

# Newsletter

Human Resources ■ Finance & Administration

### 2018 Key Dates

**October 22**  
Open Enrollment **Begins**

**October 23 & 24**  
**Benefits Fair**  
9 a.m. – 3 p.m.  
(both days) Fireside Lounge,  
Student Alumni Union

**November 14**  
Open Enrollment **Ends**

### ADJUNCT EMPLOYEE EDITION

October 2018

Dear Colleagues:

This year's annual Open Enrollment period begins on October 22 and ends on November 14. The elections you make during this period will be effective starting January 1, 2019.

We have experienced a greater-than-normal utilization of our medical plans, which resulted in a larger-than-expected increase in overall cost. Therefore, employee contributions will increase. Please refer to page 12 for more information.

This newsletter is meant to be a helpful resource. Please be sure to take a look at your current medical plan to determine if it is still right for you and your family. The Human Resources website is full of resources and information to assist you in comparing your expected costs. You may be able to save a significant amount of money! Refer to page 7 for details.

Key information:

- **There are no benefit changes other than the increase to out-of-pocket maximums** in the medical plans, which impact very few people. Please refer to the *Medical Benefits Comparison Book* on the Human Resources website for more information.
- **This year is a dental enrollment year.** You may recall when we introduced the new Enhanced Dental Plan two years ago, we announced that there would be a two-year enrollment for dental coverage. Now is your opportunity to make a change, if you wish, to your 2019-2020 dental coverage.
- **There are no vendor changes.**
- **Our Benefits Fair is scheduled for October 23-24 in the Fireside Lounge.** Representatives from the many benefits vendors will be there to answer your questions.

Sincerely,



**Renee Brownstein**

Associate Director, Human Resources

**Rochester Institute of Technology**  
Department of Human Resources

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# Who must enroll?

Your current medical, vision, and dental coverage automatically continues into 2019.

### Now is your opportunity to make a change

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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](http://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, 2019:

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- Medical
- Vision
- Dental

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.

#### **Reminder About Dental Coverage**

RIT offers a dental open enrollment every other year. This fall is the open enrollment period for dental coverage for 2019-2020. Whatever you elect for 2019 will remain in effect until December 31, 2020. *Note: You must be working to have coverage.* Refer to details on page 4.

# 2018 Benefits Fair

**October 23 & 24**

**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)
- Pet Insurance (Nationwide) (Oct. 23rd only)
- 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, Dining Services, Ombuds Office, Staff Council, NTID Hearing Aid Shop, Information Security Office, Payroll

**Free Services Including:**

- Chair Massages
- Blood Pressure Checks
- Body Fat Analysis

## Enter and Win!

Prize Drawings & Free Giveaways

UNDER IRS REGULATIONS, PRIZES MAY BE TAXABLE.

## How to Enroll

If you would like to enroll, change, or cancel your medical, dental, and/or vision coverage, complete the form called Benefits Enrollment/Change Form—Adjunct Employees, which is found at the forms link on the benefits website at [www.rit.edu/benefits](http://www.rit.edu/benefits). You will find the 2019 contribution amounts on page 12. Remember, you are eligible for coverage in terms in which you work.

### 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.*



## It's Dental Open Enrollment Year!

In the fall of 2016, we announced the addition of the Enhanced Dental Plan, which has a higher level of benefits and employee premium contributions than the Standard Dental Plan. Many employees took advantage of the new higher level plan and have had this coverage in 2017 and 2018.

With this two-plan structure, we offer dental open enrollment every other year. This fall is the open enrollment period for dental coverage for 2019-2020. Whatever you elect for 2019 will remain in effect until December 31, 2020, including if you waive coverage. The only exception for making a change is if you have an IRS-approved qualifying event that allows you to change coverage. Please refer to the *Mid-Year Benefits Enrollment Change Summary* found in the Other Resources section of the HR website.

There are no changes in the Standard Dental Plan or the Enhanced Dental Plan coverage for 2019. Please refer to the chart for more information.

Service	Standard Dental Plan	Enhanced Dental Plan
Preventive	100%	100%
Deductible (major and minor restorative services)	\$25 per person, maximum of \$75 per family	None
Minor Restorative Services	80%	80%
Major Restorative Services	50%	80%
Restorative Maximum (max that the plan will pay in a calendar year)	\$1,250 per year	\$2,500 per year
Orthodontia (lifetime maximum)	\$1,250 for children under age 19	\$2,500 for adults and children

Employee contributions for each of the dental options is shown in the chart on page 12. There is a very small increase in the contribution amounts for 2019. Please note that employee contributions may increase for 2020 if plan costs increase.

## Dental Plan Reminder

Coverage under RIT's dental plan is subject to Excellus' determination that services are medically appropriate. When you are going to have restorative services such as crowns, bridges, dentures, and implants, be sure to have your dental provider submit a request for a predetermination before services are performed. This will ensure that you will know in advance what will and will not be covered, and how much you will be required to pay.

## New Dental ID Cards

Excellus is changing the claims processing system it uses for dental claims. As a result, dental plan participants will receive new ID cards, with a new ID number, in the mail from Excellus by the end of December. According to Excellus, some of the advantages of the new system include:

- A simpler and easier-to-understand explanation of benefits after you have a dental service
- Access to convenient web tools 24 hours a day, seven days a week at [ExcellusBCBS.com](http://ExcellusBCBS.com)
- Ability to view your account information, benefit details, claim status, and more
- An improved member experience overall

Please be sure to show your dental providers your new ID card at your first visit in 2019.

Your dental election will be in effect for 2019 and 2020. You will not be able to change plans, add or remove dependents, or cancel coverage, except for a limited list of IRS-approved qualifying events (please refer to the *Mid-Year Benefits Enrollment Change Summary* in the Other Resources section of the HR website).



## Take Care of Those Teeth!

While some people do not look forward to seeing the dentist, the American Dental Association recommends regular dental visits in order to maintain optimal oral health.

Here's why:

- Prevention is the most important thing in dental care.
- There is mounting evidence of the connection between oral health and a person's overall health. In fact, up to 120

medical conditions can be detected early through dental exams, including thyroid problems, heart disease, diabetes, and cancer.

- Your smile can do more than you think: Smiling sends a message to your brain to release neuropeptides, which lower stress. It also gives you a boost of dopamine, endorphins, and serotonin, so you feel happier and more relaxed.

## 5 Tips to Take On Dental Anxiety

Do dental visits stress you out? Here's how you can overcome it:

**1**

Find a dentist who creates a positive experience.

**2**

Avoid caffeine before your appointment to limit stress.

**3**

Focus on breathing slowly and regularly to keep calm.

**4**

Take your mind off your worries by listening to your favorite playlist.

**5**

Talk to your dentist about what makes you anxious and agree on a strategy to help you feel more in control.

If you are enrolled in one of RIT's dental benefit options, your preventive visits are covered at 100% at participating dentists. If you do not have a dentist, please visit [www.ExcellusBCBS.com/findadentist](http://www.ExcellusBCBS.com/findadentist) to find a dentist near you, then schedule your next checkup.

# Medical/Rx Plan

## Telemedicine—A Convenient Way to Seek Medical Care

With telemedicine, a doctor's care is just a phone call away. The newest way to access care is through Excellus BlueCross BlueShield's partnership with MDLive. Telemedicine lets you talk to a doctor anytime, anywhere. It's simple—and it's no surprise more people are making the call to try it out.

### What is telemedicine?

A fast way to get access to care 24 hours a day/7 days a week/365 days a year—even on holidays. All you need is a computer, tablet, or smartphone. Please refer to the information below on how to register.

### When to use telemedicine

- Primary care isn't available
- Traveling and in need of care
- Nonemergency medical issue (instead of going to urgent care)

Telemedicine is best for common, nonemergency issues for adults and/or children.

#### Adults

Acne	Joint Aches and Pains
Allergies	Nausea and Vomiting
Asthma	Pink Eye
Bronchitis	Rashes
Cold and Flu	Sinus Infection
Fever	Sore Throat
Headache	Sunburn
Infections	Urinary Tract Infection
Insect Bites	

#### Children

Cold and Flu
Constipation
Earache
Fever
Nausea and Vomiting
Pink Eye

### What are the advantages of telemedicine?

**Convenience.** Get access to care in the comfort of your own home, office, or hotel room.

**Savings.** The copay for a telemedicine visit under all RIT employee medical plans is only \$10.

### Will I be able to get a prescription using telemedicine?

Yes, MDLive's U.S. Board-certified doctors can prescribe the medications you may need.

### Will my doctor be updated if I use telemedicine?

Yes, Excellus BlueCross BlueShield reports all visits directly to your primary care physician, so everyone is on the same page.

### How do I get started?

Be sure to register for MDLive now if you have not done so already so you won't have to spend time doing that when you are not feeling well. You can register online at [ExcellusBCBS.com/Telemedicine](http://ExcellusBCBS.com/Telemedicine), or by calling toll-free 1-866-692-5045. You will pay your copay by credit card. If you are enrolled in RIT's Beneflex plan, you can use your Beneflex flex card to pay the copay.

Visit [ExcellusBCBS.com/Telemedicine](http://ExcellusBCBS.com/Telemedicine) to find out more today.



An employee reported to us that she used the telemedicine service the first week of January 2018.

I developed a weird rash on my stomach and arms. I could not get in to see my PCP and it didn't seem serious enough for urgent care, plus I didn't really have the time to go. So I decided to give telemedicine a try. I met with the doctor right on my desktop computer and it worked great! The process was very fast; I waited only eight minutes to see the doctor and he could see the rash from the photos I loaded to the secure portal. He sent a prescription to Wegmans and I was all set. It was so convenient. I highly recommend using telemedicine.

RIT employee

## Can You Save Thousands of Dollars a Year in Your Health Care Costs?

When did you last review your medical plan choice? Two years ago? Four years ago? When you were hired eight years ago? We have started to see more employees take the time for this review and many are enrolling in POS D. We recommend that you take the time during this year's open enrollment period to review your medical plan options and estimated health care expenses because you may be able to save thousands of dollars a year.

Check out the annual premium contribution savings by choosing POS D instead of POS A or POS B. Please remember that you will generally have higher out-of-pocket costs with POS D when you use health care services.

Please refer to the Medical Benefits Comparison Book on the HR website, which has details about the coverage. With the plan information, use the "Medical Needs and Medical Choices" Excel file (two tabs in the file) to help you project what medical care you believe you and your family will need next year and how your estimated total cost (employee contributions plus out-of-pocket costs) compares between two plans.

Here is an example to help you get started. Fred currently participates in POS A, but is interested in comparing it with POS D to see if he could save some money. He has family coverage and is paid semi-monthly. Fred and his family members use Rochester Regional Health providers and he expects his family's medical and prescription drug expenses during the year to be as follows:

- Six PCP office visits
- Two specialist office visits
- No hospitalizations or other medical services
- Two 90-day prescriptions for generic maintenance medications that will be filled four times during the year at Wegmans Pharmacy
- No other medications

### Annual Premium Contributions Level Adjunct

		D Compared to A	D Compared to B
<b>Contribution Level 1</b>	Individual	\$1,654	\$1,417
	Two Person	\$3,493	\$2,937
	Family	\$4,281	\$3,638
	One-Parent Family	\$3,661	\$2,787

An employee recently contacted us because he is enrolled in the POS B No Drug plan and his wife received a new medical diagnosis that will require expensive medications. These medications are not covered under the POS B No Drug plan. We never know when a new health care diagnosis will occur. If you are in the POS B No Drug plan, you may want to consider the POS D plan, which has a similar payroll contribution but does have prescription drug coverage.

<b>Fred's Example</b>	<b>POS A</b>	<b>POS D</b>
Per pay period medical contribution	\$538.73	\$360.37
Pay periods with deductions in year	24	24
Annual medical contribution	\$12,929.52	\$8,648.88
Primary care physician (PCP) office visit copay	\$20	\$30
Estimated annual PCP visit cost	\$120	\$180
Specialist office visit copay	\$25	\$35
Estimated annual specialist visit cost	\$50	\$70
Estimated annual cost for 90-day supply of generic maintenance medications	\$150	\$640
<b>Total expected costs</b>	<b>\$13,249.52</b>	<b>\$9,538.88</b>
<b>Expected annual savings by choosing POS D</b>		<b>\$3,710.64</b>



### OpenNotes: More Transparency in your Health Care

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OpenNotes is a national movement dedicated to making health care more open and transparent by encouraging medical professionals to make their visit notes available to patients through a secure web portal. Currently, more than 27 million U.S. patients at more than 100 institutions have access to their visit notes. Enabling patients to read and review the notes written after a medical visit is an important way to improve provider-patient communication, to enhance engagement, and to help patients become more active in their own care. Ninety-nine percent of patients who see their notes report feeling the same or better about their physician after reading notes. Research also continues to show that engaged patients have better health outcomes.

Through a New York State Health Foundation grant, UR Medicine & Rochester Regional Health are partnering on this emerging trend to make health care more open and transparent. Initially, providers will be encouraged to voluntarily share visit notes. By early December, RRH and UR Medicine anticipate that the majority of clinic notes will be automatically shared with patients.

The two hospital systems are also working with the Monroe County Medical Society to ensure that all electronic medical record systems are capable of supporting physicians who elect to share their notes with their patients. For more information, or to sign up for patient portals at Rochester Regional Health or UR Medicine, please go to:

#### Rochester Regional Health

<https://mycare.rochesterregional.org/mychart/>

#### UR Medicine

<https://mychart.urmc.rochester.edu/mychart/>

### Take Advantage of Our Partnership with Wegmans Pharmacies

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RIT has had a preferred pharmacy arrangement with Wegmans Pharmacies for many years. This means that:

- Your copay at Wegmans will be lower than at other retail pharmacies for 30-day supplies of prescription drugs.
- Your copay at Wegmans will be equal to the OptumRx mail pharmacy copay for 90-day supplies of maintenance medications.
- Wegmans is the only retail pharmacy at which you can get a prescription filled for more than a 30-day supply.
- Wegmans is the only retail pharmacy at which you do not pay a much higher copay after the first three fills of a maintenance medication.

The majority of RIT prescription drug plan members are using Wegmans to fill their prescriptions. If you are not, you may want to consider switching. Wegmans offers free home shipping, so if a Wegmans pharmacy is not convenient to your home, this needn't prevent you from purchasing your maintenance prescriptions at Wegmans.

Please note that specialty medications as defined by OptumRx must be filled by Briova, OptumRx's specialty pharmacy.

### Preventive Care Products Without Cost Sharing

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Under the Affordable Care Act, pharmacy benefit plans must cover certain preventive care medications at 100%—without charging you a copay, co-insurance, or deductible. These products include:

- U.S. Preventive Services Task Force A & B Recommendation medications
- Food and Drug Administration (FDA) approved prescription and over-the-counter (OTC) birth control (contraceptives) for women.

You can find an updated list of no-cost preventive care medications on the OptumRx website. You can use your OptumRx member ID card to get the products on this list for no cost if they are:

- Prescribed by a health care professional
- Age and condition appropriate
- Filled at a network pharmacy, including Wegmans (if you get these items at an out-of-network pharmacy, you will have to pay the full cost for them).

Effective November 1, 2018, Vitamin D supplements for those age 65 and older will no longer be covered at 100%. The U.S. Preventive Services Task Force has concluded that the current evidence is insufficient to assess the effectiveness of preventing bone fractures in falls, which was the rationale for covering it at 100%.

### 2019 Out-of-Pocket Maximums

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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.

### 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 at any time on the Excellus BlueCross BlueShield website or by contacting Excellus directly. You should also contact the practice at 922-3100 to register as a patient.

### 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 if the provider is not in the RRH network.

### Charged the Wrong Copay for RRH provider?

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.excellusbcbs.com](http://www.excellusbcbs.com). If Excellus processed the claim with a lower copay than what you paid,



you can contact the provider to request a refund rather than having a credit in their system.

### 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.

### Rochester Regional Health's Mobile Mammography Center at RIT on October 24

Rochester Regional Health's Mobile Mammography Center is making state-of-the-art breast cancer screenings more accessible to women throughout our community. The mobile center offers a spacious, comfortable, spa-like atmosphere with two private dressing rooms, and provides: 3D mammography screenings from certified technologists Evaluation of results by board-certified radiologists

To schedule your mammogram, call 585-922-PINK (7465).

## Other Benefits

### Increase in the New York State Paid Family Leave Benefit for 2019

Good news! New York state recently announced an increase to the New York State Paid Family Leave Program (NYS PFL), effective January 1, 2019 – December 31, 2019. If approved, there will be increases for 2020 and 2021 as well.

This program 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.

The following chart compares the current 2018 benefit with the improved 2019 benefit:

Feature	2018 (Current)	2019 (New)
Maximum leave in a 12-month period	8 weeks	10 weeks
Pay replaced up to maximum amount based on New York State Average Weekly Wage	50% up to \$652.96 per week (for those earning over \$67,907 per year, the benefit is less than 50%)	55% up to \$746.41 per week (for those earning over \$70,569.52 per year, the benefit is less than 55%)

Additional details are on the NYS PFL page of the HR Benefits website. We are in the process of updating our

available resources to help employees understand the 2019 changes. We will continue to add information, including frequently asked questions, to help you understand more about this benefit.

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

### 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 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](http://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](mailto: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](http://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](http://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	\$199.33	\$183.99
	2 Person	\$441.73	\$407.75
	Family	\$538.73	\$417.89
	One Parent Family	\$474.88	\$367.50
Blue Point2 POS B	Individual	\$189.47	\$174.89
	2 Person	\$418.58	\$386.38
	Family	\$511.94	\$472.56
	One Parent Family	\$438.46	\$404.73
Blue Point2 POS B No Drug	Individual	\$127.91	\$118.07
	2 Person	\$291.04	\$268.65
	Family	\$354.81	\$327.51
	One Parent Family	\$317.78	\$293.34
Blue Point2 POS D	Individual	\$130.41	\$120.37
	2 Person	\$296.20	\$273.41
	Family	\$360.37	\$332.64
	One Parent Family	\$322.34	\$297.54
Vision Care Plan	Individual	\$4.82	\$4.45
	2 Person	\$9.63	\$8.89
	Family	\$15.51	\$14.31
Dental Plan Standard	Individual	\$10.09	\$9.31
	2 Person	\$23.60	\$21.78
	Family	\$35.91	\$33.14
Dental Plan Enhanced	Individual	\$14.36	\$13.25
	2 Person	\$34.22	\$31.58
	Family	\$52.31	\$48.28



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.

## 2019 Resource Information

For any benefits questions you may have, please contact your benefits representative in the Human Resources Department based on the first letter of your last name:

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		<a href="http://www.rit.edu/benefits">www.rit.edu/benefits</a>
<b>Health Care</b>			
Medical (Excellus BlueCross BlueShield)	(877) 253-4797	(585) 454-2845	<a href="http://www.excellusbcbcs.com/rit">www.excellusbcbcs.com/rit</a>
Prescription Drug			
(OptumRx)	(855) 209-1300		<a href="http://www.optumrx.com">www.optumrx.com</a>
(Wegmans)	(800) 934-6267	Call to be transferred to your local store.	<a href="http://www.wegmans.com">www.wegmans.com</a>
Rochester Regional Health Family Medicine at RIT	(585) 922-3100		
Vision Care Plan (VSP)	(800) 877-7195	(800) 428-4833	<a href="http://www.vsp.com">www.vsp.com</a>
Dental (Excellus BlueCross BlueShield)	(800) 724-1675	(585) 454-2845	<a href="http://www.excellusbcbcs.com/rit">www.excellusbcbcs.com/rit</a>
<b>Retirement Program</b>			
Fidelity	(800) 343-0860	(800) 259-9743	<a href="http://netbenefits.com/RIT">http://netbenefits.com/RIT</a>
TIAA (New York City)	(800) 842-2776	(800) 842-2755	<a href="http://www.tiaa.org/RIT">www.tiaa.org/RIT</a>
TIAA (Rochester)	(585) 246-4600 (877) 209-3144	(585) 246-4610	<a href="http://www.tiaa.org/RIT">www.tiaa.org/RIT</a>