

Newsletter

Medicare LTD Recipients

Human Resources ■ Finance & Administration

November 2022

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 eligible for Medicare. There is a separate newsletter for pre-Medicare LTD recipients; if you need the pre-Medicare newsletter and did not receive it, please contact the RIT Service Center (RSC). Read more about the RSC on page 7. Contact information is on the back page.

Key Dates

Wed, Nov 9, 2022RIT LTD Open
Enrollment **Begins****Wed, Nov 30, 2022**RIT LTD Open Enrollment
Ends**Wed, Dec 7, 2022**Medicare Open
Enrollment **Ends**

Your current elections automatically continue. Refer to the enclosed blue form for your current elections with the 2023 contribution amounts.

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

- Enroll, cancel, or change dental care coverage
- Enroll, cancel, or change vision 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

**** You only need to return your form to RIT if you are making changes. ****

You will find benefits details in this newsletter as well as on the HR website on the special Open Enrollment webpage. Go to www.rit.edu/benefits.

Enrollment in medical and prescription drug coverage to supplement Original Medicare is a separate process through Via Benefits. The enrollment dates are October 15 through December 7. If you want to enroll or review other available plans and potentially change your coverage for 2023, Via Benefits can help you. You can contact Via Benefits at 888-586-0693/V.

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

IMPORTANT REMINDER

Do **not** enroll in health care coverage directly with an insurance company. If you do, the coverage you elected through Via Benefits **will be cancelled** and you will not have access to the RIT-funded HRA.

You only have access to the HRA if you are enrolled in medical coverage through Via Benefits.

2023 RIT Open Enrollment Information

Now is your opportunity to make a change

Generally, the Benefits Open Enrollment period is **your only opportunity to enroll, change, or cancel your benefits elections**, unless you have an IRS-qualified family or employment status change during the year (e.g., spouse gains or loses employment).

Your current election for dental, vision, life insurance, accidental death & dismemberment insurance, legal services, and identity theft protection coverage will automatically continue into 2023. *There are no changes in the coverage or contribution amounts for 2023.* The enclosed blue **LTD**

**** NO ACTION NEEDED IF YOU DO NOT WANT TO MAKE ANY CHANGES ****

You only need to return your form if you are making changes.

Benefits Open Enrollment Form shows your current benefits with the 2023 contribution amounts. If you want to make a change, please complete the enclosed form, sign it and return to RIT Human Resources.

Mid-Year Changes

If you have a qualified family or employment status change during the year (e.g., spouse gains or loses employment) and want to elect, change or cancel your coverage, you must make the coverage change **within 31 days of the event**. Otherwise, you must wait until the next annual Open Enrollment period. NOTE: the event must be consistent with the change you want to make.

To make a mid-year change, contact the RIT Service Center (RSC).

IMPORTANT: If you move...

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

You should also contact the RIT Service Center (RSC) to update your address.

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

IMPORTANT NOTE ABOUT RIT EMAIL

If you have kept your RIT email account, it will be closed automatically upon your death or when LTD ends.

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

Important Reminder: Review and Update Beneficiary Designations

Are your beneficiary designations up to date? Do you know who you named as your beneficiary for your life insurance or retirement savings? Events such as death, marriage, having a child, and divorce can drastically change your life. It's important that you regularly review your beneficiary designations to ensure they are up to date. The decision to change beneficiaries depends on many factors as well as your own personal and financial situation. It is important to make updates and changes in a timely manner to ensure your benefits are distributed the way you wish them to be.

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

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

Good News! RIT increases the Health Reimbursement Account (HRA) Credit for 2023

RIT is pleased to provide an increased HRA amount for 2023; your amount can be found on the enclosed blue form. The amounts are also listed in a knowledge article in the RSC portal at help.rit.edu - search for "2023 HRA" as well as in your record at Via Benefits.

Automatic Reimbursement

You can work with Via Benefits to enroll in an automatic reimbursement program so you can be reimbursed automatically each month for your health care and Medicare Part B premiums. If you are currently enrolled, you may need to take action to update your request for 2023.

- If you are utilizing the *Automatic Reimbursement* (A/R) feature, the new premium amount will be automatically updated and reimbursed. This feature is not available for all insurer carriers; it is only available if your insurance carrier notifies Via Benefits when you have paid your premium.
- If you submitted a request for *recurring premium reimbursement*, your reimbursement amount will not automatically change. You need to submit to Via Benefits a new recurring premium request annually, indicating the updated premium amount.

Health Reimbursement Arrangement (HRA) Eligible and Ineligible Expenses

Expenses that ARE eligible for reimbursement

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

Expenses that are NOT eligible for reimbursement

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

REMINDER: Special Catastrophic Prescription Drug HRA is Available

In the unlikely event you reach the catastrophic coverage level of Medicare Part D for an applicable year (the Federal Centers for Medicare and Medicaid Services (CMS) determines the amount annually; it will be \$7,400 in 2023), RIT provides special Catastrophic Prescription Drug Coverage reimbursement under the HRA plan.

If you reach the Catastrophic Prescription Drug Coverage reimbursement level, RIT will make a one-time contribution to a separate HRA Account that can only be used by the person who reached this level for prescription drug claims incurred during that calendar year.

For 2023, this one-time amount is \$1,800 per person and it would be allocated to your separate Catastrophic Rx HRA Account if you reach the Catastrophic level. This account is not a joint account with your spouse/partner. You would then be able to file eligible claims for reimbursement of your qualifying prescription drug expenses. The deadline for filing claims is March 31 of the following year. **Unused amounts in this account do not roll over to a future year.** Other HRA Account rules continue to apply. You can obtain a Catastrophic Prescription Drug Coverage reimbursement by contacting Via Benefits and requesting a claim form.

RIT's Vision Care Plan

RIT continues to receive great feedback about the vision coverage we offer through VSP. If you and/or your eligible family members will have prescription eyewear needs in 2023, this may be the plan for you.

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

Benefit	Description	Copay
WellVision Exam (routine)*	Focuses on your eyes and overall wellness	\$15
Prescription Glasses		\$20
Frame	<ul style="list-style-type: none"> \$150 allowance for a wide selection of frames \$170 allowance for featured frame brands 20% savings on the amount over your allowance 	Included in prescription glasses
Lenses	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Polycarbonate lenses for dependent children 	Included in prescription glasses
Lens Enhancements	<ul style="list-style-type: none"> Progressive lenses Average savings of 35-40% on other lens enhancements (e.g., anti-glare) 	\$0
Contacts (instead of glasses)	<ul style="list-style-type: none"> \$150 allowance for contacts and contact lens exam (fitting and evaluation) 15% savings on a contact lens exam (fitting and evaluation) 	\$0
Diabetic Eyecare Plus Program	<ul style="list-style-type: none"> Services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD). Retinal screening for eligible members with diabetes. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details. 	\$20
Extra Savings	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.

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

RIT's Legal Services Plan through MetLife Legal Plans (formerly Hyatt Legal) provides enrolled retirees with coverage for personal legal services if you engage with a participating attorney. Buying or selling a home and updating your will are just a couple of scenarios where attorneys can provide expert legal advice. If you join the RIT Legal Services Plan, you can get access to legal help for all of these matters and more; the cost is \$18.75 per month. **NOTE: do not contact an attorney until after your coverage effective date, which is January 1, 2023 for those who newly enroll.**

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.

Other Benefits – Enroll/Use 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.

Investment Advice and Financial Coaching: RIT has introduced a benefit with CAPTRUST for those who have funds in the RIT Retirement Savings Plan to help participants make decisions regarding their investments in the plan.

NOTE: If you enroll, do not begin any legal work prior to January 1, 2023 or it will not be covered.

Identity Theft Protection

During the open enrollment period, you can enroll, cancel, or change coverage for 2023. 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)

NOTE: You will need to provide the email address for each person you enroll. If you do not use the Internet and do not have an email address, do not enroll in coverage – protection only works if you have an email address.

IMPORTANT: *You must register and activate your account!* Identity Force will send you an email on January 1 with information about how to register and activate your account. Once you take those steps, your protection will begin.

RIT Services and Discounts

Tuition Waiver: You and your eligible family members continue to be eligible for Tuition Waiver (courses taken at RIT).

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

Access Privileges to RIT Facilities: By using your RIT 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. **NOTE: Your email account will be closed upon your death.**

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, www.rares.org.

Special Note About RIT Email

Earlier this year, RIT made changes in its email system to help make it more secure. If you have continued your RIT email and have not logged in recently, you will notice a change when you do. To log in to your email, go to <https://mymail.rit.edu/>. Before you can access your email you will need to set up the new security feature: **Duo Multi-Factor Authentication (MFA)**. Duo ensures that only you are able to access your account. To learn more about MFA, go to <https://www.rit.edu/its/mfa>. You will find a link on this page to set up Duo.

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 CONTRIBUTION
Dental-Standard Plan	● Individual	\$10.53
	● 2 Person	\$24.63
	● Family	\$37.48
Dental-Enhanced Plan	● Individual	\$19.56
	● 2 Person	\$47.15
	● Family	\$72.24
Vision Care (VSP)	● Individual	\$9.64
	● 2 Person	\$19.26
	● Family	\$31.01
Legal Services (<i>MetLife Legal, formerly Hyatt Legal</i>)	● LTD Recipient and Family	\$18.75
Identity Theft Protection-UltraSecure (<i>Identity Force</i>)	● One Adult	\$9.95
	● Two Adults	\$19.90
Identity Theft Protection-UltraSecure+ Credit (<i>Identity Force</i>)	● One Adult	\$16.95
	● Two Adults	\$33.90

Have Questions for RIT? The RIT Service Center (RSC) Provides Benefits Support

The RIT Service Center (RSC) provides customer service for most RIT benefits for employees, retirees, surviving spouses, and LTD recipients, *except as noted below about Via Benefits questions*. The RSC is an effective, efficient single point of contact for questions, service requests, and support. In utilizing the RSC, you will ensure you receive more immediate attention than waiting for us to reply to your email or voicemail.

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

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

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

Continue to contact Via Benefits for some topics. You should contact Via Benefits about the following:

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

2023 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, 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.		

HEALTH CARE

Via Benefits	(888) 586-0693		https://my.viabenefits.com/rit
Vision Care Plan (VSP)	(800) 877-7195	(800) 428-4833	www.vsp.com
Dental (Excellus BCBS)	(800) 724-1675		www.excellusbcbs.com/rit
Employee Assistance Plan (Guidance Resources)	(844) 572-9730	(800) 697-0353	www.guidanceresources.com (webID: RITEAP)
Retiree Billing (Lifetime Benefit Solutions)	(800) 828-0078		

OTHER INSURANCE

Life and AD&D (Prudential, ID#50757)	(877) 908-4778		www.prudential.com/mybenefits
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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, formerly Hyatt Legal)	(800) 821-6400	(800) 821-5955	www.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)

The RIT 2023 LTD Benefits Open Enrollment Newsletter is distributed to retirees to help explain RIT's benefits plans, describe features and provide information 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.