

Newsletter

Medicare LTD Recipients

Human Resources ■ Finance & Administration

November 2020

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 the RIT Service Center (RSC). Read more about the RSC on page 6. Contact information is on the back page.

2020 Key Dates

November 13, 2020

RIT LTD Open Enrollment **Begins**

December 4, 2020

RIT LTD Open Enrollment **Ends**

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

- Enroll, cancel, or change vision care coverage
- Enroll, cancel, or change dental 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 2021, 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.

IMPORTANT: RIT HR staff members are working remotely. Therefore, please do not come to the HR Office on campus.

Please send your change form to RIT at the address on the back of your form.

Remember....

The RIT LTD benefits enrollment period for your RIT benefits ends **December 4, 2020**. Complete the enclosed green LTD Benefits Open Enrollment Form to make changes in your elections.

Medicare Plans enrollment for your 2021 medical and prescription drug coverage ends **December 7, 2020**. Work with Via Benefits directly.

NOTE: Contact information can be found on the last page.

2021 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 2021. The enclosed green ***LTD Benefits Open Enrollment Form*** shows your current benefits with the 2021 contribution amounts.

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

You can make changes to the following benefits, which will be effective January 1, 2021:

- Dental Coverage
- 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 year is an enrollment year. Therefore, you can make a change for 2021 and 2022. Coverage will continue provided you continue to be eligible.

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.

Updates and Reminders for Via Benefits, RIT's Medicare Exchange

Good News! RIT increases the Health Reimbursement Account (HRA) Credit for 2021

RIT is happy to provide an increased HRA amount for 2021. We sent letters in October to those enrolled in medical coverage with Via Benefits about the 2021 HRA amount. If you did not receive a letter or have misplaced it, you can contact Via Benefits directly for your 2021 amount.

Automatic Reimbursement

You can work with Via Benefits to enroll in an automatic reimbursement program so you can be reimbursed automatically each month for your health care and Medicare Part B premiums. Ask Via Benefits for details.

Expanded Hours at Via Benefits

From October 17 to December 5. Benefit Advisors will be available Eastern Time as follows:

- Monday through Friday: 8:00 a.m. to 9:00 p.m.
- Saturdays: 9:00 a.m. to 7:00 p.m.

Health Reimbursement Arrangement (HRA) Eligible and Ineligible Expenses

Expenses that ARE eligible for reimbursement

- Medical, prescription drug, dental, and vision premiums (*pre-tax deductions from a paycheck are **not** eligible for reimbursement*)
- Medicare Part B premiums
- Higher premiums you may pay above the standard premiums for Medicare Part B or Medicare Part D due to your higher income; this is called an Income-Related Monthly Adjustment Amount (IRMAA) by Medicare
- Qualifying out-of-pocket medical, dental, and vision expenses such as deductibles, copays and your share of coinsurance, excluding prescription drugs.

Expenses that are NOT eligible for reimbursement

- Prescription drug out of pocket costs (e.g., deductible, copays)
- Long-term care premiums and out-of-pocket expenses.

REMINDER: Special Catastrophic Prescription Drug HRA is Available

In the unlikely event you reach the catastrophic coverage level of Medicare Part D for an applicable year (the Federal Centers for Medicare and Medicaid Services (CMS) determines the amount annually; it will be \$6,550 in 2021), RIT provides special Catastrophic Prescription Drug Coverage reimbursement under the HRA plan.

According to Via Benefits, only about 4% of people reach the catastrophic limit. For RIT, it is even less.

If you reach the Catastrophic Prescription Drug Coverage reimbursement level, RIT will make a one-time contribution to a separate HRA Account that can only be used by the person

who reached this level for prescription drug claims incurred during that calendar year.

For 2021, this one-time amount is \$1,800 per person and it would be allocated to your separate Catastrophic Rx HRA Account if you reach the Catastrophic level. This account is **not** a joint account with your spouse/partner. You would then be able to file eligible claims for reimbursement of your qualifying prescription drug expenses. The deadline for filing claims is March 31 of the following year. **Unused amounts in this account do not roll over to a future year.** Other HRA Account rules continue to apply. You can obtain a Catastrophic Prescription Drug Coverage reimbursement by contacting Via Benefits and requesting a claim form.

RIT's Vision Care Plan

Good news from our vision care plan provider, VSP! The allowance for eyeglass frames and contact lenses will increase from the current \$130 to \$150 as of January 1, 2021. Also, the VSP monthly premium will remain at its current 2020 level through December 31, 2023. Below is a brief summary of the coverage.

If you and/or your eligible family members will have prescription eyewear needs in 2021, this may be the plan for you

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 green 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"> • \$150 allowance for a wide selection of frames • \$170 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"> • \$150 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 6,000 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
- Discounted pricing on a wide selection of the latest brand name hearing aids
- High quality, low cost batteries delivered 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. Buying or selling a home and updating your will

are just a couple of 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 green *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 2021. 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 green 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.

New Partnership with RIT Service Center (RSC)

We are pleased to announce that the RIT Service Center (RSC) now provides customer service for most RIT benefits for employees, retirees, surviving spouses, and LTD recipients, except as noted below about Via Benefits questions. The RSC is an effective, efficient single point of contact for questions, service requests, and support.

- You can access the RSC online portal: help.rit.edu
 - If you have maintained your RIT email, you can click on **RIT Login**
 - If you have not maintained your RIT email, you can click on **Continue as Guest**
- You can call 585-475-5000 to speak to an RSC representative

If you log in as an RIT user, you can also have an Online Live Chat through the portal. This feature is not available for Guest access.

You can access the RSC online portal 24 hours a day. The RSC staff is available for online chats (if you have logged in) and by phone Monday through Friday 7:30 a.m. to 5:00 p.m. EST.

Continue to contact Via Benefits for some topics. There are topics that you should still contact Via Benefits about, not the RSC. These include the following:

- enrolling or changing your medical and/or prescription drug coverage
- questions or concerns about your medical and/or prescription drug coverage
- how to get reimbursed from your Health Reimbursement Arrangement (HRA)
- what items are eligible for reimbursement from your HRA
- how to enroll in an automatic reimbursement feature for premiums

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.

Contribution Rates for Your RIT Benefits

Below are the monthly contribution rates for RIT benefits that continue for Medicare LTD recipients and their family members. If you are enrolled in any of these benefits, Lifetime Benefit Solutions (LBS) will bill you monthly. For your convenience, you can set up scheduled automatic payments through ACH, a safe, fast and secure way to ensure your payment is made on time. LBS offers an online Member Self-Service Portal with the tools and information to efficiently and accurately manage your account. For details about enrolling in ACH or the LBS Self-Service Portal, contact LBS directly at 800-828-0078.

| PLAN | LEVEL OF COVERAGE | MONTHLY CONTRIBUTION |
|--|----------------------------|----------------------|
| Dental Plan-Standard | ● Individual | \$9.88 |
| | ● 2 Person | \$23.12 |
| | ● Family | \$35.18 |
| Dental Plan-Enhanced | ● Individual | \$18.50 |
| | ● 2 Person | \$44.58 |
| | ● Family | \$68.31 |
| Vision Care Plan | ● Individual | \$9.64 |
| | ● 2 Person | \$19.26 |
| | ● Family | \$31.01 |
| Legal Services Plan | ● LTD Recipient and Family | \$18.75 |
| Identity Theft Protection-UltraSecure | ● One Adult | \$9.95 |
| | ● Two Adults | \$19.90 |
| Identity Theft Protection-UltraSecure+ Credit | ● One Adult | \$16.95 |
| | ● Two Adults | \$33.90 |

2021 Resource Information

For any RIT benefits questions, please contact the RIT Service Center (RSC):

- You can access the RSC online portal: help.rit.edu
 - If you have maintained your RIT email, you can click on **RIT Login**
 - If you have not maintained your RIT email or if you are a surviving spouse, you can click on **Continue as Guest**
- You can call 585-475-5000 to speak to an RSC representative

If you have questions about Medicare medical or prescription drug coverage or about the Health Reimbursement Arrangement (HRA), please contact Via Benefits (see below).

| Name | Voice | TTY Phone | Website |
|--------------------------------------|--|----------------|--|
| RIT ITS (RIT email) | The RSC also serves ITS; see above RSC information. | | |
| RIT Registrar's Office (RIT ID Card) | (585) 475-2821 | (585) 475-2821 | www.rit.edu/registrar |
| RIT Parking Office | The RSC also serves the Parking Office; see above RSC information. | | |

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 |
| Dental (Excellus BCBS) | (800) 724-1675 | | www.excellusbcbs.com/rit |
| 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 |
|---|----------------|--|--|

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 e-mail: RARES@riversorg.com | (585) 789-0223 | | www.rares.org (ID is RARES4me) |
| Veterinary Pet Insurance (Nationwide) | (877) 738-7874 | | www.petinsurance.com |

The RIT 2021 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.