In 2018, RIT will offer the same Medicare plans as we have offered in 2017. Once again, we have been notified by the insurance companies that there will be increases in the premiums for these plans. You will find your 2018 monthly premium contribution amount on the enclosed yellow personalized form; the form also shows what your monthly premium contribution would be for other plans available to you.

Your current benefits will automatically continue. Remember, this is the only time of year you can make a change in your elections, with two exceptions for medical coverage: you can change your medical plan if you become Medicare-eligible during the year, or if you move outside your current geographic area and your current plan is no longer available. Below are the benefits you need to consider during the enrollment period.

1. **Medical Coverage:** you can enroll, cancel, or change your coverage.
2. **Vision Coverage:** you can enroll, cancel, or change your coverage.
3. **Legal Services Plan:** you can enroll or cancel your coverage.
4. **Identity Theft Protection Coverage:** you can enroll, cancel, or change your coverage.

For pre-Medicare retirees, we have enclosed a supplement with updates regarding your 2018 medical and prescription drug coverage. You will find detailed information in the 2018 Medical Benefits Comparison Book for Employees and Pre-Medicare Retirees.

For Medicare retirees, we have enclosed a comparison of some services so you can consider each plan’s features and your expected medical and prescription drug needs in deciding which plan you should elect for 2018. For greater detail, please refer to the 2018 Medical Benefits Comparison Book for Medicare Retirees.

You will find both the pre-Medicare and Medicare comparison books on the HR website on the Open Enrollment page. Or, you can call your benefits representative to request a copy.

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 6.

We encourage you to read this newsletter carefully so you understand all your options for your 2018 benefits.
ACTION NEEDED DURING ENROLLMENT, IF YOU WANT TO:

- Enroll, cancel, or change your medical coverage
- Enroll, cancel, or change your vision care coverage
- Enroll or cancel your participation in the legal services plan
- Enroll, cancel, or change your identity theft protection coverage

RETIREE MEETINGS

We sent retirees an invitation to the upcoming retiree meetings. All meetings will be held at the RIT Inn and Conference Center, located at 5257 West Henrietta Road, Henrietta. You can park and enter at the rear of the building. RIT Human Resources staff members will be available along with representatives from Medicare Blue Choice and Preferred Gold.

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<tr>
<th>#</th>
<th>Date</th>
<th>Time</th>
<th>Location</th>
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<tbody>
<tr>
<td>1</td>
<td>Thursday, November 9</td>
<td>6 – 8 p.m.</td>
<td>Oneida/Mohawk/Cayuga rooms</td>
</tr>
<tr>
<td>2</td>
<td>Friday, November 10</td>
<td>9 – 11 a.m.</td>
<td>Oneida/Mohawk/Cayuga rooms</td>
</tr>
<tr>
<td>3</td>
<td>Wednesday, November 15</td>
<td>2:30 – 4:30 p.m.</td>
<td>Henrietta Ballroom</td>
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</table>

A sign language interpreter will be provided upon request, subject to availability. To make a request, send an email to benefits@rit.edu or call 585-475-5113.

If you want to sign up for a session please follow these instructions:

1. Send an email to benefits@rit.edu
2. Call the RSVP Phone Line at 585-475-5877/V and leave a message.

When you RSVP, please be sure to include:

- Session number you want to attend
- Your name
- Whether your spouse/partner will be attending with you, and
- Your phone number

You will not be contacted unless there is a need to reschedule.

JOIN OUR EMAIL LIST

We encourage you to join our Retiree email distribution list; to do so, send an email to benefits@rit.edu.

DIGITAL SELF-DEFENSE

We are pleased to have Ben Woelk from RIT’s Information Security Office join us at this year’s retiree meetings for a very important presentation, Digital Self-Defense 101: Tips, Tools, and Best Practices to Stay Safe Online.

Do you know what it takes to stay safe online? Do you know how to protect yourself and others? Are you worried about your online privacy? Did you know that even your smartphone can be attacked?

Cybercriminals continue to devise new ways to attack us both at work and at home. In order to meet those threats, we need to understand how to defend against them. The information you learn in this presentation will help you enjoy the internet more safely, whether you’re using a personal computer, smartphone, or tablet.
CHANGE IN FAMILY/EMPLOYMENT STATUS

If you have a qualified family or employment status change during the year (e.g., spouse gains or loses employment), you are eligible to make a mid-year change, as long as you notify RIT’s Human Resources within 31 days of the event. Otherwise, you must wait until the next annual Open Enrollment. The event must be consistent with the change you want to make. If you move into or out of the Rochester area during the year, you can make a change in your medical plan at that time.

Note: If you or your spouse becomes eligible for Medicare during the year, the Medicare-eligible person will elect a new plan about three months before Medicare eligibility. The change does not need to be made during the enrollment period.

ANNUAL RETIREE PICNIC

Gordon Field House, Wednesday, June 6, 2018. Mark your calendars for the Annual RITiree Picnic. Look for your invitation in the mail next spring. We hope to see you there!

RIT MEDICARE PLANS

With the premium increases we are seeing again for 2018 in the Medicare plans RIT offers its retirees, we try to balance the affordability for RIT and for retirees for both premium contributions and out-of-pocket costs for medical services and prescription drugs. It is important that we continue to keep the retiree medical offering sustainable for both RIT and retirees.

2018 Base/Benchmark Plans

- **Rochester area:** Medicare Blue Choice Plan 5
- **Outside Rochester area:** Medicare Advantage Blue PPO with the Rx Coverage Gap

What does Base Plan and Benchmark Plan mean?

RIT’s cost-sharing rules for retirees have changed over time. While all retirees can choose from the various plans that RIT offers, retirees may pay a different amount based on which cost-sharing group they are in. The cost-sharing groups and cost sharing rules are as follows:

Grandfathered Retirees

**Who:** Those who retired before December 2004 and who were Medicare-eligible prior to December 2004.

**Cost Sharing:** RIT sets the Base plan annually and pays the full premium toward that plan. The retiree pays the difference in the premium for any other plan.

Benchmark Retirees

**Who:** Those who retired after December 2004 or those who retired before December 2004 but who were not Medicare-eligible (generally age 65) in December 2004.

**Cost Sharing:** RIT sets the Benchmark plan annually and pays a set amount toward that plan, with the retiree paying the remainder. The retiree pays more for any other plan.

Retiree Medical Account (RMA) Retirees

**Who:** Those retirees who were hired as employees on and after January 1, 2004.

**Cost Sharing:** The retiree has an account which can be accessed to pay medical premiums for RIT retiree coverage, another employer’s retiree coverage or your spouse/partner’s medical coverage (as long as the premiums were paid on an after-tax basis), medical coverage purchased directly from an insurance company, or Medicare Part B or Part D premiums. The amount in the account is based on the year in which you retired and the remaining balance is increased by 3% as of December 31 each year.

The enclosed yellow personalized form indicates which cost-sharing group you (and your spouse, if applicable) are in.
UNDERSTANDING PRESCRIPTION DRUG COVERAGE UNDER MEDICARE PLANS OFFERED BY RIT

RIT offers Medicare-eligible retirees plans with a standard Medicare Part D benefit and plans with an enhanced Medicare Part D benefit.

The standard Medicare Part D plans have the Rx coverage gap, also known as the donut hole. 2015 was the first year that RIT offered plans with the standard Medicare Part D benefit and we have seen a very large enrollment in these plans because these plans have the smallest retiree premium contribution amounts. For many people, these plans work fine because they do not have high-cost medications. Others may decide it is better for them to pay a higher monthly premium contribution for the plan without the prescription drug coverage gap.

How does the standard Part D work?
There are three separate stages to the benefit, with each administered on a calendar-year basis. Below is a description for the standard Medicare Part D for 2018.

1. Initial Coverage—You pay the applicable copay and your insurance plan pays the remaining cost for each covered drug until the combined total amount that you and the plan pays reaches $3,750.

2. Coverage Gap—Once you and the plan have paid $3,750 total in the Initial Coverage, you are in the Coverage Gap. Your costs in the Coverage Gap are as follows:
   a. generic drugs—you will pay 44% of the cost; the plan pays 56% of the cost
   b. brand-name drugs—you will pay 35% of the cost; the plan pays 15%, and the pharmaceutical manufacturers provide a 50% discount

3. Catastrophic Coverage—Once the following amounts reach a total of $5,000, you are in the Catastrophic Coverage stage for the remainder of the calendar year.
   a. Your copays in the Initial Coverage stage,
   b. Your cost for the generic and brand-name drugs in the Coverage Gap, plus
   c. The 50% pharmaceutical manufacturer’s brand discount in the Coverage Gap.

In the Catastrophic Coverage stage, your cost for a 30-day supply will be $3.35 for generic and $8.35 for brand-name drugs, OR 5% of the drug cost, whichever is greater.

REMINdERS:
• The pharmacy coverage when you are inpatient at a hospital is covered under the hospitalization coverage.
• You pay 20% toward Medicare Part B drugs; your cost does not count toward the Initial Coverage or Coverage Gap limits described above.

OTHER ALTERNATIVES

The past few years, a small number of benchmark retirees found plans that better met their needs on a direct-bill basis with Excellus BlueCross BlueShield, MVP, or another insurance company. While RIT does not contribute toward the cost of these direct-bill plans, retirees found that they were able to purchase coverage that met their individual needs for less money than the retiree contribution would have been for the RIT coverage.

If you decide a direct-bill plan will work better for you than one of the plans offered by RIT, let us know so we can send you the form to cancel your RIT coverage as of January 1. RIT’s rules allow you the opportunity each year, during open enrollment, to rejoin the RIT plans for the coming year. You would just need to let us know on a timely basis if you wanted to rejoin for a future year.

Most of RIT’s Medicare plans are fully insured Medicare Advantage Plans. These plans are considered Part C of Medicare. Therefore, the insurance companies are required to submit their plan designs and premium costs to the federal Centers for Medicare and Medicaid Services (CMS) annually for approval. The insurance companies can only offer CMS-approved plans. This means that RIT has no control over what the coverage is (e.g., copay amounts) or what the premium costs are for these plans.
As an RIT retiree, you are eligible for a number of additional benefits and services summarized as follows. For details, contact the vendors directly (see back cover of newsletter for contact information) and/or refer to the HR website at www.rit.edu/benefits.

If you participate in the Group Legal Services plan, Identity Theft protection and/or the Vision Care plan in 2017, your coverage will automatically continue in 2018. If you do not want to participate in 2018, check the appropriate box on the enclosed yellow 2018 Retiree Benefits Open Enrollment Form, sign and date the form, and return to RIT Human Resources by Thursday, November 30, 2017.

**Group Legal Services**—Provided by Hyatt Legal Plans, this benefit provides many personal legal services nationwide through a panel of carefully selected participating attorneys. Covered services include debt matters, defense of civil lawsuits, document preparation and review, real-estate matters, traffic ticket defense, and wills and estate planning. The monthly contribution is in the enclosed yellow form.

**Vision Care Plan**—This national coverage is provided by VSP and is separate from the medical plan enrollment. Refer to enclosed flyer for details. The monthly premium contribution amounts are found on the enclosed yellow form.

**Identity Theft**—RIT introduced a new benefit, Identity Theft Protection, for 2016. During the open enrollment period, you can enroll, cancel, or change coverage for 2018.

The coverage, from a company called Identity Force, is very comprehensive and includes prevention, detection, and restoration services.

New for 2018, we are adding another option, refer to page 6 for details. For a more detailed description and the rates, refer to the enclosed flyer.

**ENROLL AT ANY TIME:**

**Personal Insurance**—RIT offers employees and retirees an opportunity to purchase auto, homeowners, and other kinds of personal insurance at group rates. The program is administered by Mercer Voluntary Benefits and is provided by MetLife Group Property & Casualty, one of the largest underwriters of employer-sponsored insurance programs. While rates are not guaranteed, typical savings in this program are between 10-20 percent off Metropolitan’s retail insurance rates.

**Pet Insurance**—Offered at a group discount through Nationwide, this medical insurance for your pets covers thousands of medical problems and conditions related to accidents or illnesses (even cancer) for dogs, cats, birds, ferrets, rabbits, reptiles, and other exotic pets. You have the freedom to visit any licensed veterinarian.

**RIT SERVICES AND DISCOUNTS**

**Tuition Waiver**—You and your eligible family members continue to be eligible for Tuition Waiver (courses taken at RIT).

**Access Privileges to RIT Facilities**—By using your Retiree ID Card, you have access privileges to RIT facilities and services such as the Student Life Center and Wallace Library.

**RIT Email**—Your RIT email account remains active provided you stay “connected” with RIT (e.g., attend the annual RITiree picnic and/or other RIT functions, volunteer, etc.). From the first time your email account is activated, you will receive an annual email notice from ITS confirming you want to continue your account. Follow the instructions to keep the account.

**Barnes & Noble @ RIT**—Show your RIT Retiree ID Card and get a 10% discount on most items.

**RARES**—This not-for-profit organization provides over 400 discounts on local, regional, and national products and services. Enter code RARES1 to log in to their website.
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.

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 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.

Contact Fidelity or TIAA directly to make updates. 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 and retirees 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.

INITIATIVE TO REMOVE SOCIAL SECURITY NUMBERS FROM MEDICARE CARDS

You may have heard about a new initiative that the Centers for Medicare & Medicaid Services (CMS) is undertaking to combat identity theft, fraud, and the illegal use of Social Security numbers. By April 2019, they will remove Social Security numbers from all Medicare identification cards. Instead of the Health Insurance Claim Number (the number on your Medicare card) based on a Social Security number, there will be a Medicare Beneficiary Identifier. This new randomly assigned number will still be 11 characters, but will be a combination of uppercase letters and numbers in all three segments of the identifier. CMS will issue new, redesigned Medicare cards beginning in April 2018 and will finish sending them by April 2019. CMS will be conducting education and outreach to those covered by Medicare to help them prepare for the change. We do not expect a change in the ID number for your RIT coverage.

NEW RETIREE BILLING SYSTEM BRINGS NEW FUNCTIONALITY

Lifetime Benefit Solutions (LBS) is the organization that bills RIT retirees and surviving spouses for their various RIT benefits. Earlier this year, LBS implemented a new enhanced system, which provides you with secure online access to your billing information via a Member Self-Service Portal.

One of the new features is that you can enroll in ACH payments through the LBS secure Member Portal. If you authorize ACH payments, LBS will automatically deduct your premium contribution payments from your bank account each month. With ACH, you can be assured that your premium contributions will be paid in a timely manner, no matter if you are traveling or just can’t get out to mail the payment.

In August, LBS sent a letter to all who are being billed for benefits; the letter included a unique registration identification number so you can log in to the Member Portal.

If you have any questions or if you want to log in but cannot find the letter, please contact LBS directly at 800-828-0078, 8 a.m. – 5 p.m. Eastern Time Monday – Thursday, and 9 a.m. – 5 p.m. Eastern Time on Friday.

REMEMBER 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. Contact your insurer to 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.
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.

2018 Resource Information

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

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<thead>
<tr>
<th>Last Name</th>
<th>Contact</th>
<th>Telephone (V)</th>
<th>Email Address</th>
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<tbody>
<tr>
<td>A – L</td>
<td>Valerie Liegey</td>
<td>(585) 475-5346</td>
<td><a href="mailto:valpsn@rit.edu">valpsn@rit.edu</a></td>
</tr>
<tr>
<td>M – Z</td>
<td>Brett Lagoe</td>
<td>(585) 475-5983</td>
<td><a href="mailto:bilpsn@rit.edu">bilpsn@rit.edu</a></td>
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Enrollment Information Resources

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<th>Name</th>
<th>Voice</th>
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<tbody>
<tr>
<td>RIT Human Resources</td>
<td>(585) 475-2424</td>
<td></td>
<td><a href="http://www.rit.edu/benefits">www.rit.edu/benefits</a></td>
</tr>
<tr>
<td>ITS Help Desk (RIT email)</td>
<td>(585) 475-4357</td>
<td>(585) 475-2810</td>
<td><a href="http://www.rit.edu/its/help">www.rit.edu/its/help</a></td>
</tr>
<tr>
<td>RIT Registrar’s Office (RIT ID Card)</td>
<td>(585) 475-2821</td>
<td>(585) 475-2821</td>
<td><a href="http://www.rit.edu/registrar">www.rit.edu/registrar</a></td>
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<tr>
<td>RIT Parking Office</td>
<td>(585) 475-2842</td>
<td></td>
<td><a href="http://www.rit.edu/facilities/pats/parking">www.rit.edu/facilities/pats/parking</a></td>
</tr>
<tr>
<td>Osher Institute</td>
<td>(585) 292-8989</td>
<td></td>
<td><a href="http://www.rit.edu/osopher">www.rit.edu/osopher</a></td>
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Health Care

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<tr>
<td>Excellus BlueCross BlueShield</td>
<td>(877) 253-4797</td>
<td>(585) 454-2845</td>
<td><a href="http://www.excellusbcbs.com">www.excellusbcbs.com</a></td>
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<tr>
<td>OptumRx (pre-Medicare retirees only)</td>
<td>(855) 209-1300</td>
<td></td>
<td><a href="http://www.optumrx.com/myCatamaranRx">www.optumrx.com/myCatamaranRx</a></td>
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<tr>
<td>Wegmans</td>
<td>(800) 934-6267</td>
<td></td>
<td><a href="http://www.wegmans.com">www.wegmans.com</a></td>
</tr>
<tr>
<td>Medicare Blue Choice</td>
<td>(877) 883-9577</td>
<td>(585) 454-2845</td>
<td><a href="http://www.excellusbcbs.com">www.excellusbcbs.com</a></td>
</tr>
<tr>
<td>MVP Preferred Gold</td>
<td>(585) 327-2480</td>
<td>(585) 325-2629</td>
<td><a href="http://www.mvphealthcare.com">www.mvphealthcare.com</a></td>
</tr>
<tr>
<td>Vision Care Plan</td>
<td>(800) 877-7195</td>
<td>(800) 428-4833</td>
<td><a href="http://www.vsp.com">www.vsp.com</a></td>
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<tr>
<td>Lifetime Benefit Solutions (retiree billing)</td>
<td>(800) 828-0078</td>
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Retirement Program

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<tr>
<td>Fidelity</td>
<td>(800) 343-0860</td>
<td>(800) 259-9743</td>
<td><a href="http://www.fidelity.com">www.fidelity.com</a></td>
</tr>
<tr>
<td>TIAA (New York City)</td>
<td>(800) 842-2776</td>
<td>(800) 842-2755</td>
<td><a href="http://www.tiaa.org">www.tiaa.org</a></td>
</tr>
<tr>
<td>TIAA (Rochester)</td>
<td>(877) 209-3144</td>
<td>(585) 246-4610</td>
<td><a href="http://www.tiaa.org">www.tiaa.org</a></td>
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Discount Services

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<tr>
<td>Identity Theft Protection (Identity Force)</td>
<td>(877) 694-3367</td>
<td></td>
<td><a href="http://www.identityforce.com">www.identityforce.com</a></td>
</tr>
<tr>
<td>Legal Services Plan</td>
<td>(800) 821-6400</td>
<td>(800) 821-5955</td>
<td><a href="http://www.legalplans.com">www.legalplans.com</a>, access code: 570005</td>
</tr>
<tr>
<td>Mercer Voluntary Benefits</td>
<td>(866) 272-8902</td>
<td></td>
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<tr>
<td>RARES</td>
<td>(585) 503-8160</td>
<td></td>
<td><a href="http://www.rares.org">www.rares.org</a></td>
</tr>
<tr>
<td>Veterinary Pet Insurance</td>
<td>(800) 872-7387 ext. 4937</td>
<td></td>
<td><a href="http://www.petinsurance.com">www.petinsurance.com</a></td>
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