

Newsletter

Pre-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 pre-Medicare. There is a separate newsletter for Medicare-eligible LTD recipients; if you need the Medicare newsletter and did not receive it, please contact RIT Human Resources. Contact information is on the back page.

2019 Key Dates

November 11, 2019LTD 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 medical coverage
- 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

This fall is not a dental enrollment period for dental coverage. Your current election will continue into 2020 and you cannot make a change to that election.

How to Enroll or Make Changes

Your current election for medical, dental, vision, life and AD&D 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**. Remember, you cannot make a change in your dental election for 2020.

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.

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

Medical/Rx Plan

2020 Out-of-Pocket Maximums

As required under federal law, RIT's medical/prescription drug (Rx) plans have out-of-pocket maximums. These maximums provide important protection for the few people who have high out-of-pocket medical/Rx expenses, since it limits the total amount you will have to pay during the plan year for eligible expenses.

The federal government generally increases these amounts annually and will do so again for 2020. When this occurs, RIT increases the medical and/or Rx out-of-pocket maximums accordingly. For 2020, both medical and prescription drug plan out-of-pocket maximums both in and out of network will increase. For details, please refer to the Medical Benefits Comparison Book on the HR Benefits website.

Excellus Online Tools: Get More from your Plan

Making the most of your health plan isn't complicated. When you sign up for an Excellus BlueCross BlueShield online member account, you get instant access to a variety of tools and other resources.

1. **My Account**—Create a full access online account. You can opt in to paperless communications to go fully digital.
2. **Find a Doctor or Dentist**—Easily find access to care locally, nationally, and globally.
3. **Benefits & Coverage**—View a quick summary of your plan details.
4. **Claims**—Your online account allows you to submit and view claims.

Download the Excellus BCBS app on your smartphone and take your health plan with you for on-the-go access 24 hours a day. Through the app you can:

- View your member card
- Find a provider or medical facility
- Access your benefits and claims information

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.

For Excellus, the information is in the Manage Your Privacy link on the Excellus website. For OptumRx, the authorization form to download and complete is in the Tools & Resources section of the OptumRx website. Check with your health care providers about what they need.

IMPORTANT: If you or a family member who you cover under your RIT medical coverage becomes eligible for Medicare, please contact RIT Human Resources **immediately** to ensure you continue to have access to medical/prescription drug coverage.

Medical/Rx Plan continued

Telemedicine: Doctor visits wherever you are, whenever you want

When you're feeling achy, stuffy, and feverish, you may not want to drive to your doctor and sit in a waiting room. Telemedicine, with MDLive, gives you fast access to medical and behavioral health care 24 hours a day, seven days a week from the comfort of your home, desk, or hotel room. All you need to do is activate it through your online Excellus member account and download the MDLIVE app.

Rest assured, MDLive health care professionals deliver quality care, but more conveniently from your phone, tablet, or computer.

When should you use telemedicine?

- Instead of going to urgent care or the emergency room for minor and non-life-threatening conditions
- Whenever your primary care doctor is not available
- If you live in a rural area and don't have access to nearby care
- When you're traveling for work or on vacation

Here are some of the common medical conditions treated with telemedicine:

Adults

Allergies	Nausea & Vomiting
Cold & Flu	Pink Eye
Ear Infections	Rashes
Fever	Sinus Infection
Headache	Sunburn
Joint Aches & Pains	Urinary Tract Infection

Children

Cold & Flu
Constipation
Earache
Fever
Nausea & Vomiting
Pink Eye

Telemedicine is great for the mind as well as the body.

In addition to access to medical doctors, you can also video conference with a psychiatrist or choose from a variety of licensed therapists from the privacy of your own home. You can even schedule recurring appointments to establish an ongoing relationship with one therapist. If you think behavioral health counseling might be right for you, take a free online assessment at MDLIVE.com/BH-Assessments. Here are some conditions people rely on behavioral health telemedicine for:

Addiction	Panic Disorders	Eating Disorders
Bipolar Disorders	Stress	Grief and Loss
Depression	Trauma and PTSD	LGBTQ Support

Don't wait until you need it. There are four easy ways to register for telemedicine today.

1. **Web**—Register/Log in at ExcellusBCBS.com/Member
2. **App**—Download the MDLIVE app
3. **Text**—Text EXCELLUS to 635483
4. **Voice**—Call 1-866-692-5045

RIT Health Care Partnership Reminders

Take Advantage of Our Partnership with Wegmans Pharmacies

RIT has had a preferred pharmacy arrangement with Wegmans Pharmacies for many years. This means you will have lower copays at Wegmans compared to other retail pharmacies. In addition, you can purchase a 90-day supply of a maintenance medication at Wegmans, which you cannot do at any other retail pharmacy.

Wegmans offers free home shipping so even if a Wegmans pharmacy is not convenient to your home, you can still take advantage of lower copays for your maintenance medications.

Rochester Regional Health (RRH)

You will find a primary care practice on the RIT campus called Rochester Regional Health Family Medicine at RIT. If you are looking to make a change in your Primary Care Physician (PCP), Dr. Eric Wilcox is accepting new patients. And, the good news is that your copay for an office visit at the on-campus practice is only \$15! There is also an outpatient lab located adjacent to the practice where you can have blood drawn or provide a urine sample. For more details, including hours and contact information, check out their website at <https://www.rit.edu/affiliate/rrh/family-medicine-practice>.

If you do not go to the on-campus practice for your care, you would still be eligible for the RRH Copay Option, which has lower copays than if you go to non-RRH providers. The lower copays apply to office visits, emergency room visits, inpatient hospitalization, and outpatient facility. The lower copays do not apply to tests, treatments or any other services (e.g., allergy shots, chiropractic services, physical therapy, x-rays, etc.).

For more details and copay amounts, refer to the *Medical Benefits Comparison Book*, found on the Open Enrollment web page or in the Health Care section of the benefits website.

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.

Reminder-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.

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 have, please contact Jessica as follows:

Phone: (585) 475-5346/V

Email: benefits@rit.edu

Website address: 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			
Medical			
(Excellus Blue Cross Blue Shield)	(877) 253-4797	(585) 454-2845	www.excellusbcbs.com/rit
RRH Family Medicine at RIT	(585) 922-3100		https://www.rit.edu/affiliate/rrh/family-medicine-practice
Prescription Drug			
(OptumRx)	(855) 209-1300		www.optumRx.com
(Wegmans)	(800) 934-6267		www.wegmans.com
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		
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: RARESBOD@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.