

Newsletter

Pre-Medicare LTD Recipients

Human Resources ■ Finance & Administration

November 2021

This newsletter concerns those receiving benefits under RIT's long-term disability plan, who we are referring to as "LTD Recipients." The information in this newsletter is for those who are pre-Medicare. There is a separate newsletter for Medicare-eligible LTD recipients; if you need the Medicare newsletter and did not receive it, please contact the RIT Service Center (RSC). Read more about the RSC on page 8. Contact information is on the back page.

Key Dates

November 22, 2021

LTD Open

Enrollment **Begins****December 13, 2021**

RIT LTD Open Enrollment

Ends

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
- Cancel or reduce life and/or AD&D coverage
- Enroll or cancel participation in the legal services plan
- Enroll, cancel, or change identity theft protection coverage

How to Enroll or Make Changes

Your current election for medical, dental, vision, life and AD&D insurance, legal services, and identity theft protection coverage will automatically continue into 2022. The enclosed blue **LTD Benefits Open Enrollment Form** shows your current benefits with the 2022 contribution amounts.

You can make changes to your benefits, enroll in new benefits, or cancel benefits by completing the enclosed blue **LTD Benefits Enrollment Form**.

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.

NOTE: Contact information can be found on the back page.

IMPORTANT: Due to the COVID-19 pandemic, please do **NOT** come to the HR office on the RIT campus.

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

Open Enrollment News

2022 Highlights (details enclosed)

Benefit	Coverage Update	Rates
Medical	<ul style="list-style-type: none"> • NEW coverage for hearing aids • NEW coverage for replacement of a functioning cochlear implant processor • NEW copays added back to POS A to replace deductible and coinsurance for <ul style="list-style-type: none"> ○ Inpatient Hospitalization ○ Outpatient Services ○ Advanced Imaging 	Increase
Prescription Drug	<ul style="list-style-type: none"> • Semi-annual update to formulary and excluded medications list • Adding utilization, diabetic, and opioid management programs for patient safety and shared savings 	Cost included in medical premiums
Dental	Two year enrollment lock removed	Increase <\$3 month
Vision	No change	No change
Legal Plan	No change	No change
Identity Theft Protection	New services added	No change

Important Information: Medical Plan Updates and Changes

Since the LTD contribution amounts are based on the employee contribution amounts, this information is important for you to understand. Medical and prescription drugs (Rx) costs rise every year. At RIT, the university supports 75% of the premium contribution and the employee pays 25% with some variation by plan choice, coverage level, and salary level. There are three ways to manage increased medical/Rx cost and RIT considers these options every year:

1. Employee contributions
2. RIT cost
3. Plan design features/patient cost-sharing for services

Last fall when planning for 2021, we faced a substantial cost increase that neither our employees nor RIT could take on. So we made a plan design change for all POS plans, adding a deductible and coinsurance for three types of services -- hospital inpatient, outpatient services, and advanced imaging -- that are used less frequently. Copays continue to apply for the most commonly used services such as office visits. We did not increase the employee contribution amount for 2021 – employees pay the same amount for coverage in 2021 as they did in 2020. RIT took on the entire premium increase.

While the deductible amounts and coinsurance percentage are low compared to the market, we understand that the change impacted those employees who were hospitalized or used outpatient or advanced imaging services. Beginning January 1, 2022, we will convert POS A back to the 2020 plan structure and reinstate copays in POS A for inpatient hospitalization, outpatient services, and advanced imaging, discontinuing the deductible and coinsurance feature for these services. Because of this major enhancement, premium contributions for POS A will increase much more than they will for the other plans. POS B, POS B No Drug, and POS D will continue to have the deductible and coinsurance feature for these three services and will have a smaller premium increase.

Open Enrollment News continued

Make an Informed Choice

We suggest you review your personal situation and carefully consider what medical plan is best for you and your family members. For those in POS A, consider switching to POS B or POS D.

And, as you will read below, beginning January 1, 2022, all plans will cover hearing aids and the replacement of a functioning cochlear implant processor (has only been covered under POS A), so this will no longer be a decision factor when making your plan choice.

You will find information and tools on the Open Enrollment website to help you make your plan choice for 2022. We encourage you to consider your decision carefully.

NEW coverage added to all RIT medical plans

We are pleased to announce that beginning January 1, 2022, all RIT POS plans and the Blue PPO will include the following coverage. Currently, this coverage is available only in POS A.

- **Hearing aids** - you will pay 20% and the plan will pay 80% for hearing aids purchased from a participating provider. The plan will cover up to \$3,000 per ear every three years.
- **Replacement of a functioning cochlear implant processor** - you will pay 20% and the plan will pay 80% for the replacement of a functioning cochlear implant processor. The plan will cover up to \$6,000 every six years.

Remove the 2-year lock for dental election changes

We are pleased to provide more flexibility for employees and pre-Medicare retirees. Effective January 1, 2022, there will no longer be a two-year lock for making changes. This means you can enroll, cancel, change dental plans, or change coverage levels during this year's open enrollment period. In addition, qualifying mid-year changes as described on page 1 will be allowed, provided you make the election within 31 days of the qualifying event.

IMPORTANT: If you or a family member who you cover under your RIT medical coverage becomes eligible for Medicare, please contact RIT Human Resources **immediately** to ensure you continue to have access to medical/prescription drug coverage.

Prescription Drug Updates

The OptumRx Pharmacy and Therapeutics Committee, comprised of physicians and pharmacists, meets regularly to provide clinical reviews of all medications to help inform decisions about the tier, exclusions list, and utilization programs. Refer to the summary on the HR website called Understanding your Formulary for helpful information.

Generally, there are updates to the formulary (tiers and exclusions) each January 1 and July 1; the updated lists are posted on the HR website. In addition, RIT is adopting additional utilization management programs as well as diabetic and opioid management programs. These programs focus on patient safety and shared savings.

If you are impacted by any of these programs, OptumRx will reach out to you directly.

2022 Health Care Information

2022 Common Medical/Rx Services At-A-Glance

For more detailed information, please refer to the **Medical Benefits Comparison Book** found in the healthcare section of the benefits website (www.rit.edu/benefits).

In-Network Medical Coverage	POS A		POS B and POS B No Drug		POS D	
	RRH ⁽¹⁾	Other In-Network	RRH ⁽¹⁾	Other In-Network	RRH ⁽¹⁾	Other In-Network
Annual Deductible (individual/family)	Not Applicable		\$250/\$500		\$300/\$600	
Coinsurance (patient pays/plan pays)	Not Applicable		10% / 90%		10% / 90%	
Annual Patient Maximum Out-of-Pocket (individual/family)	\$5,050/\$10,100		\$6,050/\$12,100		\$6,400/\$12,800	
Telemedicine with MD Live	N/A	\$10	N/A	\$10	N/A	\$10
RRH On-Campus Practice	\$20	N/A	\$20	N/A	\$20	N/A
Primary Care Physician (PCP)	\$30	\$35	\$35	\$40	\$40	\$45
Specialist	\$35	\$50	\$40	\$55	\$45	\$60
Urgent Care	\$55		\$60		\$65	
Emergency Room	\$115	\$140	\$140	\$190	\$165	\$215
Hospital Inpatient	\$150	\$200	10% coinsurance after deductible		10% coinsurance after deductible	
Hospital Outpatient or Ambulatory Surgical Center	\$70	\$140	10% coinsurance after deductible		10% coinsurance after deductible	
Laboratory & Pathology	Covered in Full		Covered in Full		Covered in Full	
X-ray	\$50		\$55		\$60	
Advanced Imaging (CT, MRI, etc.)	\$75		10% coinsurance after deductible		10% coinsurance after deductible	

Prescription Drug Coverage	POS A		POS B Only		POS D	
	Wegmans	Other Retail ⁽²⁾	Wegmans	Other Retail ⁽²⁾	Wegmans	Other Retail ⁽²⁾
Annual Deductible (individual/family)	Not Applicable		Not Applicable		\$1,250 per person, then copays	
Annual Patient Maximum Out-of-Pocket (individual/family)	\$2,150/\$4,300		\$2,150/\$4,300		\$2,300/\$4,600	
Up to 30-Day Supply at Retail						
Tier 1: Generic	\$15.00	\$17.00	\$15.00	\$17.00	\$25.00	\$30.00
Tier 2: Brand Name-Formulary (preferred)	\$35.00	\$40.00	\$35.00	\$40.00	\$70.00	\$80.00
Tier 3: Brand Name-Non-Formulary (non-preferred)	\$50.00	\$60.00	\$50.00	\$60.00	\$130.00	\$150.00
Up to 90-Day Supply at Wegmans or OptumRx Mail Order						
Tier 1: Generic	\$37.50	Not Available	\$37.50	Not Available	\$62.50	Not Available
Tier 2: Brand Name-Formulary (preferred)	\$87.50	Not Available	\$87.50	Not Available	\$175.00	Not Available
Tier 3: Brand Name-Non-Formulary (non-preferred)	\$125.00	Not Available	\$125.00	Not Available	\$325.00	Not Available

⁽¹⁾ The lower RRH copays do not apply to tests, treatments or any other services (e.g., allergy shots, chiropractic services, physical therapy, etc.).

⁽²⁾ The non-Wegmans 30-day retail copay applies only for acute medications (e.g., antibiotic), controlled substances and the first three fills of a maintenance medication (e.g., cholesterol lowering). The copay for the 4th fill of a maintenance medication at a non-Wegmans retail pharmacy will be 90-day copay amount.

We encourage you to check out the Open Enrollment website at www.rit.edu/benefits for helpful information and tools, including premium contribution rates, Medical Benefits Comparison Book, and an Excel calculator to model estimated total medical/Rx costs.

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, 2022. Also, the VSP premium will remain at its current 2021 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 2022, 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 is your RIT University ID (UID) (printed on the enclosed blue form).

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"> \$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 Legal Services 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 *LTD 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.

NOTE: If you enroll, do not begin any legal work prior to January 1, 2022 or it will not be covered.

Identity Theft Protection

During the open enrollment period, you can enroll, cancel, or change coverage for 2022. 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.

NOTE: You will need to provide the email address for each person you enroll.

Other Benefits - Enroll at Any Time

Personal Insurance: RIT offers employees, retirees, and LTD recipients 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 LTD 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 LTD ID Card and get a 10% discount on most items. Please note that this applies to LTD recipients 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.

Have Questions? The RIT Service Center Provides Benefits Support

The RIT Service Center (RSC) 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.

NOTE: The RSC will be closed Thursday, November 25 and Friday, November 26 for Thanksgiving.

Contribution Rates for Your RIT Benefits

Below are the monthly contribution rates for RIT benefits that continue for Medicare LTD recipients and their family members. In most cases, the deductions are taken from your LTD check. If the deductions are too high, Lifetime Benefit Solutions (LBS) will bill you monthly.

PLAN	LEVEL OF COVERAGE	MONTHLY LTD CONTRIBUTION			
		FULL-TIME SALARY LEVEL 1	FULL-TIME SALARY LEVEL 2	FULL-TIME SALARY LEVEL 3	FULL-TIME SALARY LEVEL 4
Blue Point2 POS A (<i>pre-Medicare only</i>)	● Individual	\$160.39	\$237.60	\$277.91	\$317.48
	● 2 Person	\$382.17	\$517.06	\$584.55	\$658.27
	● Family	\$485.55	\$728.09	\$812.63	\$905.68
	● One Parent Family	\$440.82	\$601.95	\$678.86	\$761.93
Blue Point2 POS B (<i>pre-Medicare only</i>)	● Individual	\$124.29	\$186.84	\$220.76	\$254.13
	● 2 Person	\$288.94	\$401.34	\$456.04	\$516.77
	● Family	\$399.11	\$581.16	\$650.18	\$727.35
	● One Parent Family	\$313.48	\$421.21	\$473.45	\$536.36
Blue Point2 POS B No Drug (<i>pre-Medicare only</i>)	● Individual	\$7.12	\$46.16	\$68.16	\$89.29
	● 2 Person	\$72.18	\$109.97	\$139.75	\$174.98
	● Family	\$157.36	\$220.87	\$267.64	\$313.83
	● One Parent Family	\$77.15	\$125.54	\$156.12	\$193.75
Blue Point2 POS D (<i>pre-Medicare only</i>)	● Individual	\$7.99	\$53.42	\$75.12	\$96.00
	● 2 Person	\$87.69	\$126.23	\$156.00	\$191.10
	● Family	\$172.47	\$236.19	\$282.57	\$328.50
	● One Parent Family	\$94.13	\$143.07	\$173.73	\$211.24
Blue PPO (<i>pre-Medicare only</i>) (<i>outside Rochester area</i>)	● Individual	\$96.70	\$156.23	\$188.69	\$220.53
	● 2 Person	\$227.16	\$332.74	\$384.18	\$441.51
	● Family	\$350.70	\$502.64	\$567.91	\$641.19
	● One Parent Family	\$246.21	\$346.52	\$395.20	\$454.40
Dental Plan-Standard	● Individual	\$10.21	\$10.21	\$10.21	\$10.21
	● 2 Person	\$23.88	\$23.88	\$23.88	\$23.88
	● Family	\$36.35	\$36.35	\$36.35	\$36.35
Dental Plan-Enhanced	● Individual	\$18.97	\$18.97	\$18.97	\$18.97
	● 2 Person	\$45.72	\$45.72	\$45.72	\$45.72
	● Family	\$70.06	\$70.06	\$70.06	\$70.06
Vision Care Plan	● Individual	\$9.64	\$9.64	\$9.64	\$9.64
	● 2 Person	\$19.26	\$19.26	\$19.26	\$19.26
	● Family	\$31.01	\$31.01	\$31.01	\$31.01
Legal Services Plan	● LTD Recipient and Family	\$18.75	\$18.75	\$18.75	\$18.75
Identity Theft Protection-UltraSecure	● One Adult	\$9.95	\$9.95	\$9.95	\$9.95
	● Two Adults	\$19.90	\$19.90	\$19.90	\$19.90
Identity Theft Protection-UltraSecure+ Credit	● One Adult	\$16.95	\$16.95	\$16.95	\$16.95
	● Two Adults	\$33.90	\$33.90	\$33.90	\$33.90

NOTES ABOUT COST SHARING

For those whose LTD was effective prior to January 1, 2006, refer to Salary Level 2 for your contribution information. For those whose LTD started on and after January 1, 2006, refer to the Salary Level you were in prior to LTD.

2022 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 Digital Den	(585) 475-2505		www.rit.edu/digitalden
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.		

HEALTH CARE

Medical

(Excellus Blue Cross Blue Shield)	(877) 253-4797	(585) 454-2845	www.excellusbcbs.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

Dental (Excellus BCBS)

	(800) 724-1675		www.excellusbcbs.com/rit
--	----------------	--	--

Vision Care Plan (VSP)

	(800) 877-7195	(800) 428-4833	www.vsp.com
--	----------------	----------------	--

Employee Assistance Plan

(Guidance Resources)	(844) 572-9730	(800) 697-0353	www.guidanceresources.com (webID: RITEAP)
----------------------	----------------	----------------	--

Retiree Billing

(Lifetime Benefit Solutions)	(800) 828-0078		
------------------------------	----------------	--	--

RETIREMENT PLAN

Fidelity	(800) 343-0860	(800) 259-9734	http://NetBenefits.com/RIT
TIAA (Main)	(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 (MetLife

Legal, formerly Hyatt)	(800) 821-6400	(800) 821-5955	www.legalplans.com access code is 570005
------------------------	----------------	----------------	---

Auto/Homeowners Insurance

(Mercer Voluntary Benefits)	(866) 272-8902		
-----------------------------	----------------	--	--

RARES (RARES@riversorg.com)

	(585) 789-0223		www.rares.org (ID is RARES4me)
--	----------------	--	---

Veterinary Pet Insurance

(Nationwide)	(877) 738-7874		www.petinsurance.com
--------------	----------------	--	--

The RIT 2022 LTD Benefits Open Enrollment Newsletter is distributed to LTD recipients 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.