This newsletter concerns current Medicare retirees. References to “retirees” generally includes surviving spouses. 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.

2019/2020 Key Dates

November 4, 2019
RIT Retiree Open Enrollment Begins

November 27, 2019
RIT Retiree Open Enrollment Ends

December 4, 2019
RIT Retirees Winter Gathering
3:30-5:00 p.m. at the Lobozzo Alumni House

December 7, 2019
Medicare Open Enrollment Ends

June 3, 2020
Annual Retiree Picnic
Gordon Field House

Action Needed During RIT Open Enrollment, If You Want to:
- Enroll, cancel, or change vision care 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 Retiree benefits enrollment period for your RIT benefits ends November 27, 2019. Complete the enclosed blue Retiree Benefits Open Enrollment Form to make changes in your elections.


NOTE: There will be no RIT retiree meetings this year. 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 vision, legal services, and identity theft protection coverage will automatically continue into 2020. The enclosed blue Retiree 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 blue Retiree 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

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.

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 or any life insurance policies you have?

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 the RIT Retirement Savings Plan on the retirement plan section of the RIT HR website (www.rit.edu/benefits). 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
Please remember that RIT Medicare retirees are eligible for dental coverage through Via Benefits annually. If you are not currently enrolled in dental coverage, you can work directly with Via Benefits to review dental plans and enroll in coverage.

The RIT retiree dental coverage with MetLife that RIT introduced several years ago does continue for those who enrolled.

You can be reimbursed from the RIT HRA for dental and vision premiums and eligible out of pocket expenses. Speak to Via Benefits directly for information on the reimbursement process.

### Reminder about Vision Coverage
RIT Retirees are still eligible for the RIT vision coverage through VSP (see page 3 for details). Lifetime Benefit Solutions (LBS) would bill you for the coverage.

While VSP also has coverage through Via Benefits, our understanding is that the coverage is not quite as good as the RIT coverage and the premium is a bit higher. So, you may want to consider the RIT coverage instead.
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 retirees is your RIT University ID (UID) (printed on the enclosed blue form). The ID number for a surviving spouse is the surviving spouse’s Social Security Number.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
<th>Copay</th>
</tr>
</thead>
<tbody>
<tr>
<td>WellVision Exam (routine)*</td>
<td>Focuses on your eyes and overall wellness</td>
<td>$15</td>
</tr>
<tr>
<td>Prescription Glasses</td>
<td>$130 allowance for a wide selection of frames</td>
<td>$20</td>
</tr>
<tr>
<td>Frame</td>
<td>• $150 allowance for featured frame brands</td>
<td>Included in prescription glasses</td>
</tr>
<tr>
<td>Lenses</td>
<td>• Single vision, lined bifocal, and lined trifocal lenses</td>
<td>Included in prescription glasses</td>
</tr>
<tr>
<td>Lens Enhancements</td>
<td>• Progressive lenses</td>
<td>$0</td>
</tr>
<tr>
<td>Contacts (instead of glasses)</td>
<td>• $130 allowance for contacts and contact lens exam (fitting and evaluation)</td>
<td>$0</td>
</tr>
<tr>
<td>Diabetic Eyecare Plus Program</td>
<td>• 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.</td>
<td>$20</td>
</tr>
</tbody>
</table>

**Extra Savings**

- **Glasses and Sunglasses**
  - 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**
  - No more than a $39 copay on routine retinal screening as an enhancement to a WellVision Exam

- **Laser Vision Correction**
  - 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 blue Retiree 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 blue 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 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. Please note that this applies to retirees 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.

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**A note from Eileen Shannon, Sr. Director of Parent, Retiree and Faculty/Staff Alumni Relations**

It’s my distinct pleasure to welcome the RIT Retiree program to the division of Development and Alumni Relations (DAR). We’re thrilled to have the opportunity to work with a group who has dedicated so much of their own lives to RIT, and to provide more opportunities to stay connected. We know that there are probably a lot of questions about how this program may change, and I would like to assure you that we will all be working hard to continue the great work done in the past and build upon it for the future.

I’d first like to thank Dr. Barry Culhane and his team for all of their wonderful work to celebrate RIT’s retirees. They provided a warm and welcoming atmosphere for this beloved group and established traditions that we look forward to continuing. We will, of course, keep the hallmark annual events – the summer Retiree Picnic and the December Winter Gathering. The transition to our office brings some opportunity for growth, as well. We are looking forward to expanding into some new areas, including travel programs, access to lifelong learning sessions, volunteer opportunities, and more chances to connect with members of RIT’s community, past and present.

In the coming months, you can expect to see more from us. We are working on launching an updated website, in order to provide easy access to information about events and important resources. Additionally, we will be working with our Retiree Committee to provide meaningful programming and relevant content throughout the year.

In the meantime, mark your calendar for the Winter Gathering on December 4, 2019. Please keep an eye out for communications from our office as we share more information on this event and other updates in the near future! We look forward to seeing you soon.
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 Jessica in the RIT Human Resources Department as follows:

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

Our website address is www.rit.edu/benefits

<table>
<thead>
<tr>
<th>Name</th>
<th>Voice</th>
<th>TTY Phone</th>
<th>Website</th>
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<tbody>
<tr>
<td>RIT 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/parking">www.rit.edu/parking</a></td>
</tr>
<tr>
<td>Osher Institute</td>
<td>(585) 292-8989</td>
<td></td>
<td><a href="http://www.rit.edu/asher">www.rit.edu/asher</a></td>
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HEALTH CARE

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<th>Name</th>
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<th>Website</th>
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</thead>
<tbody>
<tr>
<td>Via Benefits</td>
<td>(888) 586-0693</td>
<td></td>
<td><a href="https://my.viabenefits.com/rit">https://my.viabenefits.com/rit</a></td>
</tr>
<tr>
<td>Vision Care Plan (VSP)</td>
<td>(800) 877-7195</td>
<td>(800) 428-4833</td>
<td><a href="http://www.vsp.com">www.vsp.com</a></td>
</tr>
<tr>
<td>Retiree Billing (Lifetime Benefit Solutions)</td>
<td>(800) 828-0078</td>
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RETIREMENT PLAN

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<th>Name</th>
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<tbody>
<tr>
<td>Fidelity</td>
<td>(800) 343-0860</td>
<td>(800) 259-9734</td>
<td><a href="http://NetBenefits.com/RIT">http://NetBenefits.com/RIT</a></td>
</tr>
<tr>
<td>TIAA (New York City)</td>
<td>(800) 842-2727</td>
<td>(800) 842-2755</td>
<td><a href="http://www.tiaa.org/rit">www.tiaa.org/rit</a></td>
</tr>
<tr>
<td>TIAA (Rochester)</td>
<td>(585) 246-4600</td>
<td>(585) 246-4610</td>
<td><a href="http://www.tiaa.org/rit">www.tiaa.org/rit</a></td>
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EMPLOYEE DISCOUNT SERVICES

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<tr>
<th>Name</th>
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<th>TTY Phone</th>
<th>Website</th>
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</thead>
<tbody>
<tr>
<td>Legal Services Plan (Hyatt)</td>
<td>(800) 821-6400</td>
<td>(800) 821-5955</td>
<td><a href="http://www.legalplans.com">www.legalplans.com</a></td>
</tr>
<tr>
<td>Auto/Homeowners Insurance (Mercer Voluntary Benefits)</td>
<td>(866) 272-8902</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RARES</td>
<td>(585) 789-0223</td>
<td></td>
<td><a href="http://www.rares.org">www.rares.org</a> (ID is RARES35)</td>
</tr>
<tr>
<td>Veterinary Pet Insurance (Nationwide)</td>
<td>(877) 738-7874</td>
<td></td>
<td><a href="http://www.petinsurance.com">www.petinsurance.com</a></td>
</tr>
</tbody>
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The RIT 2020 Retiree Benefits Open Enrollment Newsletter is distributed to retirees 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.