In 2016, RIT will offer the same Medicare plans as we have offered in 2015. Once again, we have been notified by the insurance companies that there will be large increases in the premiums for these plans, ranging from 14% to 29%. You will find your 2016 monthly premium contribution amount on the enclosed personalized form; the form also shows what your monthly premium contribution would be for other plans available to you.

Since we introduced new plans for 2015, we know that last year’s open enrollment was more challenging than in past years. We have included information in this newsletter as a reminder about the differences in the plans.

We are pleased to announce that we have found a dental plan that retirees could purchase at a group rate. The plan is insured by MetLife. You will find more details in this newsletter. Please note that the enrollment period for the dental coverage will not start until January 2016 for a March 1, 2016 effective date.

You will also read about a new benefit we are offering to employees and retirees: Identity Theft Protection.

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; if you become Medicare eligible during the year or move outside your current geographic area, you can change your medical plan. 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 (New for 2016!): you can enroll in this new coverage.

We encourage you to read this newsletter carefully so you understand all your options for your 2016 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 in Identity Theft Protection NEW

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 8, 2016. Mark your calendars for the Annual RITiree Picnic. Look for your invitation in the mail next spring. We hope to see you there!
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.

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

1. **Send an email to**
   
   [benefits@rit.edu](mailto: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.

**JOIN OUR EMAIL LIST**

If you want to be added to our Retiree email distribution list, send an email to benefits@rit.edu.

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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) 475-2652/V.
RIT MEDICARE PLANS

With the large increases we are seeing again for 2016 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. For 2016, RIT is absorbing 70% of the increase for the Benchmark Plans, for those Retirees and Spouses in the Benchmark Group. RIT will continue to absorb 100% of the increase for 2016 for the Base Plan for Grandfathered Retirees and Spouses.

2016 Base/Benchmark Plans
- Rochester area:
  Medicare Blue Choice Plan 5
- Outside Rochester area:
  Medicare Advantage Blue PPO with the 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 the non-Base 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 a non-Benchmark plan.

Frequently Asked Questions
How do I know which group I (and my spouse, if applicable) am in?
The enclosed personalized form indicates which cost sharing group you (and your spouse, if applicable) are in.

Are there changes in my coverage for 2016?
Any plan changes for the Medicare Advantage Plans are being communicated to you in writing by the insurance company. We are providing the enclosed 2016 Medical Benefit Comparison Book so you can consider each plan’s features and your expected medical and prescription drug needs in deciding which plan you should elect for 2016.

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.
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 coverage gap, also known as the donut hole, as explained below. 2015 was the first year that RIT offered plans with the standard Medicare Part D benefit and we saw a very large enrollment in these plans because these plans have the smallest retiree premium contribution amounts. For many people, this new plan works 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 2016.

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 $3,310.

2. Coverage Gap—Once you reach the $3,310 total in the Initial Coverage, you are in the Coverage Gap, also known as the “donut hole.” Your costs in the Coverage Gap are as follows:
   a. generic drugs—you will pay 58% of the cost; the plan pays 42% of the cost
   b. brand name drugs—you will pay 45% of the cost; the plan pays 5%, and the pharmaceutical manufacturers provide a 50% discount

3. Catastrophic Coverage—Once the following amounts reach a total of $4,850, you are in the Catastrophic Coverage stage for the remainder of the calendar year.
   a. Your copays in the Initial Coverage stage, plus
   b. Your cost for the generic and brand name drugs in the Coverage Gap, plus
   c. The 50% pharmaceutical manufacturer’s discount in the Coverage Gap.

In the Catastrophic Coverage stage, your cost for a 30-day supply will be $2.95 for generic and $7.40 for brand-name drugs, OR 5% of the drug cost, whichever is greater.

REMINDERS:
- The 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 couple of years, a few 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.
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 2016. 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 265,000 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 2016 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 www.health.ny.gov/health_care/epic. 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.

METLIFE RETIREE DENTAL PROGRAM TO BE OFFERED IN 2016!

For those of you who have been asking RIT to find a dental plan that retirees could purchase at a group rate, we have great news! A retiree dental program insured by MetLife called Full Service Dental will be offered by RIT to retirees in 2016.

The premiums for the MetLife dental will be paid in full by retirees. You will work directly with MetLife to enroll, pay the premiums and address whatever logistics and questions you may have about the plan.

We conducted a Request for Proposals (RFP) process, and from that, the MetLife plan emerged as having the most attractive features, pricing and network of providers.

Before we summarize the plan’s key features, there are three important points you need to know:

1. The plan will be offered in early 2016 with an effective date of March 1, 2016.

2. The plan is offered to a retiree one time only. If you join the plan in March, you need to remain covered continuously if you want to have dental coverage in the future. If you drop your coverage at any time, or fail to pay the required premium, you will not be able to re-enroll. For future retirees, the plan will be offered only upon retirement (or at the end of your employee COBRA continuation coverage, which is 18 months after retirement). This enrollment restriction helps keep the plan affordable. Otherwise, some people might enroll in the plan in years when they know they need costly services, and then cancel coverage in other years when they only need routine care, which would drive up costs for everyone.
3. The plan has two options (see the chart on the next page). You cannot change options in the future once you are enrolled.

**2016 Open Enrollment**

MetLife will mail you enrollment materials in January, 2016; if you enroll, coverage will be effective March 1, 2016. Please be sure to watch for this mailing because if you do not enroll in this open enrollment period, you will not be able to do so in the future.

**Key Features of the Plan**

MetLife will be mailing you detailed information about each of the options. To help you begin to think about whether or not the MetLife plan makes sense for you, following is some basic information about some of the plan’s key features.

- The plan has a broad national network, with more than 272,000 participating network dental service providers, including about 630 in the Rochester area. Network dentists have agreed to accept negotiated fees; therefore, your out-of-pocket costs will be lower if you visit a network provider. There is an out-of-network level of benefits if you visit a non-participating provider, but the benefits are less generous so your out-of-pocket costs will be higher.

- You may cover your spouse, domestic partner, civil union partner and unmarried dependent children to the end of the year in which they turn 26.

- There are two options available for your selection. The chart below summarizes key features of each of the options based on in-network benefits.

<table>
<thead>
<tr>
<th>MetLife Retiree Dental Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>Feature</td>
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<tr>
<td>Preventative care services</td>
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<tr>
<td>Basic restorative service (e.g., fillings)</td>
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<tr>
<td>Major restorative services (e.g., crowns)</td>
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<tr>
<td>Orthodontia</td>
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<td>Individual annual deductible</td>
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<td>Family annual deductible</td>
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<td>Annual maximum benefit</td>
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<tr>
<td>Deductible applies to</td>
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<tr>
<td>Monthly Premium (Rochester Area)*</td>
</tr>
<tr>
<td>Retiree Only</td>
</tr>
<tr>
<td>Retiree + One Person</td>
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<tr>
<td>Retiree + Two or More People</td>
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*Special Note about the Monthly Premium Amount: The monthly premiums vary based upon the area in which you live. MetLife will provide you with specific rates for your area, based upon your state of residence and the first three digits of your zip code. Since many RIT retirees live in the greater Rochester area, the monthly premiums above are for those whose zip codes begin with 143-149 (MetLife designation Area 3). If you do not live in the Rochester area, your premiums may be more or less than the premiums shown above, depending on which MetLife Area you live in.

There are no underwriting or minimum enrollment requirements to enroll in the plan; however, there are some exclusions and frequency limits under each of the options, so be sure to read the materials MetLife sends you very carefully to ensure you understand what will and will not be covered.

- According to MetLife, existing surviving spouses are not eligible for this coverage under New York State insurance law. In the future, if a retiree who is covering his/her spouse under this coverage dies, the surviving spouse would be eligible to continue coverage.
Most of us are careful to insure our homes, cars, and businesses against unexpected disaster. However, the way we live today requires additional vigilance over our personal information. Online and off, it’s critical to have the best protection for your personal identity, privacy, and credit.

According to Identity Force, identity theft statistics are astounding: approximately 15 million U.S. residents have their identities stolen each year, with financial losses totaling upward of $50 billion. This means that approximately one of every four adults has his or her identity stolen, resulting in losses of about $3,500 in each instance. The damage can be devastating and the fallout hard to contain. Some of the ways your personal information can be obtained may surprise you. Everyday transactions such as credit card purchases or use of an ATM are opportunities for theft. Even your mail, unsolicited phone calls, or writing your social security number on a check can leave you vulnerable.

As many of you are aware, Excellus BlueCross BlueShield learned in August that cyber attackers had executed a sophisticated attack to gain unauthorized access to its Information Technology (IT) systems. Excellus is continuing to do its own investigation, working with the FBI. Those potentially impacted are eligible for two years of free credit monitoring and identity theft protection services through a company called Kroll. Visit the Excellus website at www.excellusfacts.com for details and to sign up for the coverage if you believe you may have been impacted.

Coincidentally, prior to the Excellus announcement, RIT had completed a Request for Proposal (RFP) process for a new voluntary benefit—identity theft protection—and had chosen the vendor, Identity Force, for this new offering. After a careful review of what the new benefit provides compared to the free coverage through the Excellus offering with Kroll, we determined that we would still introduce this new voluntary benefit for 2016. We made this decision for these reasons:

1. There are some people who are not impacted by the Excellus breach (e.g., new employees who just moved to the Rochester area, employees and retirees who have never had any coverage with Excellus.

2. The coverage with Identity Force has some additional services/benefits not offered with the Excellus coverage through Kroll, so the RIT coverage could supplement the free Excellus coverage for those enrolled in the free program.

Who is Identity Force?
Identity Force is a leading provider of proactive identity, privacy, and credit protection for individuals, businesses, and government agencies and has had an A+ rating from the Better Business Bureau for many years. For more than 35 years, they have consistently delivered highly rated personal security solutions.

What does it cost?
Since RIT is offering this program as a voluntary employee benefit, there is a group discount off the amount you would pay if you purchased the coverage directly from them. The program RIT is offering is called UltraSecure, and it costs $9.95 per month per person age 18 or older. If you elect to cover yourself and one other person age 18 or older, you will be eligible for the free ChildWatch protection for children under age 18. If you are not covering anyone else age 18 or older, you can still have the ChildWatch protection but it would cost $2.75 per month per child. See the more detailed description on the HR website for information about ChildWatch.

What is the coverage?
The coverage from Identity Force is very comprehensive. There are three main categories; some of the services are as follows. For a more detailed description, refer to the chart on the Open Enrollment website.
1. **Prevention**—fraud monitoring
   online protection tools

2. **Detection**—identity
   monitoring, change of
   address monitoring, medical
   ID fraud protection, and junk
   mail opt-out

3. **Restoration**—identity
   restoration specialists who
   complete the paperwork
   and make calls on your
   behalf, $1 million identity
   theft insurance to reimburse
   you for eligible out-of-pocket
   costs (e.g., attorney fees)

**How do I enroll?**
Complete the enclosed form.
You can cover your spouse/
domestic partner and children
up to the age of 26. For anyone
age 18 or over, you will need to
provide the person’s email address.
On January 1, 2016, Identity Force
will send an email to your email
address so you can register and
begin using this benefit. They will
also send an email to anyone age
18 whom you enroll and for whom
you provide an email address. Each
individual will have his or her own
confidential “account” with Identity
Force. If you have the ChildWatch
program, you will register the
child’s information.

**IDENTITY THEFT PROTECTION RATES**

The following rates are **per person**
age 18 or over

**IDENTITY FORCE UltraSecure**
$9.95 per month

*If you elect coverage for yourself
and one other person age 18 or
over, you can cover all your children
under age 18 with no extra cost.*

*If you elect coverage for only
yourself and no other person age
18 or older, the following rates are
**per child under age 18.***

**IDENTITY FORCE for Children**
$2.75 per month

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**NEW MEDICAL PRACTICE ON RIT’S CAMPUS**

We are excited to welcome
Rochester Regional Family
Medicine at RIT to campus!

This new state-of-the-art primary
care practice is right on RIT’s
campus, making it convenient for
faculty and staff to obtain primary
care medical services. The practice
is open to RIT faculty, staff,
retirees, and their family members
(including children), as well as
the public. A laboratory draw
station is located adjacent to the
practice, providing a convenient
place to have your blood drawn.

The practice is housed in the
new Clinical Health Sciences
Center located at the north end of
Louise Slaughter Hall. The hours
of operation are Monday–Friday,
8 a.m.–5 p.m. Initially, it will be
staffed by a full-time physician,
Dr. Eric Wilcox, a nurse, a
physician’s assistant, and an access
associate. As the practice grows,
it is expected that the staffing will
also increase.

And more great news: If you
participate in RIT’s **pre-Medicare**
health care plans, you will pay
only a $10 copay per office visit
at the practice. If you have one
of RIT’s Medicare plans or your
health insurance outside RIT,
then you will pay your plan’s usual
office visit charge for a Rochester
Regional Health provider.

The practice will make
reasonable efforts to ensure that
any RIT patient who requests an
appointment will be offered one
within two business days.

Access services will be available
for deaf and hard-of-hearing
individuals, primarily through
NEW FEDERAL REPORTING REQUIREMENT

At the time of this writing, it is not clear what RIT’s reporting requirements are for Medicare retirees. We are including information here so you are aware of this new reporting requirement.

Pre-Medicare retirees need to take action if you cover family members under your medical coverage.

The Affordable Care Act (ACA) requires an employer who offers medical coverage to submit detailed reporting regarding all the people covered by the medical plan. RIT will send the IRS-required form no later than January 31, 2016, to people who had coverage at any time in 2015. This information will be necessary to complete your 2015 federal tax return. RIT will also transmit this required information to the federal government.

One of the required data items is the name and Social Security Number (SSN) of each covered family member. RIT has started collecting SSNs for covered family members. If you cover pre-Medicare family members in 2015 or will in 2016, please complete the enclosed form for your covered family members. We will shred this document after we have entered the information in our HR system, Oracle. Please be assured that this information will be safeguarded with the same level of security protection we currently provide for all confidential data in Oracle.

NEW TOBACCO POLICY

In August, RIT implemented a new tobacco policy that restricts the use of all tobacco products and electronic vaping devices to designated areas for students, faculty, staff, and visitors. With this change, members of the RIT community will experience a healthier campus with less exposure to second-hand smoke and the associated health risks.

Please remember that compliance with the new policy is a community effort. If you see someone on campus using a tobacco product, approach the person respectfully and treat as if he or she is a first-time visitor to campus without any awareness of the tobacco restrictions.

If you are covered by a Medicare plan, check with your insurance company about smoking cessation coverage. For those over the age of 18, RIT’s pre-Medicare prescription drug plan covers in full all smoking cessation medications, including prescription products as well as over-the-counter nicotine replacement products (e.g., nicotine patch, gum, lozenges) for a quantity duration limit of a 180-day supply within a 365-day period, provided there is a written prescription from a physician. For those covered by POS B No Drug, your coverage for these items is under your medical plan.
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 2015, your coverage will automatically continue in 2016. If you do not want to participate in 2016, check the appropriate box on the enclosed 2016 Retiree Benefits Open Enrollment Form, sign and date the form, and return to RIT Human Resources by Wednesday, December 2, 2015.

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.

Identity Theft—See article on page 8.

ENROLL AT ANY TIME:

Long Term Care Insurance—RIT offers this coverage to employees, retirees, and their extended family members. 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 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 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.

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.
2016 Resource Information

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

<table>
<thead>
<tr>
<th>Last Name</th>
<th>Contact</th>
<th>Telephone (V)</th>
<th>Email Address</th>
</tr>
</thead>
<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:blipnsn@rit.edu">blipnsn@rit.edu</a></td>
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Enrollment Information Resources

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<th>Name</th>
<th>Voice</th>
<th>TTY</th>
<th>Website</th>
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</thead>
<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>
</tr>
<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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</thead>
<tbody>
<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>
</tr>
<tr>
<td>Wegmans</td>
<td>(800) 934-6267</td>
<td></td>
<td><a href="http://www.wegmans.com">www.wegmans.com</a></td>
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<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>
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<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>
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<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>MedAmerica</td>
<td>(800) 544-0327</td>
<td>(585) 454-2845</td>
<td><a href="http://www.yourlongtermcare.com">www.yourlongtermcare.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

<table>
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<th>Name</th>
<th>Voice</th>
<th>TTY</th>
<th>Website</th>
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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>
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<tr>
<td>TIAA-CREF (New York City)</td>
<td>(800) 842-2776</td>
<td>(800) 842-2755</td>
<td><a href="http://www.tiaa-cref.org">www.tiaa-cref.org</a></td>
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<tr>
<td>TIAA-CREF (Rochester)</td>
<td>(585) 246-4600</td>
<td>(585) 246-4610</td>
<td><a href="http://www.tiaa-cref.org">www.tiaa-cref.org</a></td>
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Discount Services

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<tbody>
<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>
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<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>
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<tr>
<td>Mercer Voluntary Benefits</td>
<td>(866) 272-8902</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>
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<tr>
<td>Veterinary Pet Insurance</td>
<td>(800) 872-7387 ext. 4937</td>
<td></td>
<td><a href="http://eb.petinsurance.com">http://eb.petinsurance.com</a></td>
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