

Newsletter

Medicare LTD Recipients

Human Resources ■ Finance & Administration

November 2019

This newsletter concerns those receiving benefits under RIT's long-term disability plan, who we are referring to as "LTD Recipients." The information in this newsletter is for those who are eligible for Medicare. There is a separate newsletter for pre-Medicare LTD recipients; if you need the pre-Medicare newsletter and did not receive it, please contact RIT Human Resources. Contact information is on the back page.

2019 Key Dates

November 11, 2019

RIT LTD Open
Enrollment **Begins**

December 2, 2019

RIT LTD Open Enrollment
Ends

Action Needed During RIT Open Enrollment, If You Want to:

- Enroll, cancel, or change vision care coverage
- Cancel or reduce life and/or AD&D coverage
- Enroll or cancel participation in the legal services plan
- Enroll, cancel, or change identity theft protection coverage

Enrollment in medical and prescription drug coverage to supplement Original Medicare is a separate process through Via Benefits. The enrollment dates are October 15 through December 7. If you want to enroll, review other available plans and potentially change your coverage for 2020, Via Benefits can help you. You can contact Via Benefits at (888) 586-0693/V.

Please remember that if you decide to enroll or change plans, the enrollment call is recorded and tends to be a lengthy and detailed process, as prescribed by Medicare requirements. The Via Benefits representative is required to read detailed legal information about the plan and your enrollment. You should plan on one to two hours per person.

Remember....

The RIT LTD benefits enrollment period for your RIT benefits ends December 2, 2019. Complete the enclosed yellow LTD Benefits Open Enrollment Form to make changes in your elections.

Medicare Plans enrollment for your 2020 medical and prescription drug coverage ends December 7, 2019. Work with Via Benefits directly.

NOTE: RIT Human Resources is available to answer any questions you have. Contact information can be found on the back page.

2020 RIT Open Enrollment Information

How to Enroll or Make Changes

Your current election for dental, vision, life insurance, accidental death & dismemberment insurance, legal services, and identity theft protection coverage will automatically continue into 2020. The enclosed yellow ***LTD Benefits Open Enrollment Form*** shows your current benefits with the 2020 contribution amounts.

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

You can make changes to the following benefits, which will be effective January 1, 2020:

- Vision Care
- Legal Services Plan
- Identity Theft Protection
- Supplemental, Spouse, Child Life Insurance (*reduce or cancel only*)
- Supplemental, Spouse, Child AD&D Insurance (*reduce or cancel only*)

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 life insurance or retirement savings?

Events such as death, marriage, 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 your beneficiaries for your RIT benefits in the life insurance and retirement plan sections of the RIT benefit 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.

Reminder about Dental Coverage

RIT has a dental enrollment every two years. This is not an enrollment year. Therefore, your current election will continue in 2020. You cannot make a change.

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.

RIT's Vision Care Plan

We continue to receive very good feedback about RIT's Vision Care Plan from employees and retirees. The coverage is through VSP. If you and/or your eligible family members will have prescription eyewear needs in 2020, this may be the plan for you. You are eligible for benefits each calendar year. Below is a brief summary of the coverage. You will find more details on the RIT website in the Health Care section.

IMPORTANT: If you enroll in coverage, VSP does not issue ID cards. Just let your provider know you have VSP coverage. The ID number for LTD recipients is your RIT University ID (UID) (printed on the enclosed yellow form).

Benefit	Description	Copay
WellVision Exam (routine)*	Focuses on your eyes and overall wellness	\$15
Prescription Glasses		\$20
Frame	<ul style="list-style-type: none"> • \$130 allowance for a wide selection of frames • \$150 allowance for featured frame brands • 20% savings on the amount over your allowance 	Included in prescription glasses
Lenses	<ul style="list-style-type: none"> • Single vision, lined bifocal, and lined trifocal lenses • Polycarbonate lenses for dependent children 	Included in prescription glasses
Lens Enhancements	<ul style="list-style-type: none"> • Progressive lenses • Average savings of 35-40% on other lens enhancements (e.g., anti-glare) 	\$0
Contacts (instead of glasses)	<ul style="list-style-type: none"> • \$130 allowance for contacts and contact lens exam (fitting and evaluation) • 15% savings on a contact lens exam (fitting and evaluation) 	\$0
Diabetic Eyecare Plus Program	<ul style="list-style-type: none"> • Services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD). Retinal screening for eligible members with diabetes. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details. 	\$20
Extra Savings	Glasses and Sunglasses <ul style="list-style-type: none"> • Extra \$20 to spend on featured frame brands. Go to vsp.com/special-offers for details. • 30% savings on additional glasses and sunglasses, including lens enhancements, from the same VSP provider on the same day as your WellVision Exam. Or get 20% from any VSP provider within 12 months of your last WellVision Exam. 	
	Retinal Screening <ul style="list-style-type: none"> • No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam 	
	Laser Vision Correction <ul style="list-style-type: none"> • Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities • After surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor 	

* If the exam is not considered routine, the exam would not be covered by VSP with a \$15 copay; it may be covered under your medical plan.

Other Benefits

TruHearing® Hearing Aid Discount Program through RIT's Vision Care Coverage

If you participate in RIT's vision care coverage with VSP, you and your family members can save up to 60% on hearing aids if purchased through TruHearing.

TruHearing provides members with:

- Access to a national network of more than 3,800 hearing health care providers
- Three provider visits for fitting and adjustments
- A 45-day trial
- Three-year manufacturer warranty for repairs and one-time loss and damage replacement
- 48 free batteries per hearing aid
- Deep discounts on batteries shipped directly to your door

Here's how it works:

- Members call TruHearing. Members and their family call 877-396-7194 and mention VSP.
- Schedule an exam. TruHearing will answer questions and schedule a hearing exam with a local provider.
- Attend appointment. The provider will perform a hearing exam, make a recommendation, order the hearing aids through TruHearing, and fit them for the member.

Learn more about this VSP Exclusive Member Extra at www.truhearing.com/vsp or call 877-396-7194/V with questions.

RIT's Hyatt Legal Plan

It can be difficult to know how to find an attorney when you need one. With RIT's legal plan through MetLaw, provided by Hyatt Legal Plans, you can have a team of attorneys ready to help you take care of life's planned and unplanned legal events. During your lifetime, you may need legal help more often than you think. Getting married, buying or selling a home, starting a family, dealing with identity theft, sending your kids off to college, or caring for aging parents are

just some scenarios where attorneys can provide expert legal advice. With RIT's legal plan, you can get access to legal help for all of these matters and more.

The plan's network attorneys provide support face to face, by phone, or by questions submitted online to their Law Firm E-Panel®. For certain legal matters, your attorney can represent you in court without you being present. The network attorneys are there for you, whenever you need advice on any personal legal matter or representation on a number of legal services covered under the plan—giving you peace of mind that you've got an expert on your side, for as long as you need them.

To elect or cancel coverage, please complete the enclosed yellow *LTD Benefits Open Enrollment Form*. If you elect coverage, RIT's billing administrator, Lifetime Benefit Solutions (LBS) will bill you monthly for the coverage. For more details, go to www.rit.edu/benefits and click on the link for the Open Enrollment page.

Identity Theft Protection

During the open enrollment period, you can enroll, cancel, or change coverage for 2020. The coverage from Identity Force is very comprehensive. There are three main categories; some of the services are as follows. The monthly premium contributions are found on the enclosed yellow form. You will find details about the benefit on the HR website (www.rit.edu/benefits).

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)

Other Benefits - Enroll at Any Time

Personal Insurance: RIT offers employees, retirees, and LTD recipients 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).

Employee Assistance Program (EAP): RIT's EAP provides a vast array of benefits to you and your eligible family members. Benefits include confidential counseling, financial information, and resources, legal support and resources, and much more. Refer to the summary on the benefits website for details.

Access Privileges to RIT Facilities: By using your RIT 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 ID Card and get a 10% discount on most items. Please note that this applies to LTD recipients only, not spouses or surviving spouses.

RARES: This not-for-profit organization provides over 400 discounts on local, regional, and national products and services. Enter code RARES35 to log in to their website.

2020 Resource Information

Congratulations to one of RIT's newest retirees, Valerie Liegey, who we know helped many of you with your benefits questions. We are pleased to announce we have a new benefits assistant, Jessica Willson, who joined us in September. We are sure you will continue to experience excellent customer service from Jessica.

For any benefits questions you may have, please contact the benefits team in the RIT Human Resources Department as follows:

Phone: (585) 475-5346/V
 Email: benefits@rit.edu
 Website: www.rit.edu/benefits

Name	Voice	TTY Phone	Website
RIT 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/parking

HEALTH CARE

Via Benefits	(888) 586-0693		https://my.viabenefits.com/rit
Vision Care Plan (VSP)	(800) 877-7195	(800) 428-4833	www.vsp.com
Employee Assistance Plan (Guidance Resources)	(844) 572-9730	(800) 697-0353	www.guidanceresources.com (webID: RITEAP)
Retiree Billing (Lifetime Benefit Solutions)	(800) 828-0078		

OTHER INSURANCE

Life and AD&D (Prudential, ID#50757)	(877) 908-4778		www.prudential.com/mybenefits
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RETIREMENT PLAN

Fidelity	(800) 343-0860	(800) 259-9734	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 (IdentityForce)	(877) 694-3367		www.IdentityForce.com
Legal Services Plan (Hyatt)	(800) 821-6400	(800) 821-5955	www.legalplans.com access code is 570005
Auto/Homeowners Insurance (Mercer Voluntary Benefits)	(866) 272-8902		
RARES (RARESOD@gmail.com)	(585) 789-0223		www.rares.org (ID is RARES35)
Veterinary Pet Insurance (Nationwide)	(877) 738-7874		www.petinsurance.com

The RIT 2020 LTD Benefits Open Enrollment Newsletter is distributed to LTD recipients to help explain RIT's 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.