

Newsletter

Medicare Retirees

Human Resources ■ Finance & Administration

November 2020

This newsletter concerns current Medicare retirees. References to "retirees" generally includes surviving spouses. There is a separate newsletter for pre-Medicare retirees; if you need the pre-Medicare newsletter and did not receive it, please contact the RIT Service Center (RSC). Read more about the RSC on page 5. Contact information is on the back page.

2020/2021 Key Dates

November 4, 2020

RIT Retiree Open
Enrollment **Begins**

November 25, 2020

RIT Retiree Open
Enrollment **Ends**

December 7, 2020

Medicare Open
Enrollment **Ends**

June 8, 2021**Annual Retiree
Picnic**

Gordon Field
House

Your current election for RIT vision coverage, legal services plan, and identity theft protection automatically continues. Refer to the enclosed blue form for your current elections.

Action Needed During RIT Open Enrollment, If You Want to:

- Enroll, cancel, or change vision care coverage
- Enroll or cancel participation in the legal services plan
- Enroll, cancel, or change identity theft protection coverage

Enrollment in medical and prescription drug coverage to supplement Original Medicare is a separate process through Via Benefits. The enrollment dates are October 15 through December 7. If you want to enroll or review other available plans and potentially change your coverage for 2021, Via Benefits can help you. You can contact Via Benefits at 888-586-0693/V.

Please remember that if you decide to enroll or change plans, the enrollment call is recorded and tends to be a lengthy and detailed process, as prescribed by Medicare requirements. The Via Benefits representative is required to read detailed legal information about the plan and your enrollment. You should plan on one to two hours per person.

Remember....

The RIT Retiree benefits enrollment period for your RIT benefits ends November 25, 2020. Complete the enclosed blue Retiree Benefits Open Enrollment Form to make changes in your elections.

Medicare Plans enrollment for your 2021 medical and prescription drug coverage ends December 7, 2020. Work with Via Benefits directly.

NOTE: There will be no RIT retiree meetings this year. RIT Human Resources is available to answer any questions you have. Contact information can be found on the back page.

2021 RIT Open Enrollment Information

How to Enroll or Make Changes

Your current election for vision, legal services, and identity theft protection coverage will automatically continue into 2021. The enclosed blue **Retiree Benefits Open Enrollment Form** shows your current benefits with the 2021 contribution amounts. You can make changes to your benefits, enroll in new benefits, or cancel benefits by completing and returning to Human Resources the enclosed blue *Retiree Benefits Enrollment Form*.

You can make changes to the following RIT benefits, which will be effective January 1, 2021:

- Vision Care
- Legal Services Plan
- Identity Theft Protection

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.

IMPORTANT: RIT HR staff members are working remotely. Therefore, please do not come to the HR Office on campus.

Please send your change form to RIT at the address on the back of your form .

Reminder about Dental Coverage

Please remember that RIT Medicare retirees are eligible for dental coverage through Via Benefits annually. If you are not currently enrolled in dental coverage, you can work directly with Via Benefits to review dental plans and enroll in coverage.

The RIT retiree dental coverage with MetLife that RIT introduced several years ago does continue for those who enrolled.

You can be reimbursed from the RIT HRA for dental and vision premiums and eligible out of pocket expenses. Speak to Via Benefits directly for information on the reimbursement process.

Reminder about Vision Coverage

RIT Retirees are still eligible for the RIT vision coverage through VSP (see page 3 for details). Lifetime Benefit Solutions (LBS) would bill you for the coverage.

While VSP offers coverage through Via Benefits, our understanding is that the coverage is not quite as good as the RIT coverage and the premium is a bit higher. So, you may want to consider the RIT coverage instead.

IMPORTANT: If you move...

If you move outside your medical/Rx plan's service area, please call Via Benefits immediately; you may need to switch plans.

You should also contact RIT to update your address.

Refer to the contact information on the last page of this newsletter.

NOTE: If you have kept your RIT email account, it will be automatically closed upon your death.

Your family members will not be able to access the email after your death. Therefore, you may want to consider using an alternate email for personal matters (e.g., bill paying).

Updates and Reminders for Via Benefits, RIT's Medicare Exchange

Good News! RIT increases the Health Reimbursement Account (HRA) Credit for 2021

RIT is happy to provide an increased HRA amount for 2021. We sent letters in October to those enrolled in medical coverage with Via Benefits about the 2021 HRA amount. If you did not receive a letter or have misplaced it, you can contact Via Benefits directly for your 2021 amount.

Automatic Reimbursement

You can work with Via Benefits to enroll in an automatic reimbursement program so you can be reimbursed automatically each month for your health care and Medicare Part B premiums. Ask Via Benefits for details.

Expanded Hours at Via Benefits

From October 17 to December 5. Benefit Advisors will be available Eastern Time as follows:

- Monday through Friday: 8:00 a.m. to 9:00 p.m.
- Saturdays: 9:00 a.m. to 7:00 p.m.

Health Reimbursement Arrangement (HRA) Eligible and Ineligible Expenses

Expenses that ARE eligible for reimbursement

- Medical, prescription drug, dental, and vision premiums (*pre-tax deductions from a paycheck are **not** eligible for reimbursement*)
- Medicare Part B premiums
- Higher premiums you may pay above the standard premiums for Medicare Part B or Medicare Part D due to your higher income; this is called an Income-Related Monthly Adjustment Amount (IRMAA) by Medicare
- Qualifying out-of-pocket medical, dental, and vision expenses such as deductibles, copays and your share of coinsurance, excluding prescription drugs.

Expenses that are NOT eligible for reimbursement

- Prescription drug out of pocket costs (e.g., deductible, copays)
- Long-term care premiums and out-of-pocket expenses.

REMINDER: Special Catastrophic Prescription Drug HRA is Available

In the unlikely event you reach the catastrophic coverage level of Medicare Part D for an applicable year (the Federal Centers for Medicare and Medicaid Services (CMS) determines the amount annually; it will be \$6,550 in 2021), RIT provides special Catastrophic Prescription Drug Coverage reimbursement under the HRA plan.

According to Via Benefits, only about 4% of people reach the catastrophic limit. For RIT, it is even less.

If you reach the Catastrophic Prescription Drug Coverage reimbursement level, RIT will make a one-time contribution to a separate HRA Account that can only be used by the person

who reached this level for prescription drug claims incurred during that calendar year.

For 2021, this one-time amount is \$1,800 per person and it would be allocated to your separate Catastrophic Rx HRA Account if you reach the Catastrophic level. This account is **not** a joint account with your spouse/partner. You would then be able to file eligible claims for reimbursement of your qualifying prescription drug expenses. The deadline for filing claims is March 31 of the following year. **Unused amounts in this account do not roll over to a future year.** Other HRA Account rules continue to apply. You can obtain a Catastrophic Prescription Drug Coverage reimbursement by contacting Via Benefits and requesting a claim form.

RIT's Vision Care Plan

Good news from our vision care plan provider, VSP! The allowance for eyeglass frames and contact lenses will increase from the current \$130 to \$150 as of January 1, 2021. Also, the VSP monthly premium will remain at its current 2020 level through December 31, 2023. Below is a brief summary of the coverage.

If you and/or your eligible family members will have prescription eyewear needs in 2021, this may be the plan for you.

IMPORTANT: If you enroll in coverage, VSP does not issue ID cards. Just let your provider know you have VSP coverage. The ID number for retirees is your RIT University ID (UID) (printed on the enclosed blue form). The ID number for a surviving spouse is the surviving spouse's Social Security Number.

Benefit	Description	Copay
WellVision Exam (routine)*	Focuses on your eyes and overall wellness	\$15
Prescription Glasses		\$20
Frame	<ul style="list-style-type: none"> • \$150 allowance for a wide selection of frames • \$170 allowance for featured frame brands • 20% savings on the amount over your allowance 	Included in prescription glasses
Lenses	<ul style="list-style-type: none"> • Single vision, lined bifocal, and lined trifocal lenses • Polycarbonate lenses for dependent children 	Included in prescription glasses
Lens Enhancements	<ul style="list-style-type: none"> • Progressive lenses • Average savings of 35-40% on other lens enhancements (e.g., anti-glare) 	\$0
Contacts (instead of glasses)	<ul style="list-style-type: none"> • \$150 allowance for contacts and contact lens exam (fitting and evaluation) • 15% savings on a contact lens exam (fitting and evaluation) 	\$0
Diabetic Eyecare Plus Program	<ul style="list-style-type: none"> • Services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD). Retinal screening for eligible members with diabetes. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details. 	\$20
Extra Savings	<p>Glasses and Sunglasses</p> <ul style="list-style-type: none"> • Extra \$20 to spend on featured frame brands. Go to vsp.com/special-offers for details. • 30% savings on additional glasses and sunglasses, including lens enhancements, from the same VSP provider on the same day as your WellVision Exam. Or get 20% from any VSP provider within 12 months of your last WellVision Exam. <p>Retinal Screening</p> <ul style="list-style-type: none"> • No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam <p>Laser Vision Correction</p> <ul style="list-style-type: none"> • Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities • After surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor 	

* If the exam is not considered routine, the exam would not be covered by VSP with a \$15 copay; it may be covered under your medical plan.

Other Benefits

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

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 6,000 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
- Discounted pricing on a wide selection of the latest brand name hearing aids
- High quality, low cost batteries delivered 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 or call 877-396-7194/V with questions.

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. Buying or selling a home and updating your will are just a couple of 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.

To elect or cancel coverage, please complete the enclosed blue *Retiree Benefits Open Enrollment Form*. If you elect coverage, RIT's billing administrator, Lifetime Benefit Solutions (LBS) will bill you monthly for the coverage. For more details, go to www.rit.edu/benefits and click on the link for the Open Enrollment page.

Identity Theft Protection

During the open enrollment period, you can enroll, cancel, or change coverage for 2021. The coverage from Identity Force is very comprehensive. There are three main categories; some of the services are as follows. The monthly premium contributions are found on the enclosed blue form. You will find details about the benefit on the HR website (www.rit.edu/benefits).

1. **Prevention**—fraud monitoring online protection tools
2. **Detection**—identity monitoring, change of address monitoring, medical ID fraud protection, and junk mail opt-out
3. **Restoration**—identity restoration specialists who complete the paperwork and make calls on your behalf, \$1 million identity theft insurance to reimburse you for eligible out-of-pocket costs (e.g., attorney fees)

Other Benefits - Enroll at Any Time

Personal Insurance: RIT offers employees and retirees an opportunity to purchase auto, homeowners, and other kinds of personal insurance at group rates. The program is administered by Mercer Voluntary Benefits and 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 10-20 percent off Metropolitan's retail insurance rates.

Pet Insurance: Offered at a group discount through Nationwide, 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.

New Partnership with RIT Service Center (RSC)

We are pleased to announce that the RIT Service Center (RSC) now provides customer service for most RIT benefits for employees, retirees, surviving spouses, and LTD recipients, except as noted below about Via Benefits questions. The RSC is an effective, efficient single point of contact for questions, service requests, and support.

- You can access the RSC online portal: help.rit.edu
 - If you have maintained your RIT email, you can click on **RIT Login**
 - If you have not maintained your RIT email or if you are a surviving spouse, you can click on **Continue as Guest**
- You can call 585-475-5000 to speak to an RSC representative

If you log in as an RIT user, you can also have an Online Live Chat through the portal. This feature is not available for Guest access.

You can access the RSC online portal 24 hours a day. The RSC staff is available for online chats (if you have logged in) and by phone Monday through Friday 7:30 a.m. to 5:00 p.m. EST.

Continue to contact Via Benefits for some topics. There are topics that you should still contact Via Benefits about, not the RSC. These include the following:

- enrolling or changing your medical and/or prescription drug coverage
- questions or concerns about your medical and/or prescription drug coverage
- how to get reimbursed from your Health Reimbursement Arrangement (HRA)
- what items are eligible for reimbursement from your HRA
- how to enroll in an automatic reimbursement feature for premiums

RIT Retirees Program

As we announced last year, the RIT Retirees program is now based in University Advancement (previously known as Development and Alumni Relations). In partnership with the RIT Retirees Committee, the RIT Retirees Program hosts hallmark events, like the Winter Gathering (December) and the Retirees Picnic (June), and acts as the central office for retiree needs, outside of HR benefits. Sadly, there are no retiree events in 2020 due to the COVID-19 pandemic.

We encourage you to visit www.rit.edu/retirees for information on news, events, and other important information. You can also email retirees@rit.edu with questions.

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 Email: You may continue to have an RIT email account. From the first time your email account is activated, you will receive an annual email notice from ITS confirming you want to continue your

account. Follow the instructions to keep the account.

Barnes & Noble @RIT: Show your RIT Retiree ID Card and get a 10% discount on most items. Please note that this applies to retirees only, not spouses or surviving spouses.

RARES: This not-for-profit organization provides over 400 discounts on local, regional, and national products and services. Enter code RARES4me to log in to their website.

Contribution Rates for Your RIT Benefits

Below are the monthly contribution rates for RIT benefits that continue for Medicare retirees and surviving spouses. If you are enrolled in any of these benefits, Lifetime Benefit Solutions (LBS) will bill you monthly. For your convenience, you can set up scheduled automatic payments through ACH, a safe, fast and secure way to ensure your payment is made on time. LBS offers an online Member Self-Service Portal with the tools and information to efficiently and accurately manage your account. For details about enrolling in ACH or the LBS Self-Service Portal, contact LBS directly at 800-828-0078.

PLAN	LEVEL OF COVERAGE	MONTHLY CONTRIBUTION
Vision Care	● Individual	\$9.64
	● 2 Person	\$19.26
	● Family	\$31.01
Legal Services (Hyatt)	● Retiree and Family	\$18.75
Identity Theft Protection-UltraSecure	● One Adult	\$9.95
	● Two Adults	\$19.90
Identity Theft Protection-UltraSecure+ Credit	● One Adult	\$16.95
	● Two Adults	\$33.90

2021 Resource Information

For any RIT benefits questions, please contact the RIT Service Center (RSC):

- You can access the RSC online portal: help.rit.edu
 - If you have maintained your RIT email, you can click on **RIT Login**
 - If you have not maintained your RIT email or if you are a surviving spouse, you can click on **Continue as Guest**
- You can call 585-475-5000 to speak to an RSC representative

If you have questions about Medicare medical or prescription drug coverage or about the Health Reimbursement Arrangement (HRA), please contact Via Benefits (see below).

Name	Voice	TTY Phone	Website
RIT ITS (RIT email)	The RSC also serves ITS; see above RSC information.		
RIT Registrar's Office (RIT ID Card)	(585) 475-2821	(585) 475-2821	www.rit.edu/registrar
RIT Parking Office	The RSC also serves the Parking Office; see above RSC information.		
Osher Institute	(585) 292-8989		www.rit.edu/osher

HEALTH CARE

Via Benefits	(888) 586-0693		https://my.viabenefits.com/rit
Vision Care Plan (VSP)	(800) 877-7195	(800) 428-4833	www.vsp.com
Retiree Billing (Lifetime Benefit Solutions)	(800) 828-0078		

RETIREMENT PLAN

Fidelity	(800) 343-0860	(800) 259-9734	http://NetBenefits.com/RIT
TIAA (New York City)	(800) 842-2776	(800) 842-2755	www.tiaa.org/rit
TIAA (Rochester)	(585) 246-4600 (877) 209-3144	(585) 246-4610	www.tiaa.org/rit

EMPLOYEE DISCOUNT SERVICES

Identity Theft Protection (IdentityForce)	(877) 694-3367		www.IdentityForce.com
Legal Services Plan (Hyatt)	(800) 821-6400	(800) 821-5955	www.info.legalplans.com access code is 570005
Auto/Homeowners Insurance (Mercer Voluntary Benefits)	(866) 272-8902		
RARES e-mail: RARES@riversorg.com	(585) 789-0223		www.rares.org (ID is RARES4me)
Veterinary Pet Insurance (Nationwide)	(877) 738-7874		www.petinsurance.com

The RIT 2021 Retiree Benefits Open Enrollment Newsletter is distributed to retirees to help explain RIT's 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.