

# Newsletter

## Pre-Medicare Retirees

Human Resources ■ Finance & Administration

November 2022

*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 last page.*

### Key Dates

**Mon, Nov 7, 2022** RIT  
Retiree Open  
Enrollment **Begins**

**Mon, Nov 28, 2022**  
RIT Retiree Open  
Enrollment **Ends**

**Wed, Jun 7, 2023**  
**Annual Retiree  
Luncheon at Gordon  
Field House**

Watch for your invite in  
the U.S. Mail next spring.

**Your current elections automatically continue. Refer to the enclosed green 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 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

There are no plan design changes for 2023 other than an increase in the medical/Rx maximum patient out-of-pocket cost that occurs each year.

Take the time to review your medical and prescription drug needs. Use the Excel calculator on the HR website to project your total expected costs (monthly contribution plus your estimated out of pocket costs).

Refer to the special Open Enrollment webpage for details, including employee cost sharing information ([rit.edu/benefits](http://rit.edu/benefits)).

### **\*\* IMPORTANT MEDICAL COST SHARING UPDATE \*\***

The pre-Medicare medical contribution rates will increase **two times** in 2023:

1. January 1
2. July 1

Pre-Medicare retiree medical contributions continue to increase based on the phased increase schedule announced in 2018. Refer to page 5 for more details.

## Open Enrollment News

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### **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).

**You can make changes to the following RIT benefits, which will be effective January 1, 2023:**

- Pre-Medicare Medical
- Pre-Medicare Dental
- Vision Care
- Legal Services Plan
- Identity Theft Protection

**Your current elections will automatically continue into 2023.** The enclosed green **Retiree 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**

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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).

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

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

### **IMPORTANT: If you move...**

If you move out of the Rochester area or back to the Rochester area, you will need to change medical plans. The Point of Service (POS) plans are available for those who live in the Rochester area. If you live outside the Rochester area, you can enroll in the Blue PPO. You will find plan details on the HR website.

To change plans and to update your address, please contact the RIT Service Center (RSC).

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.***

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).

## Making your 2023 Medical Plan Choice

For those who live in the Rochester area, you will find an at-a-glance POS plan comparison on the next page. For more details, refer to the information on the HR website.

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 members. Use the Excel calculator on the HR website to determine the estimated number and types of services you and your family expect 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.

For those who live outside the Rochester area, you continue to be eligible for the Blue PPO; plan details are on the HR website.

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

You will find information and tools on the Open Enrollment website to help you make your plan choice for 2023. We encourage you to consider your decision carefully.

### Save on Your Prescriptions at Wegmans Pharmacies

RIT has had a preferred pharmacy arrangement with Wegmans Pharmacies 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 chart on page 4.

### 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.

## 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](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)	\$5,250/\$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 <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)	\$2,350/\$4,700		\$2,350/\$4,700		\$2,500/\$5,000	
<b>Up to 30-Day Supply at Retail</b>						
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
<b>Up to 90-Day Supply at Wegmans or OptumRx Mail Order</b>						
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

<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.**

## Other Health Care Information

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### Pre-Medicare Medical Cost Sharing

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. Effective January 1, 2023, the phase in continues (shown below).

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

### **IMPORTANT: Pre-Medicare retiree medical contributions will increase January 1, 2023 and July 1, 2023.**

The employee contribution amounts will remain the same from January through June of 2023 (i.e., remain at the 2022 rates) and will increase July 1, 2023. Since the pre-Medicare retiree medical contribution amounts are based on the employee contribution amounts, pre-Medicare retirees will have an increase on January 1, 2023 and on July 1, 2023. If you are currently enrolled, your cost sharing group and contribution amounts are indicated on the enclosed green form. Refer to the contribution rates on pages 10 and 11 of this newsletter

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### Convenient Health Care with the MDLive Telemedicine Benefit

With your RIT pre-Medicare medical coverage, the telemedicine benefit with **MDLIVE** gives you the option of having a virtual doctor visit by telephone, email or video chat for various conditions. You have access to U.S. board certified providers for non-emergency medical and behavioral health conditions 24 hours a day, seven days a week. You can even schedule recurring appointments with the same therapist for behavioral health care. The good news is that the copay is only \$10. Activate it through your online Excellus member account and download the MDLIVE app. For details, refer to the Excellus website: <https://member.excellusbcb.com/find-a-doctor/telemedicine>. Below are common reasons to access telemedicine.

Medical Conditions		Behavioral Health	
• Cold & Flu	• Pink Eye	• Addiction	• Stress
• Fever	• Rash	• Depression	• Grief and Loss

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### Have Questions for RIT? 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. In utilizing the RSC, you will ensure you receive more immediate attention than waiting for us to reply to your email or phone call.

- 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 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.

## Becoming Medicare Eligible

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### **If You Will Turn 65 in 2023**

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

Several 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 pre-Medicare 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/partner 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 2023, RIT's vision coverage with VSP is a great benefit.

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

NOTE: in order to cover a family member, you must also be enrolled. Below is a summary of the coverage.

Benefit	Description	Copay
<b>WellVision Exam*</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, lined trifocal lenses, and progressive lenses</li> <li>Impact-resistant lenses for 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</b> ( <i>instead of glasses</i> )	<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>Essential Medical Eye Care</b> ( <i>available as needed</i> )	<ul style="list-style-type: none"> <li>Retinal screening for members with diabetes</li> <li>Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more.</li> <li>Coordination with your medical coverage may apply. Ask your VSP doctor for details.</li> </ul>	\$0 per screening \$20 per exam
<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**

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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](http://www.truhearing.com/vsp) or call 877-396-7194/V with questions.

### **RIT's Legal Services Plan**

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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 green *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 webpage.

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

## **Identity Theft Protection**

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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 green 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. 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.



## **Other Benefits – Enroll/Use at Any Time**

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**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.

### **Take Classes for FREE through Osher Lifelong Learning Institute**

RIT's unique program for adults age 50+ now offers interactive, online courses in addition to its traditional in-person classes which means all retirees can participate, regardless of where you live. And it's free for an entire term! Take an unlimited number of classes in subjects like current events, Spanish, creative or memoir writing, literature, geology, music, physics, the brain, and many more. View the fall course catalog at [www.rit.edu/osher](http://www.rit.edu/osher) (a winter catalog will be available in mid-November). Contact Osher at [osher@rit.edu](mailto:osher@rit.edu) or 585-292-8989 to begin your free trial.

## **RIT Services and Discounts**

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**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. **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.

### **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.

## **RIT Retirees Program**

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RIT's Division of University Advancement works with the Retiree Committee to plan retiree events, such as the annual Retiree Luncheon. We encourage you to visit [www.rit.edu/retirees](http://www.rit.edu/retirees) for information on news and events for retirees. You can also view photos from previous retiree events as well as provide your email address so you can receive emails, including the invitation to the annual Retiree Luncheon (there will also be a mailing by U.S. Mail about the luncheon).

**IMPORTANT NOTE:** *If you unsubscribe from the University Advancement emails, you will be removed from the email invitation list for the annual Retiree Luncheon.*

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

<b>Pre-Medicare-Group 2*</b>		MONTHLY RETIREE 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		PART-TIME	
		Jan-Jun	Jul-Dec	Jan-Jun	Jul-Dec	Jan-Jun	Jul-Dec	Jan-Jun	Jul-Dec	Jan-Jun	Jul-Dec
<b>Blue Point2 POS A</b>	● Individual	\$288.70	\$313.24	\$427.68	\$467.24	\$500.24	\$550.26	\$571.46	\$634.32	\$642.58	\$696.01
	● 2 Person	\$687.91	\$746.37	\$930.71	\$1,016.80	\$1,052.19	\$1,157.42	\$1,184.89	\$1,315.22	\$1,414.13	\$1,533.08
	● Family	\$873.99	\$948.28	\$1,310.56	\$1,431.79	\$1,462.73	\$1,609.00	\$1,630.22	\$1,809.54	\$1,816.47	\$1,969.34
	● One Parent Family	\$793.48	\$860.92	\$1,083.51	\$1,183.73	\$1,221.95	\$1,344.15	\$1,371.47	\$1,522.33	\$1,560.74	\$1,696.19
<b>Blue Point2 POS B</b>	● Individual	\$223.72	\$242.73	\$336.31	\$367.42	\$397.37	\$437.11	\$457.43	\$507.74	\$554.02	\$598.73
	● 2 Person	\$520.09	\$564.30	\$722.41	\$789.23	\$820.87	\$902.95	\$930.19	\$1,032.50	\$1,212.44	\$1,311.59
	● Family	\$718.40	\$775.13	\$1,046.09	\$1,142.86	\$1,170.32	\$1,287.36	\$1,309.23	\$1,453.25	\$1,565.98	\$1,694.41
	● One Parent Family	\$564.26	\$612.23	\$758.18	\$828.31	\$852.21	\$937.44	\$965.45	\$1,071.65	\$1,266.89	\$1,373.94
<b>Blue Point2 POS B No Drug</b>	● Individual	\$12.82	\$13.91	\$83.09	\$90.77	\$122.69	\$134.96	\$160.72	\$178.40	\$289.60	\$318.40
	● 2 Person	\$129.92	\$140.98	\$197.95	\$216.25	\$251.55	\$276.71	\$314.96	\$349.61	\$664.70	\$730.87
	● Family	\$283.25	\$307.33	\$397.57	\$434.34	\$481.75	\$529.92	\$564.89	\$627.03	\$890.08	\$977.69
	● One Parent Family	\$138.87	\$150.68	\$225.97	\$246.87	\$281.02	\$309.11	\$348.75	\$387.11	\$732.33	\$805.43
<b>Blue Point2 POS D</b>	● Individual	\$14.38	\$15.61	\$96.16	\$105.05	\$135.22	\$148.73	\$172.80	\$191.81	\$185.40	\$185.40
	● 2 Person	\$157.84	\$171.25	\$227.21	\$248.24	\$280.80	\$308.88	\$343.98	\$381.82	\$714.67	\$780.28
	● Family	\$310.45	\$336.83	\$425.14	\$464.47	\$508.63	\$559.49	\$591.30	\$656.35	\$946.03	\$1,032.64
	● One Parent Family	\$169.43	\$183.83	\$257.53	\$281.34	\$312.71	\$343.98	\$380.23	\$422.06	\$778.25	\$850.54
<b>Blue PPO (outside Rochester area)</b>	● Individual	\$174.06	\$188.86	\$281.21	\$307.22	\$339.64	\$373.61	\$396.95	\$440.62	\$508.72	\$548.23
	● 2 Person	\$408.89	\$443.65	\$598.93	\$654.34	\$691.52	\$760.68	\$794.72	\$882.14	\$1,110.19	\$1,197.58
	● Family	\$631.26	\$684.92	\$904.75	\$988.43	\$1,022.24	\$1,124.46	\$1,154.14	\$1,281.10	\$1,449.36	\$1,564.34
	● One Parent Family	\$443.18	\$480.85	\$623.74	\$681.43	\$711.36	\$782.50	\$817.92	\$907.88	\$1,154.54	\$1,248.64

**\* NOTES ABOUT COST SHARING**

1) There are two pre-Medicare cost sharing groups as follows:

**Group 2** is what was formerly known as the Benchmark group. These employees were hired before January 1, 2004 and were age 35 or over on January 1, 2008.

**Group 3** is what was 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.

2) For pre-Medicare retirees who retired prior to January 1, 2006, refer to Salary Level 2 for your contribution information. For retirees who retired on and after January 1, 2006, refer to the Salary Level you were in prior to retirement.

**Contribution Rates-Group 3 (refer to page 5 for details)**

<b>Pre-Medicare-Group 3*</b>		MONTHLY RETIREE 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		PART-TIME	
		Jan-Jun	Jul-Dec	Jan-Jun	Jul-Dec	Jan-Jun	Jul-Dec	Jan-Jun	Jul-Dec	Jan-Jun	Jul-Dec
Blue Point2 POS A	● Individual	\$317.57	\$344.56	\$470.45	\$513.96	\$550.26	\$605.29	\$628.61	\$697.75	\$706.84	\$765.61
	● 2 Person	\$756.70	\$821.01	\$1,023.78	\$1,118.48	\$1,157.41	\$1,273.16	\$1,303.38	\$1,446.74	\$1,555.54	\$1,686.39
	● Family	\$961.39	\$1,043.11	\$1,441.62	\$1,574.97	\$1,609.00	\$1,769.90	\$1,793.24	\$1,990.49	\$1,998.12	\$2,166.27
	● One Parent Family	\$872.83	\$947.01	\$1,191.86	\$1,302.10	\$1,344.15	\$1,478.57	\$1,508.62	\$1,674.56	\$1,716.81	\$1,865.81
Blue Point2 POS B	● Individual	\$246.09	\$267.00	\$369.94	\$404.16	\$437.11	\$480.82	\$503.17	\$558.51	\$609.42	\$658.60
	● 2 Person	\$572.10	\$620.73	\$794.65	\$868.15	\$902.96	\$993.25	\$1,023.21	\$1,135.75	\$1,333.68	\$1,442.75
	● Family	\$790.24	\$852.64	\$1,150.70	\$1,257.15	\$1,287.35	\$1,416.10	\$1,440.15	\$1,598.58	\$1,722.58	\$1,863.85
	● One Parent Family	\$620.69	\$673.45	\$834.00	\$911.14	\$937.43	\$1,031.18	\$1,062.00	\$1,178.82	\$1,393.58	\$1,511.33
Blue Point2 POS B No Drug	● Individual	\$14.10	\$15.30	\$91.40	\$99.85	\$134.96	\$148.46	\$176.79	\$196.24	\$318.56	\$350.24
	● 2 Person	\$142.91	\$155.08	\$217.75	\$237.88	\$276.71	\$304.38	\$346.46	\$384.57	\$731.17	\$803.96
	● Family	\$311.58	\$338.06	\$437.33	\$477.77	\$529.93	\$582.91	\$621.38	\$689.73	\$979.09	\$1,075.46
	● One Parent Family	\$152.76	\$165.75	\$248.57	\$271.56	\$309.12	\$340.02	\$383.63	\$425.82	\$805.56	\$885.97
Blue Point2 POS D	● Individual	\$15.82	\$17.17	\$105.78	\$115.56	\$148.74	\$163.60	\$190.08	\$210.99	\$203.94	\$203.94
	● 2 Person	\$173.62	\$188.38	\$249.93	\$273.06	\$308.88	\$339.77	\$378.38	\$420.00	\$786.14	\$858.31
	● Family	\$341.50	\$370.51	\$467.65	\$510.92	\$559.49	\$615.44	\$650.43	\$721.99	\$1,040.63	\$1,135.90
	● One Parent Family	\$186.37	\$202.21	\$283.28	\$309.47	\$343.98	\$378.38	\$418.25	\$464.27	\$856.08	\$935.59
Blue PPO <i>(outside Rochester area)</i>	● Individual	\$191.47	\$207.75	\$309.33	\$337.94	\$373.60	\$410.97	\$436.65	\$484.68	\$559.59	\$603.05
	● 2 Person	\$449.78	\$488.02	\$658.82	\$719.77	\$760.67	\$836.75	\$874.19	\$970.35	\$1,221.21	\$1,317.34
	● Family	\$694.39	\$753.41	\$995.23	\$1,087.27	\$1,124.46	\$1,236.91	\$1,269.55	\$1,409.21	\$1,594.30	\$1,720.77
	● One Parent Family	\$487.50	\$528.94	\$686.11	\$749.57	\$782.50	\$860.75	\$899.71	\$998.67	\$1,269.99	\$1,373.50

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**Group 3** is what was 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.

2) For pre-Medicare retirees who retired prior to January 1, 2006, refer to Salary Level 2 for your contribution information. For retirees who retired on and after January 1, 2006, refer to the Salary Level you were in prior to retirement.

## 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](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 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.excellusbcbcs.com/rit">www.excellusbcbcs.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>
Investment Advice Program (CAPTRUST)	(800) 967-9948		<a href="http://www.captrustadvice.com">www.captrustadvice.com</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)

*The RIT Retiree 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.*