

Newsletter

Pre-Medicare Retirees

Human Resources ■ Finance & Administration

November 2020

This newsletter concerns current pre-Medicare retirees. References to “retirees” generally includes surviving spouses. There is a separate newsletter for Medicare retirees; if you need the Medicare newsletter and did not receive it, please contact RIT Human Resources. Contact information can be found on the back page.

2020/2021 Key Dates

November 4, 2020

Retiree Open
Enrollment **Begins**

November 25, 2020

Retiree Open
Enrollment **Ends**

**June 8, 2021
Annual Retiree
Picnic**

Gordon Field
House

Your current election for RIT pre-Medicare medical, pre-Medicare dental, 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 medical coverage
- Enroll, cancel, or change dental coverage
- Enroll, cancel, or change vision care coverage
- Enroll or cancel participation in the legal services plan
- Enroll, cancel, or change identity theft protection coverage

How to Enroll or Make Changes

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 the enclosed blue **Retiree Benefits Enrollment Form**. Please return to RIT HR at the address on the form's last page.

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 within 31 days of the event (NOTE: there are different rules for dental plan changes). Otherwise, you must wait until the next annual Open Enrollment. The event must be consistent with the change you want to make. Refer to the information on page 11 about the new **RIT Service Center (RSC)**.

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.

Medical/Rx Plan

Medical Plan Changes for 2021

The pre-Medicare contribution amounts for medical/Rx coverage are based on the employee contribution amounts. When faced with the projected increase for medical and prescription drug benefits for 2021, HR took into consideration the financial uncertainty facing the university together with factors impacting employees: cancellation of merit increases and financial situations some employees are facing during the pandemic and decided to model different options.

If the entire projected increase were to be reflected in employee payroll contributions, it would have meant 30%+ increases in employee contributions, which is not reasonable.

After looking at several different scenarios, the administration decided that RIT could absorb a considerable portion of the increase, similar to prior years, but to offset the monthly cost to employees, changes to out-of-pocket costs for medical services and prescription drug copays needed to be made. This is how we were able to keep employee contributions flat year over year – no increases at all. The pre-Medicare retiree contributions are increasing as previously scheduled, as outlined below.

While those plan members who use medical services will experience some increased cost share for those services, we believe this is the fairest way to address the rising costs. RIT's plans are still quite generous compared to the market, both in plan design as well as contributions.

Key Terms	
Copay	Set dollar amount patient pays at the time of service. The plan usually pays the remaining balance.
Deductible	Annual amount patient pays before the plan pays for covered services.
Coinsurance	Percentage of eligible expenses the patient pays.
Out-of-Pocket Maximum	Maximum amount patient will pay in the plan year for covered services before the plan pays 100% for covered services.

2021 Common Copay Services*			
Category	POS A	POS B and POS B No Drug	POS D
Telemedicine with MDLIVE	\$10 all plans		
RRH On-Campus Practice	\$20 all plans		
Primary Care Physician	RRH: \$30 Other: \$35	RRH: \$35 Other: \$40	RRH: \$40 Other: \$45
Specialist	RRH: \$35 Other: \$50	RRH: \$40 Other: \$55	RRH: \$45 Other: \$60
Urgent Care	\$55	\$60	\$65
Emergency Room	RRH: \$115 Other: \$140	RRH: \$140 Other: \$190	RRH: \$165 Other: \$215
X-ray	\$50	\$55	\$60
Lab	Covered in Full		

* Copays do not count toward the deductible; they do count toward out-of-pocket maximum.

2021 Deductible and Coinsurance Services		
<p><i>The following services have an annual (calendar year) deductible. Once the deductible has been met, you will pay coinsurance for these services for the rest of the year, or until you reach the annual out-of-pocket maximum. The first amount is the maximum per person; the second amount is the maximum for two person, family, or one-parent family coverage.</i></p> <ul style="list-style-type: none"> ▪ Hospital-Inpatient ▪ Outpatient Services ▪ Imaging Other Than X-rays (e.g., MRI, CT, PET) 		
POS A	POS B and POS B No Drug	POS D
\$200 / \$400	\$250 / \$500	\$300 / \$600

2021 Out-of-Pocket Maximums

As required under federal law, RIT’s medical/prescription drug (Rx) plans have out-of-pocket maximums. These maximums provide important protection for the 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 2021. When this occurs, RIT increases the medical and/or Rx out-of-pocket maximums accordingly. For 2021, both medical and prescription drug plan out-of-pocket maximums both in and out of network will increase. Below are the medical plan maximums; the prescription drug maximums are in the prescription drug section of this newsletter.

2021 Out-of-Pocket Medical Maximums (OOP Max)*		
<i>All your costs for covered medical services count toward the OOP Max (copay, deductible, coinsurance)</i>		
POS A	POS B and POS B No Drug	POS D
\$4,950 / \$9,900	\$5,950 / \$11,900	\$6,300 / \$12,500
<p><i>* The first amount is the individual maximum; the second amount is the maximum for two person, family, or one-parent family coverage.</i></p>		

How the Deductible and Coinsurance Works-An Example

- Sam is enrolled in a POS B individual policy
- In January, Sam has an inpatient stay of 3 days
- The total cost of the stay is \$10,000
 - Sam pays the first \$250 to meet the deductible, leaving a balance of \$9,750
 - Sam pays 10% coinsurance on the balance, or \$975
- Sam’s total out-of-pocket costs are \$1,225 (\$250 deductible + \$975 coinsurance)
- The Plan pays \$8,775

Medical/Rx Plan continued

Prescription Drug Plan Changes for 2021

Effective January 1, 2021, the prescription drug copays for a 30-day supply for Tier 2 and Tier 3 medications will increase by \$5. The copays for Tier 1 will remain the same. The 90-day supply copay will continue to be 2.5 times the 30-day copay amount. You will see the copays below. The POS D individual annual deductible will increase to \$1,250 from \$1,000.

RIT's partnership with Wegmans will continue in 2021.

POS A and POS B and Blue PPO					
CATEGORY	WEGMANS PHARMACY		OTHER RETAIL		OPTUMRX MAIL
	30-day supply, no limit on fills	90-day supply	30-day supply, up to 3 fills	30-day supply 4th fill and after ⁽¹⁾	90-day supply
Tier 1: Generic Drugs	\$15.00	\$37.50	\$17.00	\$37.50	\$37.50
Tier 2: Brand Name Formulary Drugs	\$35.00	\$87.50	\$40.00	\$87.50	\$87.50
Tier 3: Brand Name Non-Formulary Drugs	\$50.00	\$125.00	\$60.00	\$125.00	\$125.00
Annual Out-of-Pocket Maximum (individual/family)	\$2,100 / \$4,200				

POS D					
CATEGORY	WEGMANS PHARMACY		OTHER RETAIL		OPTUMRX MAIL
	30-day supply, no limit on fills	90-day supply	30-day supply, up to 3 fills	30-day supply 4th fill and after ⁽¹⁾	90-day supply
Annual Deductible - each person must pay \$1,250 annual deductible before copay amounts are charged in a plan year					
Tier 1: Generic Drugs	\$25.00	\$62.50	\$30.00	\$62.50	\$62.50
Tier 2: Brand Name Formulary Drugs	\$70.00	\$175.00	\$80.00	\$175.00	\$175.00
Tier 3: Brand Name Non-Formulary Drugs	\$130.00	\$325.00	\$150.00	\$325.00	\$325.00
Annual Out-of-Pocket Maximum (individual/family)	\$2,250 / \$4,600				

⁽¹⁾ applies to maintenance medications only; does not apply to acute medications or medications that cannot be filled through mail order (e.g., certain controlled substances)

Addressing Rising Rx Costs: A Win-Win Solution

Specialty drugs have been responsible for significantly driving up the cost of prescription drugs over the last several years, although they currently are being used by a very small number of patients. Some of these drugs cost tens of thousands of dollars. For the most part, there are no generic equivalents for these expensive medications.

Therefore, the plan designs for traditional, non-specialty medications that promote the use of generics to save the plan and patients money cannot work for specialty drugs.

What are specialty drugs? Other than being very, very costly, they have some or all of the following factors in common:

- Prescribed for a person with a complex or chronic medical condition;
- Requires additional patient education, adherence, and support beyond traditional dispensing activities; this is why they are typically dispensed by specialty pharmacies such as OptumRx's specialty pharmacy, which is able to provide these patient supports;
- Is an oral, injectable, inhalable, or infusible drug product;
- Has unique storage or shipment requirements, such as refrigeration; and
- Is often not stocked at a majority of retail pharmacies.

OptumRx has developed a program to take advantage of specialty medication coupons that pharmaceutical manufacturers offer. RIT is adopting this program, called Variable Copay Solution, effective January 1, 2021.

Medical/Rx Plan continued

This program provides a way to help address the rapidly rising cost of these specialty drugs. Here is how it works:

- Drug manufacturers often make a coupon available to patients who are prescribed a specialty drug but cannot afford the cost. It often results in the patient cost being reduced or eliminated, but does not change or reduce the plan's cost.
- With the Variable Copay Solution, the OptumRx system restates the member's copay for that particular drug to equal the amount of the coupon. ***The member's cost is exactly the same as it would have been with the coupon in the absence of the Variable Copay Solution.***
- With the Variable Copay Solution, the plan's cost is reduced by the amount of the coupon and the difference is paid by the manufacturer who provided the coupon.

Here is an example:

Description	Current	Variable Copay
Medication Cost	\$3,000	\$3,000
Member Copay Before Coupon	\$100	\$1,000
Coupon Value	\$1,000	\$1,000
Member Out-of-Pocket Cost	\$0	\$0
Plan Cost	\$2,900	\$2,000 (\$900 savings)

By adopting this new program, RIT's plan will be able to address the rising cost of specialty drugs that have been one of the main drivers of health care cost increases.

Pre-Medicare Cost Sharing

RIT remains committed to providing health care coverage for our retirees. In 2018, we communicated that RIT would be phasing in a new cost-sharing model for pre-Medicare retirees. As previously stated, this change was based on data that showed pre-Medicare retirees utilize their health care benefits to a greater extent than current employees.

As a reminder, effective January 1, 2021, the phase in continues (shown below).

- **Cost Sharing Group 2** – formerly known as the Benchmark group. These employees were hired before January 1, 2004 and were age 35 or over on January 1, 2008.

The retiree contribution amount will increase by 20% over the employee contribution amounts, each year through 2024, as follows:

2020 retiree contributions were 20% more than the employee contributions
2021 retiree contributions will be 40% more than the employee contributions
2022 retiree contributions will be 60% more than the employee contributions
2023 retiree contributions will be 80% more than the employee contributions
2024 and later retiree contributions will be 100% more than the employee contributions

- **Cost Sharing Group 3** – formerly known as the RMA group (Retiree Medical Account). These employees were hired on or after January 1, 2004 OR hired before January 1, 2004 and under age 35 on January 1, 2008.

The medical contributions will be 10% higher than contributions of Cost Sharing Group 2, each year.

If you are currently enrolled in RIT health care coverage, your cost sharing group and your 2021 contribution amount is listed on the enclosed blue ***Retiree Benefits Open Enrollment Form***.

Refer to the contribution rates on pages 13 and 14 of this newsletter

Medical/Rx Plan continued

If You Will Turn 65 in 2021

This information also applies if it is your spouse or partner who is turning 65.

About three months prior to your 65th birthday, RIT Human Resources will send you information about changes in your medical and dental coverage, if enrolled.

You will become eligible for Medicare on your Medicare eligibility date. Your Medicare eligibility date is the first of the month in which you turn age 65; if your birthday is the first of the month, your Medicare eligibility date will be the first of the month prior to your birthday month.

Medical and Rx: Your coverage will end the last day of the month prior to your Medicare eligibility date. You will need to enroll in Medicare Part A and Medicare Part B with the Social Security Administration effective on your Medicare eligibility date. You will also need to work with Via Benefits, RIT's Medicare Exchange, to enroll in coverage to supplement Original Medicare (Part A and Part B).

RIT will provide its funding through a Health Reimbursement Arrangement (HRA).

If you cover your pre-Medicare spouse/partner under your pre-Medicare policy, we will automatically set them up under an individual pre-Medicare policy on your Medicare eligibility date. We will also notify Lifetime Benefit Solutions (LBS) to update the billing information.

If you cover eligible children, they will continue with pre-Medicare coverage as well. They will be covered

under your spouse/partner's policy or under an individual policy if both you and your spouse/partner are Medicare-eligible.

Dental: Your coverage will end the last day of the month prior to your Medicare eligibility date. You will be eligible to continue coverage for up to 18 months under the Consolidated Omnibus Reconciliation Act (COBRA). P&A Group, RIT's COBRA administrator, will send you information about continuing coverage. Dental coverage is also available through Via Benefits. You may want to compare the COBRA coverage and rates with the coverage that is available in your geographic area through Via Benefits to determine which coverage is best. If you elect the COBRA continuation coverage of the RIT dental plan, you would be able to enroll in dental coverage through Via Benefits when the COBRA coverage ends.

If you cover your pre-Medicare spouse/partner under your pre-Medicare policy, we will automatically set them up under an individual pre-Medicare policy on your Medicare eligibility date. We will also notify Lifetime Benefit Solutions (LBS) to update the billing information.

If you cover eligible children, they will continue with pre-Medicare coverage as well. They will be covered under your spouse/partner's policy or under an individual policy if both you and your spouse/partner are Medicare-eligible.

Vision, Legal Services Plan, Identity Theft Protection: You continue to be eligible for these benefits even when you become eligible for Medicare. Therefore, if enrolled, these benefits will continue and Lifetime Benefit Solutions (LBS) will continue to bill you.

Medical/Rx Plan continued

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

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

Children

Cold & Flu
Constipation
Earache
Fever
Nausea & Vomiting
Pink Eye

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	Panic Disorders	Eating Disorders
Bipolar Disorders	Stress	Grief and Loss
Depression	Trauma and PTSD	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
2. **App**—Download the MDLIVE app
3. **Text**—Text EXCELLUS to 635483
4. **Voice**—Call 1-866-692-5045

MDLIVE vs Your Own Doctor

MDLIVE is the telemedicine vendor that is part of RIT's medical coverage with Excellus BlueCross BlueShield. This is different than having a telehealth visit with your own doctor.

If you have a telehealth visit with your own doctor, the plan charge is the same as an in-person visit. Therefore, the copay is the same if you have an in-person visit or a telehealth visit with your own doctor.

It is only the telemedicine visits with an MDLIVE provider that have the lower copay. And, while we are still in the emergency state due to the COVID-19 pandemic, the copays for MDLIVE are waived, even if the visit is not COVID-related.

Reminder About Privacy Laws

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.

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 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"> \$130 allowance for a wide selection of frames \$150 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"> \$130 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	Glasses and Sunglasses <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. 	
	Retinal Screening <ul style="list-style-type: none"> No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam 	
	Laser Vision Correction <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, sending your youngest 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.

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)

For more details, go to www.rit.edu/benefits and click on the link for the Open Enrollment page.

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.

Reminder-Beneficiary Designations

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

Events such as death, marriage, 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 your beneficiaries for the RIT Retirement Savings Plan on the retirement plan section of the RIT HR website (www.rit.edu/benefits). 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.

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.

New Partnership Between RIT Human Resources-Benefits and the 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. 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.

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.

Open Enrollment Resources

Pre-Medicare retirees can take advantage of the resources we are making available to employees.

We have developed **Fact Sheets** for each benefit to provide a high level summary so you can learn a bit about a benefit at-a-glance. You can then determine if you want to review the more detailed information on the HR-Benefits website. We are hopeful the Fact Sheets will make it easier to consider your 2021 benefits options.

In addition, we also offer on-demand online Zoom presentations to help you make your choices.

Click on the Open Enrollment link on the RIT benefits website at www.rit.edu/benefits.

Contribution Rates-Group 2 (refer to page 7 for Group definition)

PLAN	LEVEL OF COVERAGE	MONTHLY RETIREE CONTRIBUTION				
		FULL-TIME SALARY LEVEL 1	FULL-TIME SALARY LEVEL 2	FULL-TIME SALARY LEVEL 3	FULL-TIME SALARY LEVEL 4	PART-TIME
Blue Point2 POS A	● Individual	\$195.76	\$290.01	\$339.21	\$387.51	\$467.89
	● 2 Person	\$466.47	\$631.11	\$713.48	\$803.47	\$1,029.35
	● Family	\$592.65	\$888.69	\$991.87	\$1,105.45	\$1,325.32
	● One Parent Family	\$538.05	\$734.72	\$828.60	\$929.99	\$1,137.43
Blue Point2 POS B	● Individual	\$168.11	\$252.70	\$298.58	\$343.71	\$431.54
	● 2 Person	\$390.80	\$542.82	\$616.81	\$698.95	\$943.59
	● Family	\$543.69	\$786.03	\$879.38	\$983.77	\$1,225.77
	● One Parent Family	\$423.99	\$569.70	\$640.36	\$725.44	\$987.17
Blue Point2 POS B No Drug	● Individual	\$9.63	\$62.43	\$92.19	\$120.76	\$224.53
	● 2 Person	\$97.62	\$148.74	\$189.01	\$236.67	\$514.78
	● Family	\$212.83	\$298.73	\$361.98	\$424.47	\$696.47
	● One Parent Family	\$104.34	\$169.79	\$211.16	\$262.05	\$566.30
Blue Point2 POS D	● Individual	\$10.81	\$72.25	\$101.60	\$129.84	\$142.51
	● 2 Person	\$118.61	\$170.73	\$210.99	\$258.47	\$536.73
	● Family	\$233.27	\$319.45	\$382.19	\$444.30	\$718.55
	● One Parent Family	\$127.32	\$193.51	\$234.98	\$285.71	\$588.35
Blue PPO (outside Rochester area)	● Individual	\$130.79	\$211.30	\$255.21	\$298.27	\$389.40
	● 2 Person	\$307.24	\$450.04	\$519.61	\$597.16	\$849.18
	● Family	\$474.33	\$679.84	\$768.11	\$867.23	\$1,117.70
	● One Parent Family	\$333.00	\$468.68	\$534.52	\$614.59	\$884.37
Vision Care	● Individual	\$9.64	\$9.64	\$9.64	\$9.64	\$9.64
	● 2 Person	\$19.26	\$19.26	\$19.26	\$19.26	\$19.26
	● Family	\$31.01	\$31.01	\$31.01	\$31.01	\$31.01
Dental Coverage - Standard	● Individual	\$30.89	\$30.89	\$30.89	\$30.89	\$30.89
	● 2 Person	\$72.24	\$72.24	\$72.24	\$72.24	\$72.24
	● Family	\$109.94	\$109.94	\$109.94	\$109.94	\$109.94
Dental Coverage - Enhanced	● Individual	\$39.51	\$39.51	\$39.51	\$39.51	\$39.51
	● 2 Person	\$93.70	\$93.70	\$93.70	\$93.70	\$93.70
	● Family	\$143.07	\$143.07	\$143.07	\$143.07	\$143.07
Legal Services (Hyatt)	● Retiree and Family	\$18.75	\$18.75	\$18.75	\$18.75	\$18.75
Identity Theft Protection-UltraSecure	● One Adult	\$9.95	\$9.95	\$9.95	\$9.95	\$9.95
	● Two Adults	\$19.90	\$19.90	\$19.90	\$19.90	\$19.90
Identity Theft Protection-UltraSecure+ Credit	● One Adult	\$16.95	\$16.95	\$16.95	\$16.95	\$16.95
	● Two Adults	\$33.90	\$33.90	\$33.90	\$33.90	\$33.90

Contribution Rates-Group 3 (refer to page 7 for Group definition)

PLAN	LEVEL OF COVERAGE	MONTHLY RETIREE CONTRIBUTION				
		FULL-TIME SALARY LEVEL 1	FULL-TIME SALARY LEVEL 2	FULL-TIME SALARY LEVEL 3	FULL-TIME SALARY LEVEL 4	PART-TIME
Blue Point2 POS A	● Individual	\$215.34	\$319.01	\$373.13	\$426.26	\$514.68
	● 2 Person	\$513.12	\$694.22	\$784.83	\$883.82	\$1,132.29
	● Family	\$651.92	\$977.56	\$1,091.06	\$1,216.00	\$1,457.85
	● One Parent Family	\$591.86	\$808.19	\$911.46	\$1,022.99	\$1,251.17
Blue Point2 POS B	● Individual	\$184.92	\$277.97	\$328.44	\$378.08	\$474.69
	● 2 Person	\$429.88	\$597.10	\$678.49	\$768.85	\$1,037.95
	● Family	\$598.06	\$864.63	\$967.32	\$1,082.15	\$1,348.35
	● One Parent Family	\$466.39	\$626.67	\$704.40	\$797.98	\$1,085.89
Blue Point2 POS B No Drug	● Individual	\$10.59	\$68.67	\$101.41	\$132.84	\$246.98
	● 2 Person	\$107.38	\$163.61	\$207.91	\$260.34	\$566.26
	● Family	\$234.11	\$328.60	\$398.18	\$466.92	\$766.12
	● One Parent Family	\$114.77	\$186.77	\$232.28	\$288.26	\$622.93
Blue Point2 POS D	● Individual	\$11.89	\$79.48	\$111.76	\$142.82	\$156.76
	● 2 Person	\$130.47	\$187.80	\$232.09	\$284.32	\$590.40
	● Family	\$256.60	\$351.40	\$420.41	\$488.73	\$790.41
	● One Parent Family	\$140.05	\$212.86	\$258.48	\$314.28	\$647.19
Blue PPO (outside Rochester area)	● Individual	\$143.87	\$232.43	\$280.73	\$328.10	\$428.34
	● 2 Person	\$337.96	\$495.04	\$571.57	\$656.88	\$934.10
	● Family	\$521.76	\$747.82	\$844.92	\$953.95	\$1,229.47
	● One Parent Family	\$366.30	\$515.55	\$587.97	\$676.05	\$972.81
Vision Care	● Individual	\$9.64	\$9.64	\$9.64	\$9.64	\$9.64
	● 2 Person	\$19.26	\$19.26	\$19.26	\$19.26	\$19.26
	● Family	\$31.01	\$31.01	\$31.01	\$31.01	\$31.01
Dental Coverage - Standard	● Individual	\$30.89	\$30.89	\$30.89	\$30.89	\$30.89
	● 2 Person	\$72.24	\$72.24	\$72.24	\$72.24	\$72.24
	● Family	\$109.94	\$109.94	\$109.94	\$109.94	\$109.94
Dental Coverage - Enhanced	● Individual	\$39.51	\$39.51	\$39.51	\$39.51	\$39.51
	● 2 Person	\$93.70	\$93.70	\$93.70	\$93.70	\$93.70
	● Family	\$143.07	\$143.07	\$143.07	\$143.07	\$143.07
Legal Services (Hyatt)	● Retiree and Family	\$18.75	\$18.75	\$18.75	\$18.75	\$18.75
Identity Theft Protection-UltraSecure	● One Adult	\$9.95	\$9.95	\$9.95	\$9.95	\$9.95
	● Two Adults	\$19.90	\$19.90	\$19.90	\$19.90	\$19.90
Identity Theft Protection-UltraSecure+ Credit	● One Adult	\$16.95	\$16.95	\$16.95	\$16.95	\$16.95
	● Two Adults	\$33.90	\$33.90	\$33.90	\$33.90	\$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			
Medical			
(Excellus Blue Cross Blue Shield)	(877) 253-4797	(585) 454-2845	www.excellusbcbcs.com/rit
(Via Benefits) Medicare Retirees	(888) 586-0693		https://my.viabenefits.com/rit
RRH Family Medicine at RIT	(585) 922-3100		https://www.rit.edu/affiliate/rrh/family-medicine-practice
Prescription Drug			
(OptumRx)	(855) 209-1300		www.optumRx.com
(Wegmans)	(800) 934-6267		www.wegmans.com
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

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