-842-2776	800-842-2755	<a href="http://www.tiaa.org/RIT">www.tiaa.org/RIT</a>
TIAA (Rochester)	585-246-4600 877-209-3144	585-246-4610	<a href="http://www.tiaa.org/RIT">www.tiaa.org/RIT</a>
<b>Other Programs</b>			
NYS College Savings Program	877-697-2837		<a href="http://www.nysaves.org">www.nysaves.org</a>
U.S. Savings Bonds	800-487-2663		<a href="http://www.treasurydirect.gov">www.treasurydirect.gov</a>
<b>Employee Discount Services</b>			
Identity Theft Protection (Identity Force)	877-694-3367		<a href="http://www.identityforce.com">www.identityforce.com</a>
Legal Services Plan (Hyatt)	800-821-6400	800-821-5955	<a href="http://www.legalplans.com">www.legalplans.com</a> access code: 570005
Auto/Homeowners Insurance (Mercer Voluntary Benefits)	866-272-8902		
RARES	585-789-0223		<a href="http://www.rares.org">www.rares.org</a>
Veterinary Pet Insurance Nationwide	800-872-7387 ext. 4937		<a href="http://www.petinsurance.com">www.petinsurance.com</a>

The RIT 2020 Benefits Open Enrollment Newsletter is distributed to employees 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.