

# Newsletter

## Pre-Medicare Retirees

Human Resources ■ Finance &amp; Administration

November 2021

*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.*

### Key Dates

**November 8, 2021**

Retiree Open  
Enrollment **Begins**

**November 26, 2021**

Retiree Open  
Enrollment **Ends**

**NOTE:** RIT is closed  
on November 25  
and 26. Forms  
received November  
29 will be accepted

**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 yellow 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 yellow **Retiree 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 yellow **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. Otherwise, you must wait until the next annual Open Enrollment. The event must be consistent with the change you want to make.

**Make informed benefits choices.**

Read this newsletter carefully and refer to the Open Enrollment website for more information and tools to help you make your 2022 benefits decisions.

## Open Enrollment News

### 2022 Highlights *(details enclosed)*

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

### Important Information: Medical Plan Updates and Changes

Since the pre-Medicare retiree 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.

#### **RIT Retirees Program**

Due to the pandemic, RIT has not hosted any retiree events this year. We encourage you to visit [www.rit.edu/retirees](http://www.rit.edu/retirees) for information on news, events, and other important information. You can also email [retirees@rit.edu](mailto:retirees@rit.edu) with questions.

### 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](http://www.rit.edu/benefits)).

In-Network Medical Coverage	POS A		POS B and POS B No Drug		POS D	
	RRH <sup>(1)</sup>	Other In-Network	RRH <sup>(1)</sup>	Other In-Network	RRH <sup>(1)</sup>	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 <sup>(2)</sup>	Wegmans	Other Retail <sup>(2)</sup>	Wegmans	Other Retail <sup>(2)</sup>
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	
<b>Up to 30-Day Supply at Retail</b>						
<b>Tier 1: Generic</b>	\$15.00	\$17.00	\$15.00	\$17.00	\$25.00	\$30.00
<b>Tier 2: Brand Name-Formulary (preferred)</b>	\$35.00	\$40.00	\$35.00	\$40.00	\$70.00	\$80.00
<b>Tier 3: Brand Name-Non-Formulary (non-preferred)</b>	\$50.00	\$60.00	\$50.00	\$60.00	\$130.00	\$150.00
<b>Up to 90-Day Supply at Wegmans or OptumRx Mail Order</b>						
<b>Tier 1: Generic</b>	\$37.50	Not Available	\$37.50	Not Available	\$62.50	Not Available
<b>Tier 2: Brand Name-Formulary (preferred)</b>	\$87.50	Not Available	\$87.50	Not Available	\$175.00	Not Available
<b>Tier 3: Brand Name-Non-Formulary (non-preferred)</b>	\$125.00	Not Available	\$125.00	Not Available	\$325.00	Not Available

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

<sup>(2)</sup> 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](http://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.**

## Reminders

---

### **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, 2022, 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 2022 contribution amount is listed on the enclosed yellow **Retiree Benefits Open Enrollment Form**.

Refer to the contribution rates on pages 10 and 11 of this newsletter

---

### **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](http://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.

---

## Medical/Rx Plan continued

### **If You Will Turn 65 in 2022**

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

About three months prior to your 65<sup>th</sup> 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. If it is your spouse who is becoming Medicare-eligible, we will change your coverage to an individual policy. 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 policy (if your spouse/partner becomes

Medicare-eligible) or your spouse/partner's policy (if you become Medicare-eligible) 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. If it is your spouse who is becoming Medicare-eligible, we will change your coverage to an individual policy. 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 policy (if your spouse/partner becomes Medicare-eligible) or your spouse/partner's policy (if you become Medicare-eligible) 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.

**NOTE: If you are enrolled in RIT vision coverage with VSP, this continues even when you become eligible for Medicare. You do not need to enroll in vision coverage with Via Benefits.**

## RIT's Vision Care Plan

If you or an eligible family member will need eyeglasses in 2022, RIT's vision coverage with VSP is a great benefit. NOTE: in order to cover a family member, you must also be enrolled. Below is a summary of the coverage.

**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 yellow form). The ID number for a surviving spouse is the surviving spouse's Social Security Number.

Benefit	Description	Copay
<b>WellVision Exam (routine)*</b>	Focuses on your eyes and overall wellness	\$15
<b>Prescription Glasses</b>		\$20
<b>Frame</b>	<ul style="list-style-type: none"> <li>\$150 allowance for a wide selection of frames</li> <li>\$170 allowance for featured frame brands</li> <li>20% savings on the amount over your allowance</li> </ul>	Included in prescription glasses
<b>Lenses</b>	<ul style="list-style-type: none"> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Polycarbonate lenses for dependent children</li> </ul>	Included in prescription glasses
<b>Lens Enhancements</b>	<ul style="list-style-type: none"> <li>Progressive lenses</li> <li>Average savings of 35-40% on other lens enhancements (e.g., anti-glare)</li> </ul>	\$0
<b>Contacts (instead of glasses)</b>	<ul style="list-style-type: none"> <li>\$150 allowance for contacts and contact lens exam (fitting and evaluation)</li> <li>15% savings on a contact lens exam (fitting and evaluation)</li> </ul>	\$0
<b>Diabetic Eyecare Plus Program</b>	<ul style="list-style-type: none"> <li>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.</li> </ul>	\$20
<b>Extra Savings</b>	<b>Glasses and Sunglasses</b> <ul style="list-style-type: none"> <li>Extra \$20 to spend on featured frame brands. Go to <a href="http://vsp.com/special-offers">vsp.com/special-offers</a> for details.</li> <li>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.</li> </ul>	
	<b>Retinal Screening</b> <ul style="list-style-type: none"> <li>No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam</li> </ul>	
	<b>Laser Vision Correction</b> <ul style="list-style-type: none"> <li>Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities</li> <li>After surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor</li> </ul>	

\* 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](http://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 MetLife Law (formerly Hyatt Legal), 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 yellow *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](http://www.rit.edu/benefits) and click on the link for the Open Enrollment link.

**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 yellow form. You will find details about the benefit on the HR website ([www.rit.edu/benefits](http://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)

**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 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](http://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.

**Contribution Rates-Group 2 (refer to page 5 for Group definition)**

PLAN	LEVEL OF COVERAGE	FULL-TIME SALARY LEVEL 1	FULL-TIME SALARY LEVEL 2	FULL-TIME SALARY LEVEL 3	FULL-TIME SALARY LEVEL 4	PART-TIME
<b>Blue Point2 POS A</b>	● Individual	\$256.62	\$380.16	\$444.65	\$507.97	\$571.18
	● 2 Person	\$611.47	\$827.29	\$935.27	\$1,053.24	\$1,257.01
	● Family	\$776.88	\$1,164.95	\$1,300.20	\$1,449.09	\$1,614.64
	● One Parent Family	\$705.30	\$963.11	\$1,086.18	\$1,219.09	\$1,387.33
<b>Blue Point2 POS B</b>	● Individual	\$198.86	\$298.94	\$353.22	\$406.61	\$492.46
	● 2 Person	\$462.30	\$642.14	\$729.66	\$826.83	\$1,077.73
	● Family	\$638.58	\$929.86	\$1,040.29	\$1,163.76	\$1,391.98
	● One Parent Family	\$501.57	\$673.94	\$757.52	\$858.18	\$1,126.13
<b>Blue Point2 POS B No Drug</b>	● Individual	\$11.39	\$73.86	\$109.06	\$142.86	\$257.42
	● 2 Person	\$115.49	\$175.95	\$223.60	\$279.97	\$590.85
	● Family	\$251.78	\$353.39	\$428.22	\$502.13	\$791.18
	● One Parent Family	\$123.44	\$200.86	\$249.79	\$310.00	\$650.96
<b>Blue Point2 POS D</b>	● Individual	\$12.78	\$85.47	\$120.19	\$153.60	\$164.80
	● 2 Person	\$140.30	\$201.97	\$249.60	\$305.76	\$635.26
	● Family	\$275.95	\$377.90	\$452.11	\$525.60	\$840.91
	● One Parent Family	\$150.61	\$228.91	\$277.97	\$337.98	\$691.78
<b>Blue PPO (outside Rochester area)</b>	● Individual	\$154.72	\$249.97	\$301.90	\$352.85	\$452.19
	● 2 Person	\$363.46	\$532.38	\$614.69	\$706.42	\$986.83
	● Family	\$561.12	\$804.22	\$908.66	\$1,025.90	\$1,288.32
	● One Parent Family	\$393.94	\$554.43	\$632.32	\$727.04	\$1,026.26
<b>Vision Care</b>	● 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
<b>Dental Coverage - Standard</b>	● Individual	\$31.42	\$31.42	\$31.42	\$31.42	\$31.42
	● 2 Person	\$73.49	\$73.49	\$73.49	\$73.49	\$73.49
	● Family	\$111.85	\$111.85	\$111.85	\$111.85	\$111.85
<b>Dental Coverage - Enhanced</b>	● Individual	\$40.18	\$40.18	\$40.18	\$40.18	\$40.18
	● 2 Person	\$95.33	\$95.33	\$95.33	\$95.33	\$95.33
	● Family	\$145.56	\$145.56	\$145.56	\$145.56	\$145.56
<b>Legal Services (Hyatt)</b>	● Retiree and Family	\$18.75	\$18.75	\$18.75	\$18.75	\$18.75
<b>Identity Theft Protection-UltraSecure</b>	● One Adult	\$9.95	\$9.95	\$9.95	\$9.95	\$9.95
	● Two Adults	\$19.90	\$19.90	\$19.90	\$19.90	\$19.90
<b>Identity Theft Protection-UltraSecure+ Credit</b>	● 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 5 for Group definition)**

PLAN	LEVEL OF COVERAGE	FULL-TIME SALARY LEVEL 1	FULL-TIME SALARY LEVEL 2	FULL-TIME SALARY LEVEL 3	FULL-TIME SALARY LEVEL 4	PART-TIME
<b>Blue Point2 POS A</b>	● Individual	\$282.28	\$418.18	\$489.12	\$558.77	\$628.30
	● 2 Person	\$672.62	\$910.02	\$1,028.80	\$1,158.56	\$1,382.71
	● Family	\$854.57	\$1,281.45	\$1,430.22	\$1,594.00	\$1,776.10
	● One Parent Family	\$775.83	\$1,059.42	\$1,194.80	\$1,341.00	\$1,526.06
<b>Blue Point2 POS B</b>	● Individual	\$218.75	\$328.83	\$388.54	\$447.27	\$541.71
	● 2 Person	\$508.53	\$706.35	\$802.63	\$909.51	\$1,185.50
	● Family	\$702.44	\$1,022.85	\$1,144.32	\$1,280.14	\$1,531.18
	● One Parent Family	\$551.73	\$741.33	\$833.27	\$944.00	\$1,238.74
<b>Blue Point2 POS B No Drug</b>	● Individual	\$12.53	\$81.25	\$119.97	\$157.15	\$283.16
	● 2 Person	\$127.04	\$193.55	\$245.96	\$307.97	\$649.94
	● Family	\$276.96	\$388.73	\$471.04	\$552.34	\$870.30
	● One Parent Family	\$135.78	\$220.95	\$274.77	\$341.00	\$716.06
<b>Blue Point2 POS D</b>	● Individual	\$14.06	\$94.02	\$132.21	\$168.96	\$181.28
	● 2 Person	\$154.33	\$222.17	\$274.56	\$336.34	\$698.79
	● Family	\$303.55	\$415.69	\$497.32	\$578.16	\$925.00
	● One Parent Family	\$165.67	\$251.80	\$305.77	\$371.78	\$760.96
<b>Blue PPO (outside Rochester area)</b>	● Individual	\$170.19	\$274.97	\$332.09	\$388.14	\$497.41
	● 2 Person	\$399.81	\$585.62	\$676.16	\$777.06	\$1,085.51
	● Family	\$617.23	\$884.64	\$999.53	\$1,128.49	\$1,417.15
	● One Parent Family	\$433.33	\$609.87	\$695.55	\$799.74	\$1,128.89
<b>Vision Care</b>	● 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
<b>Dental Coverage - Standard</b>	● Individual	\$31.42	\$31.42	\$31.42	\$31.42	\$31.42
	● 2 Person	\$73.49	\$73.49	\$73.49	\$73.49	\$73.49
	● Family	\$111.85	\$111.85	\$111.85	\$111.85	\$111.85
<b>Dental Coverage - Enhanced</b>	● Individual	\$40.18	\$40.18	\$40.18	\$40.18	\$40.18
	● 2 Person	\$95.33	\$95.33	\$95.33	\$95.33	\$95.33
	● Family	\$145.56	\$145.56	\$145.56	\$145.56	\$145.56
<b>Legal Services (Hyatt)</b>	● Retiree and Family	\$18.75	\$18.75	\$18.75	\$18.75	\$18.75
<b>Identity Theft Protection-UltraSecure</b>	● One Adult	\$9.95	\$9.95	\$9.95	\$9.95	\$9.95
	● Two Adults	\$19.90	\$19.90	\$19.90	\$19.90	\$19.90
<b>Identity Theft Protection-UltraSecure+ Credit</b>	● One Adult	\$16.95	\$16.95	\$16.95	\$16.95	\$16.95
	● Two Adults	\$33.90	\$33.90	\$33.90	\$33.90	\$33.90

## 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](http://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, 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		<a href="http://www.rit.edu/digitalden">www.rit.edu/digitalden</a>
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	<a href="http://www.rit.edu/registrar">www.rit.edu/registrar</a>
RIT Parking Office	The RSC also serves the Parking Office; see above RSC information.		
Osher Institute	(585) 292-8989		<a href="http://www.rit.edu/osher">www.rit.edu/osher</a>
<b>HEALTH CARE</b>			
<b>Medical</b>			
(Excellus Blue Cross Blue Shield)	(877) 253-4797	(585) 454-2845	<a href="http://www.excellusbcbs.com/rit">www.excellusbcbs.com/rit</a>
(Via Benefits) Medicare Retirees	(888) 586-0693		<a href="https://my.viabenefits.com/rit">https://my.viabenefits.com/rit</a>
RRH Family Medicine at RIT	(585) 922-3100		<a href="https://www.rit.edu/affiliate/rrh/family-medicine-practice">https://www.rit.edu/affiliate/rrh/family-medicine-practice</a>
<b>Prescription Drug</b>			
(OptumRx)	(855) 209-1300		<a href="http://www.optumRx.com">www.optumRx.com</a>
(Wegmans)	(800) 934-6267		<a href="http://www.wegmans.com">www.wegmans.com</a>
<b>Vision Care Plan (VSP)</b>	(800) 877-7195	(800) 428-4833	<a href="http://www.vsp.com">www.vsp.com</a>
<b>Retiree Billing (Lifetime Benefit Solutions)</b>	(800) 828-0078		
<b>RETIREMENT PLAN</b>			
Fidelity	(800) 343-0860	(800) 259-9734	<a href="http://NetBenefits.com/RIT">http://NetBenefits.com/RIT</a>
TIAA	(800) 842-2776 (585) 246-4600 (877) 209-3144 (local)	(800) 842-2755 (585) 246-4610	<a href="http://www.tiaa.org/rit">www.tiaa.org/rit</a>
<b>EMPLOYEE DISCOUNT SERVICES</b>			
<b>Identity Theft Protection (IdentityForce)</b>	(877) 694-3367		<a href="http://www.IdentityForce.com">www.IdentityForce.com</a>
<b>Legal Services Plan (MetLife Legal, formerly Hyatt Legal)</b>	(800) 821-6400	(800) 821-5955	<a href="http://www.info.legalplans.com">www.info.legalplans.com</a> access code is 570005
<b>Auto/Homeowners Insurance (Mercer Voluntary Benefits)</b>	(866) 272-8902		
<b>RARES</b> e-mail: <a href="mailto:RARES@riversorg.com">RARES@riversorg.com</a>	(585) 789-0223		<a href="http://www.rares.org">www.rares.org</a> (ID is RARES4me)
<b>Veterinary Pet Insurance (Nationwide)</b>	(877) 738-7874		<a href="http://www.petinsurance.com">www.petinsurance.com</a>

*The RIT 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.*