

2015 Benefits Enrollment NEWSLETTER

Human Resources ■ Finance & Administration

RETIREE EDITION

November 2014

This newsletter concerns current Medicare and pre-Medicare-eligible retirees. References to “retirees” generally includes surviving spouses.

2015 Key Dates

November 3
Retiree Open Enrollment
Begins

**Weeks of November 10
and November 17**
Retiree Meetings

December 3
Open Enrollment Ends

Important Information You Need to Know for 2015 Enrollment

The cost of health care continues to rise more rapidly than most other costs. In past years, some retirees have assumed that they do not need to take action during the open enrollment period, and that their RIT coverage would continue into the following year, with possibly some minor benefit changes.

For 2015, the changes for Medicare-eligible individuals are greater and require you to pay attention to ensure you make the right decision for you and any family members you cover for health care benefits:

- Even if you have not contributed toward the cost of coverage previously, you may have a contribution if you do not take any action.
- There are new plan choices available that can save you money in terms of contributing toward the cost of coverage. See the articles beginning on page 4 for details.
- The major difference in the new plans is in the prescription drug benefits. Be sure to review the information on page 6 to ensure you understand how these changes may affect you.

RIT Human Resources has put together a variety of resources to help you through this open enrollment period. Please take advantage of them—see page 5 for more information.

2015 Open Enrollment News

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



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.

NEW FOR 2015

You will be billed for your Vision Care and/or Legal Services Plan coverage; you will no longer have to pay for the coverage for the entire year. Refer to page 11 for more details.

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.

Retiree Meetings

RETIREE MEETINGS

We sent retirees an invitation to the upcoming retiree meetings. **Please note the new location for meetings this year.** 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.

Meeting Schedule			
#	Date	Time	Location
1	Monday, November 10	9 – 11 a.m.	RIT Inn and Conference Center
2	Wednesday, November 12	6 – 8 p.m.	RIT Inn and Conference Center
3	Friday, November 14	1:30 – 3:30 p.m.	RIT Inn and Conference Center
4	Monday, November 17	1:30 – 3:30 p.m.	RIT Inn and Conference Center

NEW NAME FOR RIT'S BILLING ADMINISTRATOR

RIT's billing administrator (EBS-RMSCO) now has a new name: **Lifetime Benefit Solutions, Inc.** It is in the process of changing its branding to reflect the new name and logo.



ANNUAL RETIREE PICNIC

Gordon Field House,
Wednesday, June 13, 2015.
Mark your calendars for the Annual RITiree Picnic. Look for your invitation in the mail next spring. We hope to see you there!

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

1. Send an e-mail to benefits@rit.edu

OR

2. Call the RSVP Hot Line at (585) 475-5877/V and leave a message.

When you RSVP, please be sure to include:

- The session number you would like 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.

A sign language interpreter will be provided upon request, subject to availability. To make a request, send an e-mail to benefits@rit.edu or call (585) 475-2652/V.

New Retiree Medical Plans

IMPORTANT NEWS ABOUT MEDICAL PLANS FOR OUR MEDICARE RETIREES

Health care continues to dominate the news, including the ever-rising cost. RIT's retiree medical plans are not immune. Both the Excellus BlueCross BlueShield and MVP Healthcare plans in the Rochester area have significant premium increases for 2015. In fact, overall the increase is much larger than any we have seen in many years. We are seeing large increases for the coverage outside Rochester as well.

One reason for the increases is that the federal government is decreasing subsidies it provides to Medicare Advantage Plans to help pay for the new coverage being offered under the Affordable Care Act (ACA, also known as health care reform). In addition, the insurers tell us that plan utilization has increased much more than expected in 2013 and 2014, and this translates to a need for higher premiums.

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. As you have heard before, RIT is trying to make this offering sustainable. In order to do this, we need to make changes for 2015, for both retirees who live in the Rochester area and those who live in other areas.

RIT'S PHILOSOPHY

RIT has a commitment to providing retirees with access to a good-quality health care program. This requires flexibility to be able to respond to changes in the health care marketplace.

We understand large cost increases and benefit changes are difficult for retirees to absorb. We hope you understand RIT is striving to balance the affordability needs of retirees with the needs of our students to pay affordable tuition. We believe we have developed a reasonable approach by providing you a choice of plans with different levels of contribution and benefits, so you can decide what will work best for your own situation.

RIT will continue to explore alternative opportunities to try to keep coverage affordable—for both you and the university.

IN ROCHESTER

Existing Plans—In 2015, we will continue to offer the existing Medicare Blue Choice and Preferred Gold plans, with their annual plan-required changes (see page 6 for a description of these changes). For those who pay toward the coverage, you will see that there will be a large increase in the retiree contribution amount for the existing plans. For the Grandfathered Retirees (those who have not previously paid for Medicare Blue Choice), there will be a contribution required in 2015 for the existing plans. But it is possible that the two existing plans are richer than your health care needs; you may want to consider one of the new plans being offered for 2015.

New Plans—For 2015, we are adding two new plans to our offering that will cost retirees less in the monthly premium contribution. RIT's contribution will be based on the premium for the new Medicare Blue Choice plan; grandfathered retirees will not pay for this new plan. It is important to note that there are some benefit differences compared to the existing plans, especially in the prescription drug coverage. See the description below regarding prescription drug coverage with a "coverage gap," also known as the "donut hole."

The 2015 plan offerings in the Rochester area will be the following:

- **Medicare Blue Choice Plan 4**
(current plan with required changes)
- **Medicare Blue Choice Plan 5** (new plan)
- **Preferred Gold HMO POS Option 1**
(current plan with required changes)
- **Preferred Gold HMO POS Option 2** (new plan)

Note: *There are some retirees who remain in the previously offered Medicare BlueCross BlueShield Comprehensive plan. While frozen to new entrants, this coverage continues to be available to those already enrolled. However, you may want to consider one of the Medicare Advantage plans as an alternative.*

New Retiree Medical Plans

OUTSIDE THE ROCHESTER AREA

Existing Plans—In 2015, we will continue to offer the existing Medicare Advantage Blue PPO to those who live in parts of the country where this plan is available; this is the plan that was newly introduced for 2014. For those who live in areas where this plan is not available, the Medicare Blue PPO plan will continue to be offered. If you are newly eligible for the Medicare Advantage Blue PPO for 2015 (because it was previously not available in your area), we will notify you in a separate mailing sent to your home. Due to the larger than normal premium increases for 2015, as in Rochester, we are introducing two new plans. For the Grandfathered Retirees (those who have not previously paid for the Blue PPO coverage), there will be a contribution required for the existing plans in 2015. But it is possible that you do not need this richer prescription drug coverage. You may want to consider the new Blue PPO offering available in your area.

New Plans—For 2015, we will offer the same PPO medical plans with a choice of two prescription drug options. One option will be the current drug plan. The other option will be a Medicare Part D drug plan with the “coverage gap” or “donut hole,” described below. RIT’s contribution will be based on the plan with the Medicare Part D coverage with the Rx coverage gap. Grandfathered retirees will not pay for this new plan.

The 2015 plan offerings outside the Rochester area will be the following:

- **Medicare Advantage Blue PPO** (*current plan*)
- **Medicare Advantage Blue PPO with Rx coverage gap** (*new plan*)
- **Medicare Blue PPO** (*current plan*)
- **Medicare Blue PPO with Rx coverage gap** (*new plan*)

Note: *There are some retirees who remain in the previously offered Medicare BlueCross BlueShield Comprehensive plan. While frozen to new entrants, this coverage continues to be available in 2015 to those already enrolled. However, you may want to consider the Blue PPO plan in your area as an alternative.*

FOR ALL MEDICARE-ELIGIBLE RETIREES

Resources to Assist You—To help you understand how the contribution changes impact you specifically, we have enclosed personalized information showing the premium contribution information for the various plans. You will also find a 2015 **Medical Benefits Comparison Book** to help you review the benefit differences among the plan offerings, and worksheets to assist you in comparing different plans based on your projected health needs. We have also enclosed the enrollment forms you would need to complete if you decide to make a change.

Refer to Help Choosing Your 2015 Medical Plan on page 8 for some additional guidance in choosing the best plan for you.

Please note: *Your Medicare-eligible spouse/partner must be enrolled in the same plan that you are enrolled in.*

OTHER ALTERNATIVES

In 2014, a few retirees found plans that better met their needs on a direct bill basis with Excellus BlueCross BlueShield or MVP. 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.

Prescription Drug Information

PRESCRIPTION DRUG PLAN WITH A “DONUT HOLE” (COVERAGE GAP)

The new plans being offered in and out of the Rochester area each have a feature in the prescription drug portion of the plan called a coverage gap, or more commonly called the “donut hole.” This is a standard feature of Medicare Part D plans that RIT previously has not had in its retiree plans. However, since prescription drugs constitute such a high portion of health care costs for Medicare-eligible individuals, adding the Medicare Part D coverage gap is a way to reduce the premium cost of coverage.

Here is how the coverage gap works in 2015.

There are three separate parts to the benefit, with each administered on a calendar-year basis.

1. Initial Coverage Limit—You pay the applicable copay at the pharmacy and your insurance plan pays the remaining cost for each covered drug until the combined total amount that you and the plan pay reaches \$2,960.

2. Coverage Gap—Once you and your insurance plan have spent \$2,960 for covered drugs, you are in the “coverage gap,” also known as the “donut hole.” You will pay 45% of the cost for brand name and 65% of the cost for generic prescription drugs while you are in the coverage gap.

3. Catastrophic Coverage—Once costs total \$4,700 during the Initial Coverage Limit and the Coverage Gap, you move into the “catastrophic coverage” for the remainder of the calendar year. In this part, you will pay copays of \$2.65 for generic and \$6.60 for brand-name drugs (or 5%, whichever is greater) for a 30-day supply. The insurance plan will cover the remainder of the cost.

Once the next January 1 arrives, you will restart with #1, Initial Coverage Limit, described above.

EPIC: HELP PAYING FOR YOUR PRESCRIPTION MEDICATIONS IN NEW YORK STATE

If you qualify by income, you may want to consider EPIC to supplement your prescription drug coverage under one of the new plans RIT is offering for 2015. The following information is taken from the EPIC website.

Elderly Pharmaceutical Insurance Coverage (EPIC) is a New York state program for seniors administered by the Department of Health. It helps more than 250,000 income-eligible seniors aged 65 and older to supplement their out-of-pocket Medicare Part D drug plan costs. Seniors can apply for EPIC at any time of the year and must be enrolled or eligible to be enrolled in a Medicare Part D drug plan to receive EPIC benefits and maintain coverage.

EPIC provides secondary coverage for Medicare Part D and EPIC-covered drugs purchased after any Medicare Part D deductible is met. Note: The plans RIT is offering for 2015 do NOT have deductibles. EPIC also covers approved Part D-excluded drugs once a member is enrolled in Part D.

EPIC has two plans based on income. The Fee Plan is for members with income up to \$20,000 if single or \$26,000 if married. The Deductible Plan is for members with incomes ranging from \$20,001 to \$75,000 if single or \$26,001 to \$100,000 if married.

It is easy to join the program. Just complete the application and mail or fax it to EPIC. No documentation is required. EPIC

verifies information with the Social Security Administration and the New York State Department of Taxation and Finance.

Detailed information about eligibility, how the plans work, what is covered, how EPIC and Medicare Part D work together, and how to apply is available at the New York State Department of Health website at https://www.health.ny.gov/health_care/epic/index.htm. If you prefer you can call them. EPIC operates a toll-free helpline that is available from 8:30 a.m. – 5 p.m., Monday – Friday. Call 1-800-332-3742 (TTY 1-800-290-9138) for more information or to request an application.

Benefit Changes 2015

2015 BENEFIT CHANGES IN CURRENT MEDICARE PLANS IN ROCHESTER

We have been notified by Excellus BlueCross BlueShield and MVP HealthCare that the Medicare plans we currently offer to our Rochester area retirees will have several benefit changes.

MEDICARE BLUE CHOICE

Diabetic supplies:

In 2015, the copay for a 30-day supply will be \$10, lower than the 2014 copay of \$20.

Inpatient hospitalization copay:

The copay will remain at \$250, but there will be a maximum of three copays per calendar year in 2015, instead of two, as in 2014.

Emergency room copay:

In 2014, the copay is \$50; in 2015 it will be \$65. In both years, this copay is waived if you are admitted to the hospital (the hospital copay would apply).

Ambulance copay:

In 2014, the copay is \$50; in 2015 it will be \$65.



MVP PREFERRED GOLD

Hearing exam:

In 2014, there is a \$30 copay for a routine hearing exam; in 2015, a hearing exam is covered only for purchase of a hearing aid, although the copay remains at \$30.

Diabetic glucose monitoring strips:

In 2014, you pay 10% for diabetic supplies; for 2015, when purchased at a preferred vendor, you will pay 10%; when purchased at a non-preferred vendor, you will pay 20%.

Skilled nursing facility:

There will no longer be a required three-day hospital stay in order to have coverage at the skilled nursing facility.

Prescription drug copays:

You will pay 20% of the cost for prescription drugs that are covered under Medicare Part B (such as those dispensed during a hospitalization), rather than a \$30 copay.

2015 BENEFIT CHANGES FOR MEDICARE ADVANTAGE BLUE PPO FOR MEDICARE-ELIGIBLE RETIREES OUTSIDE THE ROCHESTER AREA LIVING IN AN AREA THAT PARTICIPATES

Excellus BlueCross BlueShield has notified RIT that the following benefit changes will apply to the Medicare Advantage Blue PPO beginning January 1, 2015. This is the Medicare Advantage plan first introduced for 2014 for people who reside in areas where there are participating providers in this plan.

Diabetic supplies:

In 2015, the copay for a 30-day supply will be \$10, lower than the 2014 copay of \$20.

Inpatient hospitalization copay:

The copay will remain at \$250, but there will be a maximum of three copays per calendar year in 2015, instead of two, as in 2014.

Emergency room copay:

In 2014, the copay is \$50; in 2015 it will be \$65. In both years, this copay is waived if you are admitted to the hospital (the hospital copay would apply).

Ambulance copay:

In 2014, the copay is \$50; in 2015 it will be \$65.

Help Choosing Your Plan



HELP CHOOSING YOUR PLAN

We understand that some may be concerned about the changes we described on pages 4 and 5. RIT is committed to helping you make an informed choice for your 2015 coverage. Without a crystal ball, you won't know for sure which plan is the right one, but you can make the best choice you can based on what you do know about your expected medical and prescription drug needs.

To make this decision, you need to consider not only how much you pay for the coverage, but also how much you pay out of pocket for the

service or medication. Remember, the plan with the lowest premium contribution may not be the lowest cost plan for you on an overall basis; it really depends on the services and prescription drugs you need.

The enclosed worksheets can help you work step-by-step to make your plan decision for 2015. One side is called Medical Needs Worksheet; the other side is called Medical Plan Cost Comparison Worksheet. You will also find these worksheets in Excel (the spreadsheet will do the math for you!) in the open enrollment section of our website

at www.rit.edu/benefits. Use the worksheet with the enclosed **Medical Benefits Comparison Book** to determine which plan is best for you based on the information you have today.

Please note that the medical coverage is exactly the same for the two Preferred Gold plans, the Medicare Advantage Blue PPO and the Medicare Blue PPO; there are a few copay differences between the two Medicare Blue Choice plans. Refer to the 2015 **Medical Benefits Comparison Book** in your packet for more detailed information.

Dental Coverage Survey



SURVEY ABOUT RETIREE DENTAL COVERAGE—WE NEED YOUR FEEDBACK

Every year, several retirees inquire about RIT offering a retiree dental plan. Some of you may remember that we did offer a retiree dental plan about 15 years ago and retirees paid the full premium for the coverage. However, we had to cancel the offering after the first year because only about 25 retirees enrolled.

While some retirees have expressed an interest in retiree dental, we need to know if enough retirees would actually elect coverage if it were offered. Therefore, we have developed a survey you can complete, if interested. Go to <https://clipboard.rit.edu> and enter the survey ID **292EB141** in the Take a Survey box. If you do not have access to a computer, please contact your benefits representative (see last page of newsletter) and we will send you a paper survey to complete and return to RIT Human Resources. **Surveys must be completed by Wednesday, December 3, 2014.**

If RIT does offer coverage, it is important to understand several things:

1. There would likely need to be a minimum number of participants (typically required by insurance companies); if there are not enough participants, the coverage, as in 2001, won't be viable.

2. The retiree would pay the full premium. With the cost of retiree medical continuing to increase significantly, RIT cannot absorb any additional benefit costs.

3. The plan would have a lock-in feature. If you do not enroll for 2016, you would not be able to enroll in a future year. Likewise, if you enroll in 2016 and later cancel coverage, you would not be able to re-enroll in a future year. New entrants would be only new retirees.

4. Retirees would be billed monthly for the premium for the coverage. Coverage would be canceled for nonpayment and the retiree would not be able to re-enroll.

It is also important to understand that if you would like RIT to offer a retiree dental plan, you should complete the survey. If the survey results do not make the case for offering retiree dental coverage (i.e., too few surveys are completed and/or there is little interest), RIT will not offer the coverage.

We will let you know the results of the survey in the fall of 2015 during the open enrollment period.

IMPORTANT

If you are interested in retiree dental coverage, it is imperative that you complete the survey. A small number of responses or too few responses that indicate interest will mean that RIT will not offer retiree dental coverage for 2016.

Group Discount Programs

ENROLL ONLY DURING THE OPEN ENROLLMENT PERIOD:

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 and/or the Vision Care plan in 2014, your coverage will automatically continue in 2015. If you do not want to participate in 2015, check the appropriate box on the enclosed 2015 Retiree Benefits Open Enrollment Form, sign and date the form, and return to RIT Human Resources by Wednesday, December 3, 2014.

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 premium contribution is \$18.76.

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 is \$10.02 for individual, \$20.01 for two person, and \$32.22 for family.

ENROLL AT ANY TIME:

Long Term Care Insurance

RIT offers this coverage to employees, retirees, and their extended family members at group rates. Provided through MedAmerica Long Term Care Insurance Company, the coverage protects against the significant cost of care due to chronic medical conditions, disabling accidents and injuries, or simply from the complications of growing older. This plan is subject to evidence of insurability.

Personal Insurance

RIT offers employees and retirees an opportunity to purchase auto, homeowners, and other kinds of

personal insurance at group rates. The insurance 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 VPI, 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, even when you're away from home.

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 E-Mail

Your RIT e-mail 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 e-mail account is activated, you will receive an annual e-mail notice from ITS confirming you want to continue your account. To keep the account, simply follow the instructions in the e-mail.

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. The ID number for 2015 is 20152395.

Expanded Retiree Billing



EXPANDED RETIREE BILLING CAPABILITIES FOR VISION CARE AND LEGAL SERVICES PLAN

We are happy to announce a change in how you pay for your Vision Care coverage and/or Legal Services plan coverage. Beginning in 2015, Lifetime Benefit Solutions (formerly EBS-RMSCO) will bill participants for their coverage on a monthly basis. Lifetime Benefit Solutions has been billing retirees for their medical coverage for several years and it has gone smoothly.

In the past, those who elected coverage were required to pay the entire annual premium for the upcoming calendar year. Of course, if you prefer to continue paying on an annual basis, you can still send the full annual premium to Lifetime Benefit Solutions.

For those who have coverage, Lifetime Benefit Solutions sends an invoice on or about the 15th of each month for the next month's coverage and the payment is due by the first of the month. It offers

several payment options: payment by check, money order, electronic funds transfer (EFT—automatic withdrawal from your bank account), and credit card. Lifetime Benefits Solutions does not accept cash. If payments are not made in a timely basis, coverage will be canceled except as outlined in the cancellation and reinstatement procedures.

We know that many of you continue the Vision Care coverage and/or Legal Services plan coverage from one year to the next. With this change, you will no longer have to take any action to automatically continue coverage; coverage would automatically continue year to year. Therefore, if you are enrolled in the Vision Care and/or Legal Services plan coverage for 2014, it will automatically continue for 2015 unless you complete the enclosed form to cancel coverage.

Please note that the bills sent in December for your January coverage are typically sent later than normal in the month due to all of the changes for the upcoming calendar year.

Rochester Institute of Technology

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

First Class Mail
U.S. Postage
PAID
Rochester, N.Y.
Permit 626

2015 Resource Information

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

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

Enrollment Information Resources

Name	Voice	Tty	Website
RIT Human Resources	(585) 475-2424		http://www.rit.edu/benefits
ITS Help Desk (RIT e-mail)	(585) 475-4357	(585) 475-2810	http://www.rit.edu/its/help/
RIT Registrar's Office (RIT ID Card)	(585) 475-2821	(585) 475-2821	http://www.rit.edu/registrar/
RIT Parking Office	(585) 475-2842		http://www.rit.edu/fa/facilities/pats/parking
Osher Institute	(585) 292-8989		http://www.rit.edu/osher/
Health Care			
Excellus BlueCross BlueShield	(877) 253-4797	(585) 454-2845	www.excellusbcbs.com
Express Scripts (formerly Medco) (pre-Medicare retirees only)	(800) 230-0508	(800) 759-1089	www.express-scripts.com
Wegmans	(800) 934-6267 Call to be transferred to your local store.		www.wegmans.com
Medicare Blue Choice	(877) 883-9577	(585) 454-2845	www.excellusbcbs.com
MVP Preferred Gold	(585) 327-2480	(585) 325-2629	www.mvphealthcare.com
Vision Care Plan	(800) 877-7195	(800) 428-4833	www.vsp.com
MedAmerica	(800) 544-0327	(585) 454-2845	www.yourlongtermcare.com
Lifetime Benefit Solutions (retiree billing)	(800) 828-0078		
Retirement Program			
Fidelity	(800) 343-0860	(800) 259-9743	www.fidelity.com
TIAA-CREF (New York City)	(800) 842-2776	(800) 842-2755	www.tiaa-cref.org
TIAA-CREF (Rochester)	(585) 246-4600 (877) 209-3144	(585) 246-4610	www.tiaa-cref.org
Discount Services			
Legal Services Plan	(800) 821-6400	(800) 821-5955	www.legalplans.com Access Code = 570005
Mercer Voluntary Benefits	(866) 272-8902		
RARES	(585) 503-8160		www.rares.org
Veterinary Pet Insurance	(800) 872-7387 ext 4937		http://eb.petinsurance.com

The RIT 2014 Benefits Open Enrollment Newsletter is distributed to retirees 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.