

Newsletter

Human Resources ■ Finance & Administration

2019 Key Dates

October 28

Open Enrollment **Begins**

October 29 & 30

Benefits Fair

9 a.m. – 3 p.m.

(both days) Fireside Lounge,
Student Alumni Union

November 20

Open Enrollment **Ends**

ADJUNCT EMPLOYEE EDITION

October 2019

Dear Colleagues:

This year's annual Open Enrollment period begins on October 28 and ends on November 20. We are excited to announce that we are providing expanded support and longer hours of operation during this time to answer your questions. Please refer to the information on page 5 for additional details.

Key information:

- **The enrollment period applies to adjuncts working in the fall semester who will be working in the spring semester.**
- Medical/prescription drug plan contributions will increase due to increased medical and prescription drug costs.
- The out-of-pocket maximums will increase in accordance with the federal government's schedule (please refer to the online *2020 Medical Benefits Comparison Book* on the HR website for details). There are no other benefit changes.
- There is a slight increase in dental premium contributions.
- Our Benefits Fair is October 29 – 30 in the Fireside Lounge. Representatives will be available to answer your questions so you can make informed decisions. We hope you will join us.

RIT recognizes and appreciates the valuable contributions made by our adjunct faculty and adjunct staff. Based on this, RIT took action in 2016 to extend eligibility for medical, dental and vision coverage to this important group of individuals when they are working at RIT. While most universities do not offer these benefits to adjunct faculty and staff, RIT felt it should take a leading position in this area and we are pleased to do so.

Sincerely,



Renee Brownstein

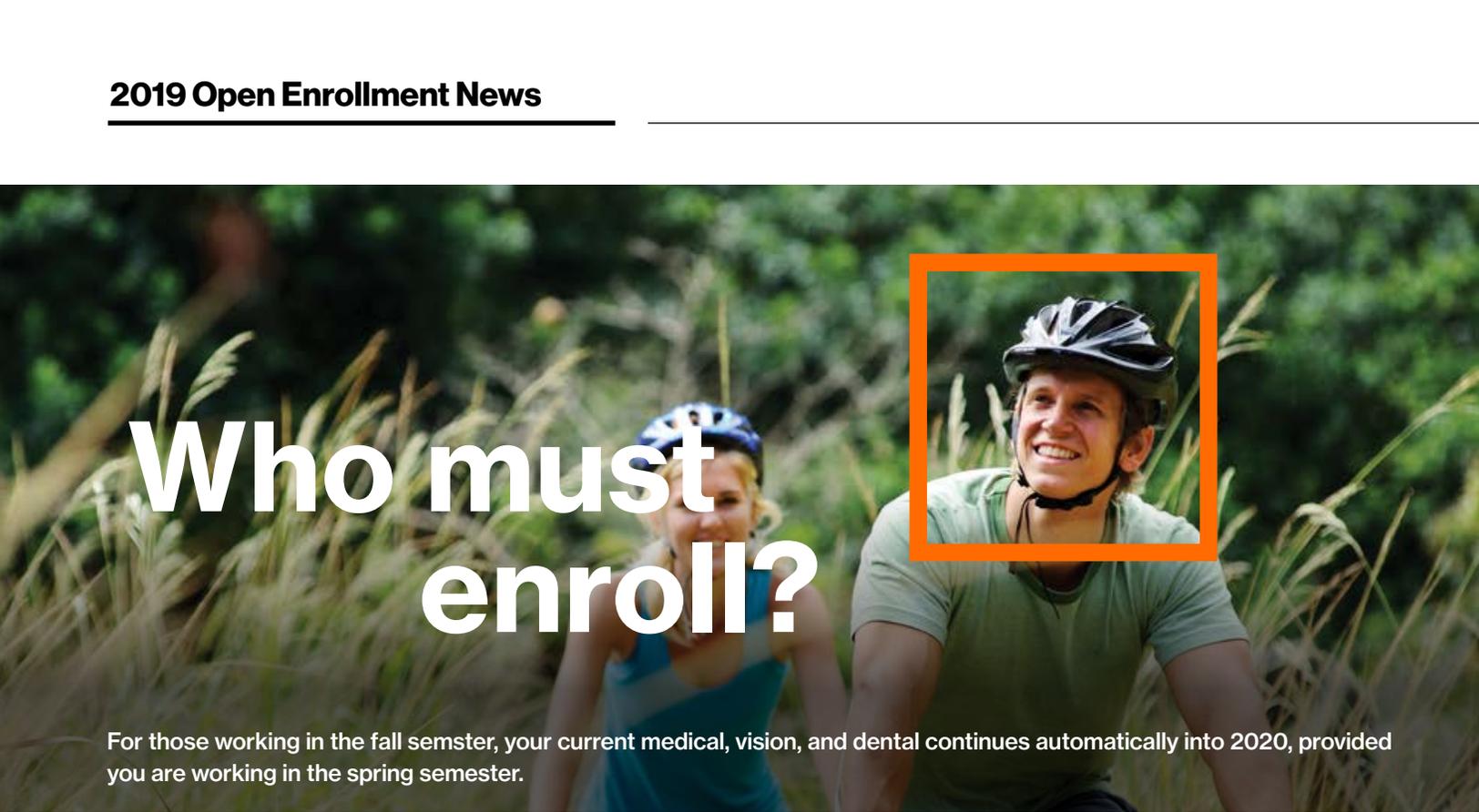
Associate Director, Human Resources

Expanded support and hours of operation during employee Benefits Open Enrollment! See page 5 for details.

Rochester Institute of Technology
Department of Human Resources

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Who must enroll?

For those working in the fall semester, your current medical, vision, and dental continues automatically into 2020, provided you are working in the spring semester.

Now is your opportunity to make a change

Adjuncts are eligible for health care benefits when they work. If you are working in the fall and will work in the spring, 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, even if you do not yet have the required proof as explained below**. 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).

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, 2020:

- Medical
- Vision

If you do not take action during the open enrollment period, you will not be able to make changes to these benefits during the year, except as described at the left. Your 2019 benefits elections for the benefits listed here will continue into 2020 for those working in the fall and spring semesters.

Reminder About Dental Coverage

RIT offers a dental open enrollment every other year. This fall is not an open enrollment period for dental coverage. Your current election will continue into 2020 when you work and you cannot make a change to that election.

IMPORTANT NOTE

Elections made for the spring semester will be in effect for the entire calendar year, provided you are working. For those who work in the spring but not the fall, your adjunct coverage will end May 31, 2020 and you will be offered continuation of coverage under COBRA. NEW! If you then work in the fall semester, we will automatically set up the benefits you had in the spring.

How to Enroll

Those who are working in the fall and expect to work in the spring can enroll, change, or cancel your medical and/or vision coverage. Please complete the form called Benefits Enrollment/Change Form—Adjunct Employees, which is found at the forms link on the benefits website at rit.edu/benefits. You will find the 2020 contribution amounts on page 9. Remember, you are eligible for coverage in terms in which you work. If you are working in the fall and will be working in the spring, coverage will be effective January 1, 2020



2019 Benefits Fair

October 29 & 30

9 a.m. – 3 p.m. (both days)

Fireside Lounge, Student Alumni Union

Representatives available from:

- Medical and Dental
(Excellus BlueCross BlueShield)
- RIT Prescription Drug (OptumRx)
- Wegmans Pharmacies
- Rochester Regional Health and On-Campus Primary Care Practice
- 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)
- New York's 529 College Savings Program
- Auto/Home Owner's Insurance (Mercer)
- Home Owner Partnership
(City of Rochester)
- Advantage Federal Credit Union
- RIT's Better Me Employee Wellness Program
- RIT's Human Resources, Ombuds Office, Staff Council, NTID Audiology Center, Information Security Office

Free Services Including:

Chair Massages

Blood Pressure Checks

Body Fat Analysis

[Register for Virgin Pulse - see page 4](#)

Enter and Win!

Prize Drawings & Free Giveaways

UNDER IRS REGULATIONS, PRIZES MAY BE TAXABLE.

Telemedicine: Doctor visits wherever you are, whenever you want

When you're feeling achy, stuffy, and feverish, you may not want to drive to your doctor and sit in a waiting room. Telemedicine, with MDLive, gives you fast access to medical and behavioral health care 24 hours a day, seven days a week from the comfort of your home, desk, or hotel room. All you need to do is activate it through your online Excellus member account and download the MDLIVE app.

Rest assured, MDLive health care professionals deliver quality care, but more conveniently from your phone, tablet, or computer.

When should you use telemedicine?

- Instead of going to urgent care or the emergency room for minor and non-life-threatening conditions
- Whenever your primary care doctor is not available
- If you live in a rural area and don't have access to nearby care
- When you're traveling for work or on vacation

Here are some of the common medical conditions treated with telemedicine:

Adults	Children
Allergies	Cold & Flu
Cold & Flu	Constipation
Ear Infections	Earache
Fever	Fever
Headache	Nausea & Vomiting
Joint Aches & Pains	Pink Eye
Nausea & Vomiting	
Pink Eye	
Rashes	
Sinus Infection	
Sunburn	
Urinary Tract Infection	

Telemedicine is great for the mind as well as the body.

In addition to access to medical doctors, you can also video conference with a psychiatrist or choose from a variety of licensed therapists from the privacy of your own home. You can even schedule recurring appointments to establish an ongoing relationship with one therapist. If you think behavioral health counseling might be right for you, take a free online assessment at MDLIVE.com/BH-Assessments.

Here are some conditions people rely on behavioral health telemedicine for:

- Addiction
- Bipolar Disorders
- Depression
- Panic Disorders
- Stress
- Trauma and PTSD
- Eating Disorders
- Grief and Loss
- LGBTQ Support

Don't wait until you need it. There are four easy ways to register for telemedicine today.

1. **Web**—Register/Log in at ExcellusBCBS.com/Member
2. **App**—Download the MDLIVE app
3. **Text**—Text EXCELLUS to 635483
4. **Voice**—Call 1-866-692-5045

RIT Health Care Partnership Reminders

Take Advantage of Our Partnership with Wegmans Pharmacies

RIT has had a preferred pharmacy arrangement with Wegmans Pharmacies for many years. This means you will have lower copays at Wegmans compared to other retail pharmacies. In addition, you can purchase a 90-day supply of a maintenance medication at Wegmans, which you cannot do at any other retail pharmacy. You can find the copay details in the *Medical Benefits Comparison Book* found on the Open Enrollment web page or in the Health Care section of the benefits website.

Wegmans offers free home shipping so even if a Wegmans pharmacy is not convenient to your home, you can still take advantage of lower copays for your maintenance medications.

Rochester Regional Health (RRH)

You will find a primary care practice right here on the RIT campus called Rochester Regional Health Family Medicine at RIT. If you are looking to make a change in your Primary Care Physician (PCP), Dr. Eric Wilcox is accepting new patients. And, the good news is that your copay for an office visit at the on-campus practice is only \$15! There is also an outpatient lab located adjacent to the practice where you can have blood drawn or provide a urine sample. For more details, including hours and contact information, check out their website at <https://www.rit.edu/affiliate/rrh/family-medicine-practice>.

If you do not go to the on-campus practice for your care, you would still be eligible for the RRH Copay Option, which has lower copays than if you go to non-RRH providers. The lower copays apply to office visits, emergency room visits, inpatient hospitalization, and outpatient facility. The lower copays do not apply to tests, treatments or any other services (e.g., allergy shots, chiropractic services, physical therapy, x-rays, etc.). For more details, refer to the Medical Benefits Comparison Book, found on the Open Enrollment web page or in the Health Care section of the benefits website.

TruHearing® Hearing Aid Discount Program through RIT's Vision Care Coverage

If you participate in RIT's vision care coverage with VSP, you and your family members can save up to 60% on hearing aids if purchased through TruHearing.

TruHearing provides members with:

- Access to a national network of more than 3,800 hearing health care providers
- Three provider visits for fitting and adjustments
- A 45-day trial
- Three-year manufacturer warranty for repairs and one-time loss and damage replacement
- 48 free batteries per hearing aid
- Deep discounts on batteries shipped directly to your door

Here's how it works:

- **Members call TruHearing.** Members and their family call 877-396-7194 and mention VSP.
- **Schedule an exam.** TruHearing will answer questions and schedule a hearing exam with a local provider.
- **Attend appointment.** The provider will perform a hearing exam, make a recommendation, order the hearing aids through TruHearing, and fit them for the member.

Learn more about this VSP Exclusive Member Extra at www.truhearing.com/vsp or call 877-396-7194/V with questions.



Expanded Support for Open Enrollment

We've expanded our support and hours of operation during Open Enrollment to help you with your questions and concerns. In addition, we are offering new ways you can get the information you are looking for.

- **NEW! Self-Service**—We've collected commonly asked questions and created a self-service option that's accessible 24/7. It's very easy to search (*think Google*) for quick answers. We'll continuously add to this self-service option as we receive new questions. Look for the **Open Enrollment Self-Service link on the Benefits homepage** (rit.edu/benefits).
- **NEW! Submit a ticket**—Submit your question/concern online through our new web form by visiting rit.edu/benefits and clicking the **Submit a ticket** link. A ticket will be automatically created and assigned to a staff member who will help you get the information you need.
- **Call**—If you call HR's main number [585-475-2424] and push the new prompt (1), you will be directed to dedicated staff who are trained to answer your Open Enrollment questions. And if they don't have the answer, they have a direct path of escalation to benefits specialists who will assist you.

Our expanded hours of operation during the open enrollment period (October 28 – November 20) are Monday – Friday 7:30 a.m. – 6 p.m. to take your calls, but you can use self-service and submit tickets seven days a week and we will respond by the next business day.

New York State Paid Family Leave

As a reminder, New York State Paid Family Leave (NYS PFL) began in 2018 to provide job-protected, partial-paid leave for eligible employees to:

- bond with a new child,
- care for an eligible family member with a serious health condition, or
- help relieve family pressures when an eligible family member is called to active military service.

New York state recently announced the 2020 benefit:

- The benefit will increase to 60% of pay (currently 55%), with a maximum weekly benefit of \$840.70.
- The maximum duration for NYS PFL will remain at 10 weeks in a 12-month period.

You will find the updated information in the Income Protection section of the HR website.

New York State Paid Family Leave

NOTE: if you began an NYS PFL covered absence in 2019 and you have additional approved time in 2020 for the same claim, your benefit will continue to be based on the 2019 rules.

If you have questions about your specific situation, please contact Patricia Britt in Benefits at pjbpsn@rit.edu or by phone at 585-475-2429/V.

Excellus Online Tools: Get More from your Plan

Making the most of your health plan isn't complicated. When you sign up for an Excellus BlueCross BlueShield online member account, you get instant access to a variety of tools and other resources.

1. **My Account**—Create a full access online account. You can opt in to paperless communications to go fully digital.
2. **Find a Doctor or Dentist**—Easily find access to care locally, nationally, and globally.
3. **Benefits & Coverage**—View a quick summary of your plan details.
4. **Claims**—Your online account allows you to submit and view claims.

Download the Excellus BCBS app on your smartphone and take your health plan with you for on-the-go access 24 hours a day. Through the app you can:

- View your member card
- Find a provider or medical facility
- Access your benefits and claims information

2019 Out-of-Pocket Maximums

As required under federal law, RIT's medical/prescription drug (Rx) plans have out-of-pocket maximums. These maximums provide important protection for the few people 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 2019. When this occurs, RIT increases the medical and/or Rx out-of-pocket maximums accordingly. For 2019, both medical and prescription drug plan out-of-pocket maximums both in and out of network will increase. For details, please refer to the Medical Benefits Comparison Book on the HR Benefits website.

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.

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 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 in the retirement plan section 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.

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.



Other Benefits

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.

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 585-295-5152 or visit www.Advantagefcu.org.

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, now located on campus in Monroe Hall, 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 585-475-2505.

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 in semesters when you are working. 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.

2019 Benefits Contribution Rates

Medical, Vision & Dental Rates And Beneflex Contribution Maximums

Plan	Level of Coverage	PER PAY PERIOD EMPLOYEE CONTRIBUTION	
		ADJUNCT All Salaries	
		EXEMPT (24 Deduction)	Nonexempt (26 Deduction)
Blue Point2 POS A	Individual	\$215.10	\$198.55
	2 Person	\$476.05	\$439.43
	Family	\$581.66	\$417.89
	One Parent Family	\$510.69	\$367.50
Blue Point2 POS B	Individual	\$204.46	\$188.73
	2 Person	\$451.05	\$416.35
	Family	\$552.72	\$510.20
	One Parent Family	\$471.14	\$434.89
Blue Point2 POS B No Drug	Individual	\$134.74	\$124.38
	2 Person	\$306.61	\$283.02
	Family	\$374.79	\$345.96
	One Parent Family	\$334.76	\$309.01
Blue Point2 POS D	Individual	\$137.94	\$127.32
	2 Person	\$313.26	\$289.16
	Family	\$382.05	\$352.66
	One Parent Family	\$340.77	\$314.56
Vision Care Plan	Individual	\$4.82	\$4.45
	2 Person	\$9.63	\$8.89
	Family	\$15.51	\$14.31
Dental Plan Standard	Individual	\$10.19	\$9.41
	2 Person	\$23.84	\$22.01
	Family	\$36.28	\$33.49
Dental Plan Enhanced	Individual	\$14.50	\$13.38
	2 Person	\$34.57	\$31.91
	Family	\$52.85	\$48.78



2020 Resource Information

For benefits questions, refer to page 1 of this newsletter for our expanded open enrollment support.

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.excellusbcbs.com/rit
Prescription Drug			
(OptumRx)	855-209-1300		www.optumrx.com
(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.excellusbcbs.com/rit
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