

2018 Benefits Enrollment NEWSLETTER

Human Resources ■ Finance & Administration

EMPLOYEE EDITION

October 2017

2017 Key Dates

October 23
Open Enrollment **Begins**

October 24 & 25
Benefits Fair
9:00 a.m. – 3:00 p.m.
(both days) Fireside Lounge,
Student Alumni Union

November 15
Open Enrollment **Ends**

Dear Colleagues:

Over the past four years, RIT employees have had either no increase or a very small increase in their medical contribution amounts. However, this coming year will be different. To help minimize the anticipated premium increases to employees, RIT will absorb 70% of the projected increase. See pages 4-5 to understand what is driving the increase and for details of the 2018 copays, and pages 14-15 for 2018 payroll contribution amounts.

I encourage those in our POS A and POS B medical plans to take this opportunity to consider whether you may want to switch your coverage from a higher benefit/higher premium contribution plan to POS D, a plan with somewhat lower benefits but also lower employee contributions. Our aggregate data (not individually identifiable) suggests that there are a lot of people who are covered by the higher benefit plans (such as POS A) who rarely have medical services beyond preventive services that are covered in full under all RIT plans. It may be beneficial to select a different plan. We provide some very helpful resources on the HR website. Please refer to page 7 for details.

Another way RIT is helping employees with potential out-of-pocket savings is with the introduction of a new feature, called telemedicine. Telemedicine provides employees access to a national network of U.S. Board certified physicians, called MDLive.

With this option, you can visit with a doctor right from your home or on the go for non-emergency medical conditions. Telemedicine provides the added convenience of 24/7 access as well as a much-reduced cost: under every RIT plan, the copay for a telemedicine visit will be \$10. See the article on page 6 for more details.

You may recall we introduced the Enhanced Dental Plan for 2017. At that time, we informed you that there would be a dental enrollment every other year. Therefore, 2018 is **not** a dental enrollment year; whatever dental election you made (enrolled or waived coverage) for 2017 will carry over to 2018. There is a very small increase in the employee contributions for both dental plans.

We originally introduced an identity theft protection benefit for 2016; for 2018, we are adding another option to address differing needs. You can learn more about this protection on page 9.

We hope to see you at the Benefits Fair on October 24 and 25 in the Fireside Lounge, SAU.

Sincerely,



Renee Brownstein

Associate Director, Human Resources

2018 Open Enrollment News

WHO MUST ENROLL?

Your current medical, vision, dental, life, AD&D, LTD, legal services coverage, and identity theft protection continues automatically into 2018. The Beneflex Dependent Day Care Spending Account and the Beneflex Health Care Spending Account do **not** continue automatically—if you want to participate in Beneflex for 2018, you **must** enroll.

YOUR ONLY OPPORTUNITY TO MAKE A CHANGE IS NOW

Please remember that the Benefits Open Enrollment period is **your only opportunity to enroll, change, or cancel most of your benefits elections**, unless you have a qualified family or employment status change during the year. These events include:

- **Marriage**
- **Birth or adoption of a child**
- **Divorce**
- **Death of a spouse or dependent**
- **A change in employment** (e.g., spouse or child gaining or losing employment, or your status changing from part time to full time)

If you experience one of these events and want to elect, change, or cancel your coverage, under IRS rules, you must notify the Human Resources Department **within 31 days of the event**. Otherwise, you must wait until the next Open Enrollment for a January 1 effective date. In addition, please note that the event must be consistent with the change you want to make (e.g., *changing from two-person to family coverage after the birth of a child*).

Different rules apply to changes under the dental plan. Refer to the chart called *Mid-Year Benefits Enrollment Change Summary* on the benefits website (www.rit.edu/benefits) under “Other Resources” for more details on making mid-year changes. To add a family member, proof of eligibility is required. Please refer to the Family Member Verification link on the benefits website for more information about required documents.



YOU CAN MAKE CHANGES TO THE FOLLOWING BENEFITS WHICH WILL BE EFFECTIVE JANUARY 1, 2018:

- Medical
- Vision
- Beneflex
- Legal Services Plan
- Supplemental LTD Insurance
- Supplemental, Spouse, and Child Life Insurance
- Supplemental, Spouse, and Child AD&D Insurance
- Identity Theft Protection

If you do not take action during the enrollment period, you will not be able to make changes to these benefits during the year, except as described at the left. Your 2017 benefits elections for the benefits listed here will continue into 2018 **except** for Beneflex. Your 2017 Beneflex election **does not continue** in 2018 automatically. If you want to participate in Beneflex for 2018, you **must** enroll.

REMINDER ABOUT DENTAL PLAN

You may recall that we introduced the Enhanced Dental Plan for 2017. At that time, we announced that the dental enrollment would be every other year: to enroll in the Standard or Enhanced Plan, or to waive coverage. Therefore, 2018 is **not** a dental enrollment/change year. The election you made for 2017 (Standard Plan, Enhanced Plan, or waive coverage) will continue into 2018 and you cannot make a change in that election. There will be a very small increase in the employee contributions for both dental plans (see pages 14 and 15 for the rates).

ENHANCED SECURITY COMING SOON

Beginning with the Benefits Open Enrollment period, RIT will enable Single Sign-On (SSO). This means that you will log in with your main RIT account password. We encourage you to enroll in multi-factor authentication (MFA). Please refer to the ITS website for details.

HOW TO ENROLL

You can make changes to your benefits, enroll in new benefits, or cancel coverage online using Employee Self-Service at <http://myinfo.rit.edu> (same place you access your online paystub).

Your personalized contribution amounts for your benefits choices are displayed on the enrollment screens when you log in to Employee Self-Service.

While the online enrollment process is fairly simple, we have added detailed, step-by-step instructions to the HR website. Also, each online screen has help text with important information. When you finish your enrollment, you will be able to print the confirmation

page so you have a record of your elections for 2018. You will receive an email confirming your changes.

We have also scheduled several open lab sessions (see schedule below), staffed by HR representatives, where you can come, at your convenience, for help logging in to Self-Service and completing the enrollment process.

A sign language interpreter will be provided upon request, subject to availability. Please contact the Department of Access Services (DAS) directly at <https://myaccess.rit.edu> or x5-6281/V and x5-6242/TTY.

Lab Schedule

#	Date	Time	Location
1	Wednesday, November 2	11 a.m. – 1 p.m.	Wallace Library, Room 3650
2	Wednesday, November 9	7:30 – 9 a.m.	Wallace Library, Room 3650
3	Monday, November 14	3 – 5 p.m.	Wallace Library, Room 3650

REMINDERS ABOUT COVERAGE FOR OLDER CHILDREN

Did your child graduate from college? Did your child get a new job that provides health insurance? Consider removing your child from your plan during the open enrollment period, even if you still need to have family coverage. **You cannot add or remove children from your benefits mid-year unless you have a qualifying event for that specific child as described on page 2.**

Example: Joe has family coverage for himself, his wife, and two children. His first child, Eric, graduates from college and gets a job with health insurance. Joe still needs family

coverage so he does not drop Eric from his coverage at that time or during the next benefits open enrollment period. The following year, his second child, Andrea, graduates and gets a job with health insurance. Because Joe did not drop Eric when he first obtained other coverage or during the following open enrollment period, he cannot drop Eric now; he can drop Andrea because there is a qualifying event (i.e., she obtained other coverage within 31 days of the requested change). He has to wait until the next open enrollment to drop Eric, at which time he can change to two person coverage.

2017 Benefits Fair October 24 & 25

9:00 a.m. – 3:00 p.m. (both days)

Location: Fireside Lounge,
Student Alumni Union

Representatives available from:

- Medical and Dental (Excellus BlueCross BlueShield)
- RIT Prescription Drug (OptumRx)
- Rochester Regional Health and On-Campus Primary Care Practice
- Wegmans Pharmacies
- Beneflex (Lifetime Benefit Solutions)
- Vision Care Plan (VSP)
- Retirement Plan Recordkeepers (Fidelity and TIAA)
- Life, AD&D, and Disability Insurance (Prudential)
- Employee Assistance Plan (GuidanceResources)
- Identity Theft Protection (IdentityForce)
- Legal Services Plan (Hyatt)
- Pet Insurance (Nationwide) (24th only)
- New York's 529 College Savings Program
- Auto/Home Owner's Insurance (Mercer)
- Home Owner Partnership (City of Rochester)
- RIT's *Better Me* Employee Wellness Program
- RIT's Human Resources, Dining Services, Ombuds Office, Staff Council, NTID Hearing Aid Shop, Digital Den, Information Security Office

Free Services Including:

- Chair Massages
- Blood Pressure Checks
- Body Fat Analysis

Enter and Win!
Prize Drawings & Free Give Aways

Under IRS regulations, prizes may be taxable.

Medical/Rx Plan

MEDICAL AND PRESCRIPTION DRUG COSTS INCREASING FOR 2018

RIT will be absorbing 70% of the cost increase that our medical and prescription drug plans are incurring for 2018. Participants will see an increase in the employee contributions (amount withheld from your paycheck) and the copays when you use medical services. While amounts are higher than in recent years, RIT continues to trend lower than the Rochester area for overall cost increases in medical plan coverage.

Key drivers of the increase include an increased number of claims, increased costs of those medical services and supplies, and more costly prescription drugs. The increase would have been even higher, but our university prescription drug purchasing coalition renegotiated the fees with OptumRx, so there was an offsetting decrease to provide a little relief.

In each medical plan, office visit

copays will increase by \$5; other copays, such as inpatient, outpatient, and emergency room care are also increasing. Prescription drug copays for a 30-day supply will increase by \$5, and proportionally for 90-day supplies. Wegmans will remain our plan's preferred pharmacy. Please see the following charts for the 2018 medical and prescription drug copays. Excellus will send new ID cards in late December to reflect the revised medical copays. OptumRx will not issue new ID cards.

Historical view of employee contributions

For 2017, employee contributions increased just over 1%, and for 2016, there was no increase at all. The last time employee contributions had a similar increase was back in 2011. Please

refer to the chart on pages 14-15 for 2018 employee contributions.

GOOD NEWS!

Except for a slight rate increase in the dental plans, rates for other benefit plans are not changing for 2018 including life insurance, accidental death and dismemberment insurance, long-term disability, legal services plan, and identity theft protection. Please note that your contribution might increase for life, AD&D, and LTD based on pay and/or age changes. Please refer to the charts on pages 14-15.

2018 COPAYS FOR MEDICAL CARE SERVICES

Service	POS A		POS B		POS D	
	RRH	Non-RRH	RRH	Non-RRH	RRH	Non-RRH
Telemedicine	\$10		\$10		\$10	
RRH On-Campus Practice	\$15	N/A	\$15	N/A	\$15	N/A
Primary Care Physician (PCP)	\$20	\$30	\$25	\$35	\$30	\$40
Specialist	\$25	\$45	\$30	\$50	\$35	\$55
Urgent Care	\$50		\$55		\$60	
Emergency	\$75	\$110	\$100	\$160	\$125	\$185
Inpatient-Hospital	\$125	\$175	\$275	\$325	\$375	\$425
Outpatient-Hospital or Surgical Center	\$50	\$110	\$100	\$160	\$125	\$185

2018 OUT-OF-POCKET MAXIMUMS

As required under federal law, RIT's medical/Rx plans have out-of-pocket maximums for the medical and prescription drug coverage. These maximums provide important protection for the few plan participants who have high out-of-pocket medical/Rx expenses, since it limits the total amount you will have to pay during the plan year for eligible expenses.

The federal government generally increases these amounts annually and will do so again for 2018. When this occurs, RIT increases the medical and/or Rx out-of-pocket maximums accordingly. For 2018, the medical and prescription drug plan out-of-pocket maximums will increase. For details, please refer to the Medical Benefits Comparison Book on the HR website.

2018 COPAYS FOR THE RIT PRESCRIPTION DRUG PLAN

POS A and POS B and Blue PPO					
Category	Wegmans pharmacy		Other participating retail		OptumRx mail
	30-day supply, no limit on fills	90-day supply	30-day supply, up to 3 fills	30-day supply 4th fill and after ⁽¹⁾	90-day supply
Tier 1: Generic Drugs	\$15.00	\$37.50	\$17.00	\$42.50	\$37.50
Tier 2: Brand Name Formulary Drugs	\$30.00	\$75.00	\$35.00	\$87.50	\$75.00
Tier 3: Brand Name Non-Formulary Drugs	\$45.00	\$112.50	\$55.00	\$137.50	\$112.50

POS D					
Category	Wegmans pharmacy		Other participating retail		OptumRx mail
	30-day supply, no limit on fills	90-day supply	30-day supply, up to 3 fills	30-day supply 4th fill and after ⁽¹⁾	90-day supply
Annual Deductible—each person must pay a \$1,000 annual deductible before copay amounts are charged in a plan year					
Tier 1: Generic Drugs	\$25.00	\$62.50	\$30.00	\$75.00	\$62.50
Tier 2: Brand Name Formulary Drugs	\$65.00	\$162.50	\$75.00	\$187.50	\$162.50
Tier 3: Brand Name Non-Formulary Drugs	\$125.00	\$312.50	\$145.00	\$362.50	\$312.50

(1) applies to maintenance medications only; does not apply to acute medications or medications that cannot be filled through mail order (e.g., certain controlled substances)

SEVERAL CHANGES IN PRESCRIPTION DRUG TIERS AND NEWLY EXCLUDED DRUGS

One way that our pharmacy benefit manager, OptumRx, helps us manage costs while still providing patients with access to needed drug therapy is by proactively managing their formulary. A formulary is a list of a plan's covered drugs, often by coverage tiers that designate whether the drug is generic, brand preferred, or brand non-preferred, which are reflected by a difference in patient cost.

OptumRx solely determines which drugs are on and off the formulary and in which tier a drug is covered for RIT's plan.

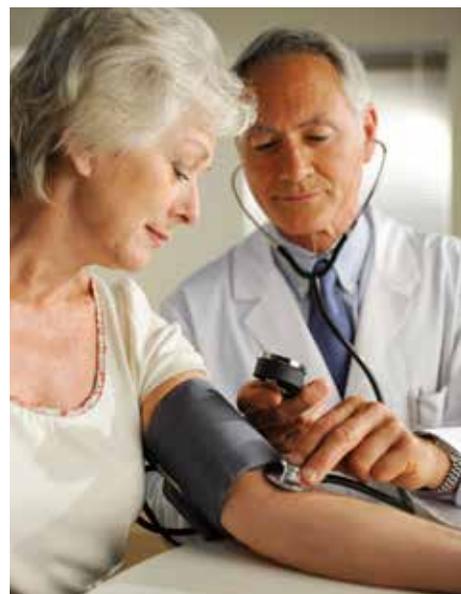
Generally, OptumRx makes changes to the formulary twice per year: January 1 and July 1. These changes typically include medications changing tiers (Tier 3 to Tier 2 and Tier 2 to Tier 3) and drugs moving from the excluded list to the included list and vice versa. When these changes occur, OptumRx sends

advance notification to the impacted people and identifies other medications that the physician can prescribe instead.

OptumRx will be making changes to the formulary effective January 1, 2018. In addition, a number of expensive brand-name medications will be excluded from coverage, but their generic equivalents will continue to be covered. A generic medication contains the same active ingredient(s) as the brand-name medication. An active ingredient is what makes the medication work. A link to the 2018 exclusions list is on the HR Benefits website on the Open Enrollment page as well as in the Medical and Prescription Drug page.

OptumRx has advised us that very few RIT plan members will be impacted by these changes. If you or your covered family member are currently filling a prescription for one of the affected

medications, you (or your family member) will receive a letter from OptumRx later this fall advising you of the change.



Medical/Rx Plan continued

NEW BENEFIT ADDED TO MEDICAL PLANS: TELEMEDICINE

Beginning January 1, 2018, RIT's medical plans will cover telemedicine. This relatively new approach to delivering urgent care is a convenient and less costly alternative.

What is Telemedicine?

Telemedicine provides an easy-to-use platform offering the convenience of an in-person doctor visit; you won't have to leave home, wait a long time in a crowded emergency room (for non-emergencies) or urgent care office, or pay a high copay for those services. A member can call or videoconference with a physician 24 hours a day, seven days a week, 365 days a year. Within a few minutes, members can see a doctor or schedule an appointment.

About MDLive

Excellus BlueCross BlueShield has selected MDLive as its telemedicine partner. Physicians who participate in the MDLive network have specialties that include primary care, pediatrics, emergency and family medicine. On average, doctors have 15 years of experience practicing medicine, and are licensed in New York State, or the state in which you call from (if, for instance, you are traveling and you become ill).

Use telemedicine when:

- Your medical condition is urgent and in need of care, but is not an emergency, life-threatening, or a chronic condition.
- Your primary care doctor is not available.
- You don't want to or cannot go to an urgent care center.
- If traveling and in need of urgent but non-emergency medical care.

Conditions commonly treated

ADULT		PEDIATRIC*
Allergies	Infections	Cold & Flu
Asthma	Insect Bites	Constipation
Bronchitis	Joint Aches	Ear Infections
Cold & Flu	Rashes	Nausea
Diarrhea	Sinus Infections	Conjunctivitis (pink eye)
Ear Infections	Skin Infections	
Fever	Sore Throat	
Headache		

Cost

Under all of RIT's medical plans, your copay for a telemedicine visit is just \$10. If you do not participate in RIT's plan but you are covered by another Excellus health plan, check with Excellus to find out if you have telemedicine coverage and if so, how much your cost would be under that plan.

If you are not covered by any Excellus plan, you may still take advantage of MDLive. Excellus has advised us that your cost would be \$49 per telemedicine visit.

Registration

On or after January 1, 2018, you can register to use MDLive. Since you must be registered before using MDLive, it is recommended that you register before you actually need to use the service so you won't have to spend time doing that when you are feeling sick. You can register online at ExcellusBCBS.com/Telemedicine, or by calling toll-free 1-866-692-5045. Payment of your copay will be made by credit card. If you have a Beneflex health care account, you can use your Beneflex flex card for the copay.

**Please note that a parent must be present for each call for children under age 18.*



RESOURCES FOR CHOOSING YOUR PLAN

You may be able to save in your total medical costs (the amount deducted from your pay plus your out of pocket costs at the time of service). Refer to the benefits website for the following helpful resources.

- The Medical Benefits Comparison Book provides a detailed breakdown of most types of covered services and how each

is covered under each of the plans.

- “What is the Best Plan for Me for 2018?” is a chart comparing annual employee contribution savings between plans (e.g., POS D savings vs. POS A).
- “Medical Needs and Medical Choices” worksheets (two tabs in one

spreadsheet) help you project what medical care you believe you will need next year and how your estimated total cost (employee contributions plus out-of-pocket costs) compares between two plans. This spreadsheet also helps you estimate your Beneflex health care spending account election.

LOWER YOUR MEDICAL COSTS UNDER RIT’S POS PLANS

As an RIT employee, you can benefit from our university’s strategic alliance with Rochester Regional Health in many ways. You will find information below about how to take advantage of the resources provided by RIT’s official affiliated clinical partner.

RRH Copay Option

Participants in RIT’s POS medical plans have been able to use the RRH Copay Option since 2013. This option allows you to pay reduced copays for physician visits, inpatient hospital stays, and emergency room care when you receive your care within the RRH system. Please note that not all services are eligible for the lower copay. You will find details in the Medical Benefits Comparison Book found on the benefits website.

Finding an RRH Physician

It can be challenging to find a primary care physician in the area who is accepting new patients, and this is equally true for some specialists. To help employees and pre-Medicare retirees locate a physician within the RRH network, use the Find a Doctor search tool on the RRH website (find a quick link on the benefits website). In addition, we post an updated list of participating providers on the benefits website that RRH provides to RIT regularly. You can use this list to help you

find RRH participating physicians and/or identify whether your provider is affiliated with the RRH network. The list includes the provider’s name, address, phone number, and specialty.

If you have any questions about searching for a provider, you can call the RRH-dedicated help line for RIT at 585-922-7480/V.

Rochester Regional Health Family Medicine at RIT

The Rochester Regional Health Family Medicine practice opened on the RIT campus in fall 2015. Staffed by Dr. Eric Wilcox and Physician Assistant Mackenzie Neal (who graduated from RIT’s PA program!), the convenient practice offers a wide range of primary care services. Participants in any of RIT’s point-of-service (POS) medical plans pay a lower PCP copay for an office visit at the practice. **Another positive for you:** *they have same-day appointments available for RIT employees in the RIT health plan, even if Dr. Wilcox is not your primary care physician (PCP), and for those not in the RIT health plan for whom Dr. Wilcox is their PCP.* The practice is accepting new patients. If you would like to designate Dr. Wilcox as your PCP, you can make the update on the Excellus BlueCross BlueShield website or by contacting Excellus directly. You can change your PCP at any time by making the update.

Outpatient Lab at RIT

Adjacent to the practice is the Rochester Regional Health Outpatient Lab, where you can have blood drawn or provide a urine sample. The hours of operation are Monday-Friday 7 a.m.-4 p.m. (closed for lunch noon-1 p.m.). The lab is open to the public and no appointment is required, but you will need to bring a lab request from your medical provider.

Charged the Wrong Copay?

We have worked with Excellus and RRH to make improvements in the claim and copay process. If you go to an RRH provider and believe you are being charged the wrong copay at the time of service, you can show them the RRH language on your ID card and request that they verify the copay with Excellus. If the provider requires you to pay a copay amount that is higher than you think it should be, you can check the details of the paid claim once Excellus has processed it. You can call Excellus, refer to the Monthly Health Summary they mail you, or check the online Claim Center after you log in at www.excellusbcbcs.com. If Excellus processed the claim with a lower copay than what you paid, you should contact the provider to request a refund rather than having a credit in their system.

BACK PAIN: TAKE CHARGE AND GET BETTER FASTER

Back and neck pain are the most common health problems in society. Most people will experience back pain at some point in their lifetime. Spine-related complaints account for the largest percentage of muscle and joint health costs in the U.S. Not surprisingly, musculoskeletal system issues are in the top-five highest costing diagnostic categories for RIT's medical coverage.

Information about back pain is readily available. The internet offers seemingly endless resources on the topic, but it is difficult to know which information is reliable. With so much information and so many treatment options available, it is also overwhelming for the person experiencing back pain to make choices.

Excellus BlueCross BlueShield has produced excellent information to assist patients experiencing back pain. We have posted this information on the HR Benefits website in the Medical and Prescription Drug section for your reference. Topics covered include:

- How serious is my pain?
- Causes of back pain
- When pain becomes the problem
- Diagnostic testing: when is it necessary
- Managing your back pain through self-care
- Alternatives in managing back pain

We encourage you to take advantage of these resources for evidence-based assistance when you are making treatment decisions about your back pain.

EVIDENCE OF INSURABILITY

If you elect or increase your Supplemental Life, Spouse Life, and/or Supplemental LTD, you (or your spouse in the case of Spouse Life) will need to complete the Evidence of Insurability (EOI) process for RIT's insurance company, Prudential. Prudential will send an email to your RIT email address asking you to complete a questionnaire, which Prudential will review to determine if coverage will be approved. Your new coverage will not go into effect unless Prudential approves it and the new payroll contributions will not begin until Prudential approves the coverage. RIT Human Resources will send an email to affected employees reminding them about the Prudential email. If you prefer to complete a paper form, please contact your benefits representative in the HR Department.

Please note that you can increase your Supplemental Life from 0 to 1 times pay or 1 to 2 times pay without EOI; all other changes require EOI.

THINGS TO KNOW ABOUT BACK PAIN*

- Back pain is common and most of the time it will resolve in a week or two.
- There is a lot you can do for yourself if you develop back pain; being actively involved in managing your pain will help you recover faster and better.
- Understanding the benefits and risks of treatments for back pain will help you make better decisions for yourself.
- If you need help, the best place to start is with your primary care physician or a spine practitioner such as a chiropractor or a physical therapist.

**Information provided by Excellus.*

REMINDER ABOUT PRIVACY LAWS

Privacy laws prohibit health care providers and insurance companies from disclosing to another person, such as a family member, protected health information (PHI) related to your health coverage without your written authorization. Complete an authorization if you or a family member (age 18 or older) wish to designate an individual to receive information about your health care coverage and protected health information.

For Excellus, the information is in the Manage Your Privacy link on the Excellus website. For OptumRx, the authorization form to download and complete is in the Tools & Resources section of the OptumRx website. Check with your health care providers about what they need.

Identity Theft Protection



CONSIDER ENROLLING IN RIT'S IDENTITY THEFT PROTECTION BENEFIT FOR 2018

Recent events have made it obvious that we all need to be more vigilant than ever to protect our personal information.

In 2016, RIT first introduced a voluntary benefit called Identity Theft Protection. For 2018, we are adding a new option to the coverage. RIT's benefit is with IdentityForce, an industry leader in identity, privacy, and credit protection. They have protected the U.S. government and millions of people for nearly 40 years.

We will continue to offer the **UltraSecure™ Plan**. This plan provides continuous monitoring of your personal information, rapid alerts, comprehensive

recovery services, and \$1 million identity theft insurance policy.

New for 2018, we will offer the **UltraSecure+ Credit™ Plan**. This plan includes all services in the UltraSecure Plan plus robust credit report monitoring and credit reports and scores from all three bureaus.

Please refer to the IdentityForce website for a lot of helpful information—click on the link at the top named “Personal.” You will see information about identity theft and medical identity theft, as well as hints on what steps you can take to protect your information.

You will also find helpful information

at RIT from the Information Security Office (www.rit.edu/security). At the Best Practices link you will find information about creating strong passwords, mobile security, online safety, safe online shopping, banking, social networking, and much more.

We encourage you to review this information to take steps to protect your personal information.

To learn more about the RIT coverage from IdentityForce, please refer to the benefits open enrollment website for a detailed description with a comparison of the two plans. See page 15 of this newsletter for the 2018 contribution rates.

Other Benefits

USE BENEFLEX AND SAVE ON TAXES FOR HEALTH CARE AND DEPENDENT DAY CARE EXPENSES

Wouldn't it be great if there were sales on medical services, like there are at supermarkets and department stores? Sound too good to be true? Well, there's a deal available to you that can save you up to 25%, 30%, 35% ... depending on your tax bracket.

Beneflex, RIT's flexible spending account plan, allows you to pay for certain expenses with money that is **entirely tax-free!** Because you never pay taxes on your Beneflex contributions, it's the same as getting a price break on your out-of-pocket medical, vision, dental, and dependent care expenses.

Example: *John's tax bracket is approximately 33%, with his federal, state, and FICA (Social Security and Medicare) taxes. He estimates his out-of-pocket medical and dental expenses for the year will be \$900, so he contributes \$900 to a Beneflex health care spending account with pre-tax payroll deductions. During the year, he receives tax-free reimbursements from his account whenever he has out-of-pocket medical, vision, and dental expenses. By the end of the year, John has obtained \$900 worth of health care services, but the*

net effect is that he has paid only \$600 because of the tax savings he has with Beneflex. That's a super sale!

Nearly everyone has some out-of-pocket medical, vision, and dental expenses that can be anticipated in advance. If you have dependent day care expenses, those are often quite predictable in advance.

It is important to estimate carefully, because you forfeit (lose) any amount in your Beneflex account that you don't use. However, RIT's plan has the IRS-allowed grace period so you can submit expenses to your 2018 Beneflex health care account with dates of service through March 15, 2019. Even if you were to forfeit a small amount, your tax savings on the amount you used should more than make up for it. Using the funds in your account is simple. Since most providers accept credit cards, you will be able to use the Flex Card (that Lifetime Benefit Solutions sends you) at the time of service. The Flex Card is attached to your Beneflex account and the funds will come directly from your account. You don't have to pay for the service out of your pocket and then

submit a claim form for reimbursement. For those providers who don't take credit cards, you will use another form of payment and you can upload the receipt to the secure Lifetime Benefit Solutions website for reimbursement.

You have access to the full amount of your elected annual Beneflex health care contribution from the beginning of the plan year. For the Beneflex dependent care account, you can be reimbursed only up to the amount that is already in your account.

Take the time to learn more about Beneflex. There's more information on the HR website, including a link to a helpful flexible spending account calculator developed by Lifetime Benefit Solutions, RIT's Beneflex administrator. You will also find links to IRS publications about eligible dependent care expenses and health care expenses.

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 of changing 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 benefits website. 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'S LEGAL SERVICES PLAN MOBILE APP

Are you trying to decide if you should enroll in RIT's Legal Services Plan for 2018? Check out Hyatt Legal Plan's mobile app, available for both iPhone and Android. You will find a Legal Needs Test to help you learn more about how the plan can help you. You will find interactive tools to help assess legal risks as well as highlight the potential savings for you as a member.

If you are already a member, download

the app and you can quickly access coverage details as well as find attorneys in your area.

To download the app, search for Hyatt Legal Plans in the App Store or Google Play. Once it's downloaded, you can enter access code 570005 to use the tools, or log in if you are already a member.

Want to learn more about the benefit without the app? Check out the plan in the summary found in the Employee

Resources and Privileges section of the HRs website or go to Hyatt Legal's website to learn more (use the code above to access information). The valuable services include unlimited telephone advice and office consultations on many personal legal matters, preparation of wills, codicils, living wills, and living trusts, representation for the purchase or sale of a home, and much more.



BUYING OR LEASING A NEW CAR? YOU COULD RECEIVE A \$500 CHECK!

Did you purchase or lease a new car within the past 60 days? Are you considering a purchase or lease? You may be eligible for \$500 from the manufacturer!

As part of RIT's Mercer Voluntary Benefits program with MetLife, employees are eligible for BonusDrive if you buy or lease a new car. With this benefit, you do not need to be a MetLife Auto & Home policyholder to

receive your \$500 check. Participating manufacturers are Chrysler, Dodge, FIAT®, Jeep®, Ram, and Hyundai.

Visit BonusDrive.com or call 1-888-982-6687 to learn more. In order to receive your \$500 check, you must submit the application within 60 days of purchase or lease.

Are you interested to see if you can save money on your auto or home insurance? You will find a wide range

of insurance plans to meet your needs: renters, condo, boat, personal excess liability, motorcycle, renter property, motor home, personal articles, and seasonal property. Contact Mercer Voluntary Benefits for a quote. To get the most accurate comparison, have your current policy available when calling for the quote.

Other Benefits continued

OTHER BENEFITS AND RIT SERVICES AVAILABLE TO EMPLOYEES

We are very fortunate to have a number of other benefits as well as services available to RIT employees right here on campus.

Rochester Regional Family Medicine at RIT

We have a state-of-the-art on-campus primary care practice, making it convenient for employees to obtain primary care medical services. In addition, if you participate in one of RIT's employee medical plans, you will pay only a \$15 copay per office visit. Refer to the article on page 10 of this newsletter for more details.

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.

Advantage Federal Credit Union

Do your banking without having to leave work! Advantage Federal Credit Union is a full service branch located in Global Village with five convenient ATMs on campus.

The credit union offers a wide range of services for personal banking. In conjunction with RIT's Center for Professional Development (CPD), Advantage FCU offers free financial literacy classes ranging from building credit to buying your first home. For more information call Nihada Donohew at 585-295-5152 or visit www.Advantagefcu.org.

Adoption Assistance Plan

Eligible employees can be reimbursed for up to \$2,000 for expenses incurred in the placement and adoption of a child. This includes costs for fees of a private or government adoption agency that is accredited or licensed, and placement fees. Please visit the Employee Resources and Privileges section of the benefits website for additional information.

Audiology Services

Complete audiological services are offered free of charge to all current RIT employees and students at the Audiology Center within the Communication Studies and Services (CSS) Department at NTID, located on the third floor of Lyndon Baines Johnson Hall (#60). Services include comprehensive hearing tests; selection, fitting, adjustment, troubleshooting of hearing aids, and other assistive listening technology; and cochlear implant mapping and troubleshooting. Hearing aids are available for purchase at competitive prices, as are ear molds, tubes, domes, batteries, and other accessories. The clinic also serves dependents of employees (age 6 and over), NTID alumni, and Osher students for a charge. For more information, contact the Audiology Center at 585-475-6473, audiology@rit.edu, or stop by LBJ-3130.

Personal Computer Repair Services at the RIT Digital Den

RIT's Digital Den, located on the second floor of Barnes & Noble @ RIT, offers personal computer repair service for employees and retirees. For questions and details about the plan costs, or to make an

appointment with a technician, please visit www.rit.edu/digitalden or call 585-424-6766, ext. 204.

Campus Discounts at Barnes & Noble @ RIT and On Campus Dining Facilities

Employees are entitled to a 10% discount on most items at Barnes & Noble @ RIT upon presentation of a valid faculty/staff ID card. You can also use your RIT ID card as a debit card—called Tiger Bucks—by making deposits to your Tiger Bucks account. With this account, you will receive a 10% discount at all Dining Services facilities when you pay with your ID card. You may add funds to your account as needed or choose the convenience of direct deposit through payroll deduction. You can make a deposit online or enroll online for payroll deduction at the myRIT portal (log in and click on the financial tab). For more information about Tiger Bucks, go to www.rit.edu/tigerbucks.

Student Life Center and Better Me Wellness Center

As an RIT employee, you have free access to RIT's recreational facilities. This includes the Student Life Center, pool, outdoor tennis courts, running track, and nature trails. The Better Me Wellness Center, located in the southwest corner of the Global Village plaza, is open 24/7 and requires RIT ID card swipe access. You will find a state-of-the-art express fitness room with treadmills, elliptical machines, a bike, leg press, universal gym, and free weights.

Wallace Library

There are many services offered through the Wallace Library, including access to e-books, e-journals, streaming

videos, databases, books, journals, and DVDs, plus expert assistance by staff. A valid RIT ID card is required to access electronic resources and to check out materials. Go to <http://library.rit.edu> for more information.

Margaret's House

Find on-campus quality care and education for children eight weeks to eight years of age at Margaret's House. Margaret's House serves mainly children of students, staff, and faculty, but is open to families from the surrounding communities.

RARES Discount Program

RIT is a General Member of The Rochester Area Recreation and Employee Services Association (RARES), a not-for-profit organization dedicated to employee buying power through discounts. RIT employees and retirees are automatically participants in RARES with no

added cost. To find out more about the discounts, enter the member ID#RARES1 on the RARES website, www.rares.org. You can print a member ID card directly from their website.

RIT Home Owner Partnership (HOP)

RIT partners with the City of Rochester and Advantage Federal Credit Union to provide financial help for regular full-time and part-time employees scheduled to work 750 or more hours per year who purchase a home in the City of Rochester. The partnership provides eligible employees with the opportunity to receive a \$3,000 forgivable loan from RIT, a \$3,000 grant from the City of Rochester, and a \$3,000 grant from Advantage Federal Credit Union if you obtain your mortgage through them. These funds can help make your new home affordable. You will find more details about the program in the summary on the benefits website.

Voluntary Programs: Pet Insurance, Personal Lines of Insurance, and New York's 529 Savings Program

Through group purchasing power, RIT offers regular full-time and part-time employees an opportunity to purchase pet insurance (medical coverage for your pets), and auto, homeowners, and other kinds of personal insurance at group rates. New York's 529 College Savings Program Direct Plan provides a flexible, convenient, and low-cost way to save for college. The program features a wide range of investment choices, tax-free withdrawals when used for qualified higher education expenses, and contributions that are tax-deductible (up to certain limits) for New York state residents. For more details on these programs, refer to the information in the Voluntary Programs summary on the benefits website. You can enroll in these programs at any time; you do not need to make an election during the benefits enrollment period.



2018 Benefits Contribution Rates

MEDICAL, VISION & DENTAL RATES

PLAN	LEVEL OF COVERAGE	Per Pay Period Employee Contribution			
		FULL-TIME SALARY LEVEL 1* Salary < \$43,000		FULL-TIME SALARY LEVEL 2* Salary = \$43,000-90,999	
		EXEMPT (24 Deductions)	NON-EXEMPT (26 Deductions)	EXEMPT (24 Deductions)	NON-EXEMPT (26 Deductions)
Blue Point2 POS A	• Individual	\$ 56.75	\$ 52.38	\$ 84.07	\$ 77.60
	• 2 Person	\$135.23	\$124.82	\$182.95	\$168.88
	• Family	\$182.77	\$168.71	\$257.62	\$237.80
	• One Parent Family	\$155.98	\$143.98	\$212.99	\$196.60
Blue Point2 POS B	• Individual	\$ 48.73	\$ 44.98	\$ 73.66	\$ 67.62
	• 2 Person	\$113.29	\$104.57	\$157.36	\$145.25
	• Family	\$165.24	\$152.52	\$227.86	\$210.33
	• One Parent Family	\$122.91	\$113.46	\$165.15	\$152.45
Blue Point2 POS B No Drug	• Individual	\$ 2.79	\$ 2.58	\$ 18.10	\$ 16.71
	• 2 Person	\$ 28.30	\$ 26.12	\$ 43.12	\$ 39.80
	• Family	\$ 61.70	\$ 56.95	\$ 86.60	\$ 79.94
	• One Parent Family	\$ 30.25	\$ 27.92	\$ 49.22	\$ 45.43
Blue Point2 POS D	• Individual	\$ 3.14	\$ 2.89	\$ 20.95	\$ 19.33
	• 2 Person	\$ 34.39	\$ 31.74	\$ 49.49	\$ 45.68
	• Family	\$ 67.62	\$ 62.42	\$ 92.61	\$ 85.48
	• One Parent Family	\$ 36.91	\$ 34.07	\$ 56.10	\$ 51.78
Vision Care Plan	• Individual	\$ 4.82	\$ 4.45	\$ 4.82	\$ 4.45
	• 2 Person	\$ 9.63	\$ 8.89	\$ 9.63	\$ 8.89
	• Family	\$ 15.51	\$ 14.31	\$ 15.51	\$ 14.31
Dental Plan - Standard	• Individual	\$ 4.71	\$ 4.35	\$ 4.71	\$ 4.35
	• 2 Person	\$ 11.02	\$ 10.17	\$ 11.02	\$ 10.17
	• Family	\$ 16.77	\$ 15.48	\$ 16.77	\$ 15.48
Dental Plan - Enhanced	• Individual	\$ 8.89	\$ 8.21	\$ 8.89	\$ 8.21
	• 2 Person	\$ 21.41	\$ 19.76	\$ 21.41	\$ 19.76
	• Family	\$ 32.82	\$ 30.30	\$ 32.82	\$ 30.30

There is a separate schedule for adjunct employees.

LIFE INSURANCE RATES

Basic Life Insurance

Fully paid for by RIT for full-time employees. No employee cost.

Supplemental and Spouse Life Insurance

The rates for Supplemental and Spouse Life Insurance are shown in the chart at right. The rate for spouse coverage is based on the employee's (your) age and your spouse's smoking status.

Child Life Insurance

The Child Life Insurance cost per pay period is the same regardless of the number of children covered.

\$10,000 coverage:

\$0.69 if non-exempt
(26 pay periods)

\$0.75 if exempt
(24 pay periods)

\$20,000 coverage:

\$1.39 if non-exempt
(26 pay periods)

\$1.50 if exempt
(24 pay periods)

Monthly Rate per \$1,000 of Coverage

AGE AS OF 1/1/18	NON- SMOKER	SMOKER
29 and under	\$0.041	\$0.077
30-34	\$0.05	\$0.122
35-39	\$0.077	\$0.189
40-44	\$0.099	\$0.248
45-49	\$0.162	\$0.405
50-54	\$0.275	\$0.657
55-59	\$0.423	\$0.909
60-64	\$0.567	\$1.116
65-69	\$1.098	\$1.971
70-74	\$2.043	\$3.267
75 and over	\$3.825	\$5.274

LTD RATES

Basic LTD

Fully paid for by RIT for full-time employees. No employee cost.

Supplemental LTD

\$0.18 per \$100 of base pay (full-time employees only)

To determine the amount of your desired coverage and associated costs, log into Employee Self-Service office or use the insurance contribution calculator available on the HR website in the Protecting Your Income section. If you don't have access to the internet, but would like your coverage and contribution amounts calculated for you, contact your benefits representative for assistance.

Your coverage and contribution amounts for your benefits choices are displayed on the enrollment screens when you log in to Employee Self-Service. Refer to the detailed plan information to determine which plan is right for you.

Per Pay Period Employee Contribution

FULL-TIME SALARY LEVEL 3* Salary = \$91,000-135,999		FULL-TIME SALARY LEVEL 4* Salary => \$136,000		PART-TIME All Salaries	
EXEMPT (24 Deductions)	NON-EXEMPT (26 Deductions)	EXEMPT (24 Deductions)	NON-EXEMPT (26 Deductions)	EXEMPT (24 Deductions)	NON-EXEMPT (26 Deductions)
\$ 98.33	\$ 90.77	\$112.34	\$103.69	\$132.31	\$122.13
\$206.83	\$190.92	\$232.92	\$215.00	\$291.59	\$269.16
\$287.53	\$265.41	\$320.46	\$295.81	\$372.66	\$343.99
\$240.20	\$221.72	\$269.60	\$248.86	\$321.64	\$296.90
\$ 86.56	\$ 79.90	\$ 99.64	\$ 91.98	\$122.46	\$113.04
\$178.81	\$165.06	\$202.62	\$187.03	\$268.36	\$247.72
\$254.93	\$235.32	\$285.19	\$263.25	\$345.71	\$319.12
\$185.64	\$171.36	\$210.30	\$194.12	\$281.37	\$259.73
\$ 26.73	\$ 24.67	\$ 35.01	\$ 32.32	\$ 67.36	\$ 62.17
\$ 54.80	\$ 50.58	\$ 68.61	\$ 63.33	\$154.22	\$142.36
\$104.94	\$ 96.86	\$123.05	\$113.58	\$204.83	\$189.07
\$ 61.22	\$ 56.51	\$ 75.97	\$ 70.12	\$169.46	\$156.42
\$ 29.45	\$ 27.18	\$ 37.64	\$ 34.74	\$ 47.74	\$ 44.07
\$ 61.17	\$ 56.46	\$ 74.93	\$ 69.17	\$159.65	\$147.36
\$110.79	\$102.27	\$128.80	\$118.89	\$210.24	\$194.07
\$ 68.12	\$ 62.88	\$ 82.83	\$ 76.45	\$174.86	\$161.40
\$ 4.82	\$ 4.45	\$ 4.82	\$ 4.45	\$ 4.82	\$ 4.45
\$ 9.63	\$ 8.89	\$ 9.63	\$ 8.89	\$ 9.63	\$ 8.89
\$ 15.51	\$ 14.31	\$ 15.51	\$ 14.31	\$ 15.51	\$ 14.31
\$ 4.71	\$ 4.35	\$ 4.71	\$ 4.35	\$ 7.27	\$ 6.71
\$ 11.02	\$ 10.17	\$ 11.02	\$ 10.17	\$ 17.01	\$ 15.70
\$ 16.77	\$ 15.48	\$ 16.77	\$ 15.48	\$ 25.89	\$ 23.90
\$ 8.89	\$ 8.21	\$ 8.89	\$ 8.21	\$ 11.45	\$ 10.57
\$ 21.41	\$ 19.76	\$ 21.41	\$ 19.76	\$ 27.40	\$ 25.29
\$ 32.82	\$ 30.30	\$ 32.82	\$ 30.30	\$ 41.94	\$ 38.71

*Salary as of 1/1/18 or hire date, if later

AD&D INSURANCE RATES

Basic AD&D Insurance

Fully paid for by RIT for full-time employees. No employee cost.

Supplemental AD&D Insurance: \$0.018 per \$1,000 of coverage.

Spouse AD&D Insurance: \$0.026 per \$1,000 of coverage.

Child AD&D Insurance

The Child AD&D Insurance cost per pay period is the same regardless of the number of children covered.

\$10,000 coverage:

\$0.12 if non-exempt (26 pay periods)

\$0.13 if exempt (24 pay periods)

\$20,000 coverage:

\$0.24 if non-exempt (26 pay periods)

\$0.26 if exempt (24 pay periods)

BENEFLEX ANNUAL MAXIMUMS

Dependent Day Care

Spending Account
\$5,000 (IRS maximum for all employers, per family)

Health Care Spending Account

\$2,600 (IRS max for all participants)

GROUP LEGAL SERVICES

Hyatt Legal Plan

\$8.65 per pay period if non-exempt (26 pay periods)

\$9.38 per pay period if exempt (24 pay periods)

IDENTITY THEFT PROTECTION

The following rates are **per person** age 18 or over (*see note below about children)

IDENTITY FORCE UltraSecure

\$4.59 per pay period if non-exempt (26 pay periods)

\$4.98 per pay period if exempt (24 pay periods)

IDENTITY FORCE UltraSecure+Credit

\$7.82 per pay period if non-exempt (26 pay periods)

\$8.48 per pay period if exempt (24 pay periods)

You can cover dependent children age 25 years and younger who live with you under IdentityForce's ChildWatch protection; there is no additional cost to you for this protection, which is specifically designed for minors and young adults. If you prefer, you can elect the same adult coverage you have (UltraSecure or UltraSecure+Credit) for your child who is age 18 to 25 and pay the per person amount indicated above.

Rochester Institute of Technology

Department of Human Resources
8 Lomb Memorial Drive
Rochester, NY 14623-5604

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2018 Resource Information

For any benefits questions you may have, please contact your benefits representative in the Human Resources Department:

Last Name	Contact	Telephone (V)	Email Address
A – L	Valerie Liegey	(585) 475-5346	valpsn@rit.edu
M – Z	Brett Lagoe	(585) 475-5983	blpsn@rit.edu

Enrollment Information Resources & Contact Information

Name	Voice	TTY	Website
RIT Human Resources	(585) 475-2424		www.rit.edu/benefits
Health Care			
Medical (Excellus BlueCross BlueShield)	(877) 253-4797	(585) 454-2845	www.excellusbcbcs.com/rit
Prescription Drug			
(OptumRx)	(855) 209-1300		www.optumrx.com/myCatamaranRx
(Wegmans)	(800) 934-6267	Call to be transferred to your local store.	www.wegmans.com
Rochester Regional Health Family Medicine at RIT	(585) 922-3100		
Vision Care Plan (VSP)	(800) 877-7195	(800) 428-4833	www.vsp.com
Dental (Excellus BlueCross BlueShield)	(800) 724-1675	(585) 454-2845	www.excellusbcbcs.com/rit
Beneflex (Lifetime Benefit Solutions)	(800) 327-7130		www.lifetimebenefitsolutions.com
Employee Assistance Program (GuidanceResources)	(844) 572-9730	(800) 697-0353	www.guidanceresources.com, org. web ID: RITEAP
Other Insurance			
Life, AD&D, STD, FMLA, and LTD (Prudential)	(877) 908-4778		www.prudential.com/mybenefits
Retirement Program			
Fidelity	(800) 343-0860	(800) 259-9743	http://netbenefits.com/RIT
TIAA (New York City)	(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
Other Programs			
NYS College Savings Program	(877) 697-2837		www.nysaves.org
U.S. Savings Bonds	(800) 487-2663		www.treasurydirect.gov
Employee Discount Services			
Identity Theft Protection (Identity Force)	(877) 694-3367		www.identityforce.com
Legal Services Plan (Hyatt)	(800) 821-6400	(800) 821-5955	www.legalplans.com, access code: 570005
Auto/Homeowners Insurance (Mercer Voluntary Benefits)	(866) 272-8902		
RARES	(585) 789-0223		www.rares.org
Veterinary Pet Insurance (VPI)	(800) 872-7387 ext. 4937		www.petinsurance.com

The RIT 2018 Benefits Open Enrollment Newsletter is distributed to employees to help explain RIT's Employee 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.