

# Newsletter

Human Resources ■ Finance & Administration

### 2018/2019 Key Dates

**November 5, 2018**

Retiree Open Enrollment  
**Begins**

**November 28, 2018**

Open Enrollment **Ends**

**June 6, 2019**

**Annual Retiree Picnic at  
Gordon Field House**

Mark your calendars for the Annual RITiree Picnic. Look for your invitation in the mail next spring. We hope to see you there!

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

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### MEDICARE RETIREE EDITION

November 2018

*This newsletter concerns current Medicare-eligible retirees. There is a separate newsletter for pre-Medicare retirees; if you need the pre-Medicare newsletter and did not receive it, please contact RIT Human Resources. Contact information is on the back page. References to "retirees" generally include surviving spouses.*

### Important for RIT Medicare-Eligible Retirees

#### Action You Must Take to Have Health Insurance from RIT for 2019

As announced earlier this year, with detailed communications mailed to you in August, the way that RIT will provide you with health insurance coverage beginning in 2019 will be changing. **If you have RIT coverage today, you must take action before December 31, 2018, OR YOU WILL NOT HAVE COVERAGE FROM RIT AS OF JANUARY 1, 2019! (see note below for those without RIT coverage today)**

The employer group health insurance plans that RIT has offered will no longer be available to you. Instead, you will enroll in an individual Medicare policy through a Medicare Exchange, Via Benefits. Through Via Benefits, you can choose from a variety of carriers (including Excellus BlueCross BlueShield and MVP Health Care in the Rochester area) and plan designs available in your area for medical and prescription drug coverage. You will receive help from a knowledgeable, unbiased, U.S.-based benefits advisor from Via Benefits in selecting the plan that best fits your expected health care needs and budget.

When you enroll in medical coverage through Via Benefits, RIT will provide financial assistance through a Health Reimbursement Arrangement (HRA). In August, we sent you a letter stating what your annual HRA credit would be for 2019. If you currently cover your spouse or partner, we also indicated how much the HRA credit for 2019 would be for them. Via Benefits also has your HRA amount.

We have posted helpful information on the RIT HR website at [www.rit.edu/humanresources//MedicareRetiree](http://www.rit.edu/humanresources//MedicareRetiree). You will find a captioned video presentation of the retiree meetings as well as Frequently Asked Questions (FAQ).

If you have not already scheduled your enrollment appointment, please do so today! The Via Benefits phone number for RIT retirees is **888-586-0693/V**.

#### IMPORTANT NOTE FOR THOSE WITHOUT RIT COVERAGE TODAY

Your enrollment deadline is Friday, December 7, 2018, which is different than for those who have RIT coverage today. There are federal restrictions on enrolling in the same plan or carrier; contact Via Benefits for details.

### Action Needed During Enrollment, If You Want to:

- Enroll in medical/prescription drug coverage. Remember, you must do this to have coverage from RIT in 2019; see page 1.
- 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



### How to Enroll or Make Changes

**Your current election for vision, legal services, and identity theft protection coverage will automatically continue into 2019.** The enclosed green *Retiree Benefits Enrollment Form* shows your current benefits with the 2019 contribution amounts.

You can make changes to your benefits, enroll in new benefits, or cancel benefits by completing the enclosed green *Retiree Benefits Enrollment Form*.

**In order to have medical/prescription drug coverage in 2019, you must contact Via Benefits at 888-586-0693/V to enroll in coverage. Refer to the details on pages 4-5.**

### 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 for the following benefits, 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.

**You can make changes to the following benefits, which will be effective January 1, 2019:**

- Vision
- Legal Services Plan
- Identity Theft Protection

### Dental Coverage for Medicare Retirees

As we announced in the booklet we mailed to Medicare-eligible retirees in August, you will be able to purchase dental coverage through Via Benefits. There are a number of dental carriers and plans available, including the same MetLife coverage (at the same cost) RIT introduced to retirees a few years ago. Since the MetLife coverage and cost is the same through Via Benefits, RIT will no longer offer the MetLife coverage separately to retirees in the future.

If you are currently enrolled in RIT's dental coverage with MetLife, you can remain in that coverage. If you find other coverage through Via Benefits that better fits your needs, you can enroll in that coverage effective January 1, 2019. You can cancel your MetLife coverage by contacting MetLife directly at 800-438-6388.

The very good news is that the eligibility through Via Benefits is more flexible. If you are not currently enrolled in dental coverage, you can enroll during this fall's enrollment period directly with Via Benefits. If you do not enroll during this fall's open enrollment period, you could enroll in the future by calling Via Benefits. Please note that there may be waiting periods or other restrictions that apply when you first enroll; you can ask the Benefits Advisor at Via Benefits about the plan in which you are interested.

### Dental Plan Reminder for Those Enrolled in COBRA

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 know in advance what will and will not be covered, and how much you will be required to pay.

### New Dental ID Cards for Those Enrolled in COBRA

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

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

### Vision Care Coverage

Will you need to purchase eyeglasses in 2019? If so, we strongly encourage you to consider enrolling in the Vision Care plan. We have received very positive feedback from employees and retirees about RIT's Vision Care coverage with VSP.

If you go to a VSP provider, your benefits are as follows:

- \$15 copay routine eye exam
- \$20 copay for lenses, then covered in full; includes complex, multifocal, and progressive lenses
  - Coatings are extra but with discount
- \$130 frame or contact lens allowance

The good news is that you have these benefits each calendar year. If you want to enroll in the Vision Care coverage, complete the enclosed green *Retiree Benefits Enrollment Form*.

### Renaming of Retiree Cost-Sharing Groups

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As you may recall, RIT has several cost-sharing groups based on when a person retired and RIT's portion of the cost varied by these groups. We will continue with these different groups with different cost sharing for pre-Medicare retirees and different Health Reimbursement Arrangement (HRA) amounts for Medicare retirees. Since the cost-sharing group terminology has been confusing, we are renaming the cost-sharing groups as follows:

#### **Group 1 (formerly the Grandfather Group)**

Those who retired before December 2004 and who were Medicare-eligible by December 2004, including spouses/partners who were Medicare-eligible by December 2004. Also, those who were Medicare-eligible by December 2004 and who retired by June 30, 2005, are included in this group.

#### **Group 2 (formerly the Benchmark Group)**

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, including spouses/partners who were not Medicare-eligible in December 2004.

#### **Group 3 (formerly the Retiree Medical Account (RMA) Group)**

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

Within each group, there are differences as well. In Groups 2 and 3, RIT provides a larger subsidy to the retiree compared to the spouse/partner. In addition, there is a lower RIT subsidy for those who were part-time employees compared to those who were full-time employees. This is consistent with RIT's history of providing different levels of support for the different groups. The different levels of support will continue.

### Introducing Via Benefits, RIT's New Medicare Exchange

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As we announced in May, beginning in 2019, RIT will be introducing a Medicare Exchange, which will provide each Medicare-eligible retiree (and spouse/partner) with a large selection of individual medical and prescription drug plans from multiple insurance companies in their geographic

area *in place of the current employer group plans*. We have selected the Via Benefits Medicare Exchange; it has many years of experience and expertise in working with retirees from many employers.

A Medicare Exchange offers our retirees a number of advantages:

**More choice and flexibility:** With the Exchange, a wide range of coverage options will be available to better meet your medical and financial needs.

**Health Reimbursement Arrangement (HRA):** RIT will fund an HRA that will be available to each Medicare-eligible person to help pay for all or part of the costs of the premiums of the selected plan. If you select a plan with a low premium, you may use the HRA funds to offset your qualifying out-of-pocket health care expenses. In addition, you will be able to carry over any unused HRA funds year to year for future expenses. If both you and your spouse/partner are Medicare-eligible and enroll in medical coverage through Via Benefits, you will share a joint HRA, offering even more flexibility.

**Individual coverage:** The retiree and spouse/partner may choose different plans from one another. This is particularly helpful if your health care needs are different, because different plans have different out-of-pocket costs.

**Expert advice:** The Exchange employs experienced, licensed, noncommissioned Medicare experts who provide individualized decision support to ensure each person makes an informed choice.

**Year-round support:** The Exchange provides customer service and support advocates during the year to assist with any coverage issues or concerns.

We are excited about RIT's new partnership with Via Benefits.

#### **Resources:**

In case you missed any of our earlier communications and/or the retiree meetings that were held in early September, here are some resources you may access for information:

- Via Benefits dedicated toll-free phone line for RIT retirees: 1-888-586-0693
- Call today to schedule an appointment for enrolling, if you have not already done so

- Via Benefits website for RIT retirees:  
<https://my.ViaBenefits.com/RIT>
  - Includes a link to a captioned webcast of the retiree meeting
- RIT's Human Resources website, which includes
  - RIT mailings to retirees in May and in August
  - PowerPoint slides from retiree meetings as well as the link to the captioned webcast
  - Frequently asked questions, which we continue to update as questions come in
  - RIT Benefits representative phone numbers and email addresses for general questions

### Something Extra If Needed: Catastrophic Prescription Drug Coverage

While most retirees will never reach the catastrophic level of Medicare Part D, for those few who do, RIT is providing added protection in the form of a separate “catastrophic Rx HRA.” This is separate from and in addition to the funds that are in your regular HRA.

Under Medicare Part D, if you meet the annual “true out-of-pocket maximum,” or TrOOP (\$5,100 in 2019), set by Medicare annually, you will pay \$3.40 for generic drugs and \$8.50 for brand name drugs in 2019—or 5% of the total cost, whichever is greater. If you have an expensive drug, 5% may be quite costly.

RIT has set a 2019 reimbursement limit of \$1,800 per person for those who reach this level. Reimbursements are not taxable unless they are for a domestic partner, as are all HRA reimbursements.

Via Benefits will administer the catastrophic Rx HRA on RIT's behalf.

### If You are Employed by RIT...

**The following information applies to Medicare-eligible retirees and the spouses/partners who work for RIT in any capacity on or after January 1, 2019.**

Federal law requires that the Health Reimbursement Arrangements (HRAs) be restricted to retirees and their spouses/partners. It prohibits providing HRAs to RIT employees.

Because of the federal requirements, if Medicare-eligible retirees or spouses/partners work at RIT, there is an impact on their opportunity to utilize the HRA while working at RIT. To try to make it clearer, the following summarizes the various situations that may occur and what the HRA impact would be.



**If the retiree and spouse/partner are Medicare-eligible, and both are fully retired and not employed by RIT,** then there is no restriction on using the HRA to be reimbursed for eligible expenses.

**If the retiree or spouse/partner has been retired and has an HRA, and then either the retiree or spouse/partner becomes employed by RIT as an adjunct:**

- Coverage through Via Benefits remains in effect;
- Neither retiree nor spouse/partner can use the HRA for expenses incurred while either is employed by RIT;
- The HRA will be credited each January when you are not employed by RIT (because adjuncts would not be working

at the beginning of January when HRAs are credited for the year);

- The HRA balance will carry over to future years;
- Therefore, there is no loss of HRA dollars.

**If the retiree or spouse/partner has been retired and has an HRA, and then either the retiree or spouse/partner becomes employed by RIT as a regular full- or part-time employee:**

- Coverage through Via Benefits is canceled;
- Coverage is provided through RIT’s employee benefit plans;
- The HRA balance is frozen upon rehire;
- Neither can use the HRA for expenses incurred while either is working at RIT;
- No new HRA credits are earned while employed by RIT;
- The HRA balance will carry over to future years;
- The frozen HRA balance will become available when the person stops being employed by RIT and both re-enroll in medical coverage through Via Benefits;
- Therefore, there is no loss of HRA dollars.

**If the retiree is fully retired and the spouse/partner has not retired and is a regular full- or part-time employee at RIT (whether the spouse/partner is pre-Medicare or Medicare-eligible):**

- Retiree can have coverage through Via Benefits and the HRA and use it fully, and the spouse/partner will be covered by RIT employee plans; OR
- Spouse/partner can cover retiree under RIT employee plans, in which case there will be no HRA credits.

In terms of potential financial impact, there are several factors to consider:

- Most retirees are contributing today toward the premium for their health coverage.
- Today there is no financial support from RIT for your out-of-pocket medical costs such as deductibles, coinsurance, and copayments.
- Premiums for plans in the Medicare Exchange vary widely; in most if not all markets, there are plans available for \$0 premium and for very low monthly premiums. Retirees should be able to find a plan that costs less than what they are paying today toward group coverage, in most situations.

Here is an example based on actual expected costs for a relatively healthy retiree and spouse in Group 2 for the 2018 RIT group plan and a \$0 premium plan that is available

through Via Benefits in Monroe County, New York, for 2019 (example excludes prescription drugs for simplicity):

In this case, the actual annual costs of the retiree and spouse will be much lower under the Medicare Exchange with the HRA than the 2018 group coverage. While it is possible that one of them would have unexpected out-of-pocket costs, the HRA provides a layer of protection that does not exist with today’s coverage. And because the unused HRA balance will carry over to future years, it is likely that this retiree and spouse will continue to build that protection for their later years when they are no longer working at RIT.

	<b>2018 RIT Group Coverage</b>	<b>2019 Via Benefits Coverage</b>
Retiree’s and spouse’s premium contribution	\$1,588	\$0
Primary care physician visit	\$25	\$15
Specialist visit	\$50	\$50
Out-of-pocket expenses	Retiree pays in full	Retiree pays in full, but can be reimbursed for eligible expenses incurred while not employed by RIT

If you have any questions about returning to work at RIT and the impact on the HRA, please contact your benefits representative in the RIT Human Resources Department.

Please know that if you work for a different employer (not RIT), including a temporary agency, there is no impact to your HRA or your ability to have your medical coverage through Via Benefits.

**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.

### 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](http://www.rit.edu/benefits).

If you participated in the Group Legal Services plan, Identity Theft protection, and/or the Vision Care plan in 2018, your coverage will automatically continue in 2019. If you do not want to participate in 2019, check the appropriate box on the enclosed green 2019 *Retiree Benefits Open Enrollment Form*, sign and date the form, and return to RIT Human Resources by Wednesday, November 28, 2018.

**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 on the enclosed green form.

**Vision Care Plan:** This national coverage is provided by VSP and is separate from the medical plan enrollment. Refer to page 3 for details. The monthly premium contribution amounts are found on the enclosed green form.

**Identity Theft Protection:** During the open enrollment period, you can enroll, cancel, or change coverage for 2019. The coverage, from a company called Identity Force, is very comprehensive and includes prevention, detection, and restoration services. The monthly premium contributions are found on the enclosed green form. Refer to the enclosed flyer for details.

### 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:** You may continue to have an RIT email account. 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.

### 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 on 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.

## 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		www.rit.edu/benefits
ITS Help Desk (RIT email)	(585) 475-4357	(585) 475-2810	www.rit.edu/its/help
RIT Registrar's Office (RIT ID Card)	(585) 475-2821	(585) 475-2821	www.rit.edu/registrar
RIT Parking Office	(585) 475-2842		www.rit.edu/facilities/pats/parking
Osher Institute	(585) 292-8989		www.rit.edu/osher

### Health Care

Excellus BlueCross BlueShield	(877) 253-4797	(585) 454-2845	www.excellusbcbs.com/rit
Prescription Drug			
(OptumRx)	(855) 209-1300		www.optumrx.com
(Wegmans)	(800) 934-6267 Call to be transferred to your local store.		www.wegmans.com
Via Benefits	(888) 586-0693		www.myviabenefits.com/RIT
Vision Care Plan (VSP)	(800) 877-7195	(800) 428-4833	www.vsp.com
Lifetime Benefit Solutions (retiree billing)	(800) 828-0078		

### Retirement Program

Fidelity	(800) 343-0860	(800) 259-9743	http://netbenefits.com/RIT
TIAA (New York City)	(800) 842-2776	(800) 842-2755	www.tiaa.org/RIT
TIAA (Rochester)	(585) 246-4600 (877) 209-3144	(585) 246-4610	www.tiaa.org/RIT

### Employee Discount Services

Identity Theft Protection (Identity Force)	(877) 694-3367		www.identityforce.com
Legal Services Plan (Hyatt)	(800) 821-6400	(800) 821-5955	www.legalplans.com access code: 570005
Mercer Voluntary Benefits	(866) 272-8902		
RARES	(585) 789-0223		www.rares.org
Veterinary Pet Insurance (VPI)	(800) 872-7387 ext. 4937		www.petinsurance.com

The RIT 2019 Benefits Open Enrollment Newsletter is distributed to retirees to help explain RIT's Retiree 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.