

Newsletter

Pre-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 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 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

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 medical coverage
- 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.

2023 Updates

- There will be no plan design changes for 2023 other than an increase in the maximum patient out-of-pocket medical and prescription drug cost that occurs each year.
- The employee medical premium increases scheduled to go into effect in January 2023 will be delayed until July 2023, and RIT will absorb this increase for employees. This rule will also apply to pre-Medicare LTD recipients. You will find the January to June and July to December contribution amounts on the enclosed blue form, if you are enrolled in medical coverage.

Open Enrollment News

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 the POS medical plan service area, please contact the RIT Service Center (RSC) about changing to the Blue PPO as well as 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.

Open Enrollment News continued

Making Your 2023 Medical Plan Choice

We encourage you to take the time to review your personal situation and carefully consider what medical plan is best for you and your family. Use the Excel calculator on the HR website to determine the estimated number and types of services you and your family may need in 2023. Compare your total estimated costs (out-of-pocket costs **plus** monthly contributions) for the different plans to determine which plan is your best option.

Reminder: all the pre-Medicare RIT plans have coverage for hearing aids and the replacement of a functioning cochlear implant processor.

IMPORTANT: If you or a family member who you cover under your RIT medical coverage becomes eligible for Medicare, please contact the RIT Service Center (RSC) **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. Generally, OptumRx makes updates to the formulary (tiers and exclusions) each January 1 and July 1 and we post the updated lists on the HR website. If you or a covered family member are impacted by any changes, OptumRx will send a notification in advance to the patient by U.S. Mail. RIT continues to review the available OptumRx programs that focus on patient safety and shared savings. In 2023, we are adopting a program to improve medication adherence and another that identifies patients with five or more medications for chronic conditions to identify unnecessary or adverse drug events.

Save on Your Prescriptions at Wegmans Pharmacies

RIT has had a preferred pharmacy arrangement with Wegmans Pharmacy for many years.

- Your copays will be lower at Wegmans than other retail pharmacies.
- You can purchase a 90-day supply of a maintenance medication at Wegmans, which you cannot do at any other retail pharmacy.

Wegmans Home Delivery is an option for those with maintenance medications. So, if it is not convenient for you to go to a Wegmans Pharmacy, you can still take advantage of the lower copays.

It is easy to transfer your prescription from another pharmacy to Wegmans Home Delivery. You can call Wegmans at 800-934-4797 for assistance.

For copay details, refer to the HR website.

2023 Health Care Information

2023 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) | \$5,250/\$10,500 | | \$6,250/\$12,500 | | \$6,600/\$13,200 | |
| 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) | \$2,350/\$4,700 | | \$2,350/\$4,700 | | \$2,500/\$5,000 | |
| 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

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 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.

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.

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

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.

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.

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.

Contribution Rates for Your RIT Benefits

Below are the monthly contribution rates for RIT benefits that continue for pre-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 (MetLife Legal, formerly Hyatt Legal) | ● Retiree and Family | \$18.75 |
| Identity Theft Protection-UltraSecure (Identity Force) | ● One Adult | \$9.95 |
| | ● Two Adults | \$19.90 |
| Identity Theft Protection-UltraSecure+ Credit (Identity Force) | ● One Adult | \$16.95 |
| | ● Two Adults | \$33.90 |

Medical Contribution Rates

Below are the monthly contribution rates for RIT benefits that continue for pre-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.

| | | MONTHLY LTD CONTRIBUTION | | | | | | | |
|--|---------------------|--------------------------|----------|--------------------------|----------|--------------------------|----------|--------------------------|------------|
| PLAN | LEVEL OF COVERAGE | FULL-TIME SALARY LEVEL 1 | | FULL-TIME SALARY LEVEL 2 | | FULL-TIME SALARY LEVEL 3 | | FULL-TIME SALARY LEVEL 4 | |
| | | Jan-Jun | Jul-Dec | Jan-Jun | Jul-Dec | Jan-Jun | Jul-Dec | Jan-Jun | Jul-Dec |
| Blue Point2 POS A | ● Individual | \$160.39 | \$174.02 | \$237.60 | \$259.58 | \$277.91 | \$305.70 | \$317.48 | \$352.40 |
| | ● 2 Person | \$382.17 | \$414.65 | \$517.06 | \$564.89 | \$584.55 | \$643.01 | \$658.27 | \$730.68 |
| | ● Family | \$485.55 | \$526.82 | \$728.09 | \$795.44 | \$812.63 | \$893.89 | \$905.68 | \$1,005.30 |
| | ● One Parent Family | \$440.82 | \$478.29 | \$601.95 | \$657.63 | \$678.86 | \$746.75 | \$761.93 | \$845.74 |
| Blue Point2 POS B | ● Individual | \$124.29 | \$134.85 | \$186.84 | \$204.12 | \$220.76 | \$242.84 | \$254.13 | \$282.08 |
| | ● 2 Person | \$288.94 | \$313.50 | \$401.34 | \$438.46 | \$456.04 | \$501.64 | \$516.77 | \$573.61 |
| | ● Family | \$399.11 | \$430.63 | \$581.16 | \$634.92 | \$650.18 | \$715.20 | \$727.35 | \$807.36 |
| | ● One Parent Family | \$313.48 | \$340.13 | \$421.21 | \$460.17 | \$473.45 | \$520.80 | \$536.36 | \$595.36 |
| Blue Point2 POS B No Drug | ● Individual | \$7.12 | \$7.73 | \$46.16 | \$50.43 | \$68.16 | \$74.98 | \$89.29 | \$99.11 |
| | ● 2 Person | \$72.18 | \$78.32 | \$109.97 | \$120.14 | \$139.75 | \$153.73 | \$174.98 | \$194.23 |
| | ● Family | \$157.36 | \$170.74 | \$220.87 | \$241.30 | \$267.64 | \$294.40 | \$313.83 | \$348.35 |
| | ● One Parent Family | \$77.15 | \$83.71 | \$125.54 | \$137.15 | \$156.12 | \$171.73 | \$193.75 | \$215.06 |
| Blue Point2 POS D | ● Individual | \$7.99 | \$8.67 | \$53.42 | \$58.36 | \$75.12 | \$82.63 | \$96.00 | \$106.56 |
| | ● 2 Person | \$87.69 | \$95.14 | \$126.23 | \$137.91 | \$156.00 | \$171.60 | \$191.10 | \$212.12 |
| | ● Family | \$172.47 | \$187.13 | \$236.19 | \$258.04 | \$282.57 | \$310.83 | \$328.50 | \$364.64 |
| | ● One Parent Family | \$94.13 | \$102.13 | \$143.07 | \$156.30 | \$173.73 | \$191.10 | \$211.24 | \$234.48 |
| Blue PPO (outside Rochester area) | ● Individual | \$96.70 | \$104.92 | \$156.23 | \$170.68 | \$188.69 | \$207.56 | \$220.53 | \$244.79 |
| | ● 2 Person | \$227.16 | \$246.47 | \$332.74 | \$363.52 | \$384.18 | \$422.60 | \$441.51 | \$490.08 |
| | ● Family | \$350.70 | \$380.51 | \$502.64 | \$549.13 | \$567.91 | \$624.70 | \$641.19 | \$711.72 |
| | ● One Parent Family | \$246.21 | \$267.14 | \$346.52 | \$378.57 | \$395.20 | \$434.72 | \$454.40 | \$504.38 |

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.

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 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. | | |
| 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) |

The RIT 2023 LTD Benefits Open Enrollment Newsletter is distributed to LTD recipients 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.