Dear Colleagues:

We bring you much positive news this open enrollment period!

As a result of employee and Staff Council requests over time, we are pleased to add a new Enhanced Dental Plan. The new plan will have better coverage for several services, offer adult orthodontia coverage, and have a higher annual benefit maximum. Please be sure to read the article on page 4 for details.

RIT uses competitive bidding on our benefit plans to ensure our employees and RIT are getting the best value. This year, one of the requests for proposals we conducted was for the vision care plan. We have achieved reductions in the premiums employees pay for the vision coverage.

For 2016, there was no increase in employee contributions for the medical and prescription drug plans for 2016. For 2017, there will be smaller than average increases for employees. Our plan’s experience has been much more favorable than what we hear about both locally and nationally, and our vendor contracting continues to be very aggressive, resulting in savings in administrative costs for plan participants and RIT.

Out-of-pocket maximums are changing for 2017. The federal government controls the maximum amounts a plan can have and we have made adjustments accordingly. See page 7 for details.

We hope you will take the time to attend our Benefits Fair on October 25 and 26 in the Fireside Lounge. Most of our benefit vendors and partners will be there, including Rochester Regional Health’s new medical practice on campus. We look forward to greeting you there!

Sincerely,

Renee Brownstein
Associate Director, Human Resources
WHO MUST ENROLL?

Your current medical, vision, and dental continues automatically into 2017.

YOUR ONLY OPPORTUNITY TO MAKE A CHANGE IS NOW

Please remember that the Benefits Open Enrollment period is your only opportunity to enroll, change, or cancel most of your benefits elections, unless you have a qualified family or employment status change during the year. These events include:

• Marriage
• Birth or adoption of a child
• Divorce
• Death of a spouse or dependent
• A change in employment (e.g., spouse or child gaining or losing employment, or your status changing from part-time to full-time)

If you experience one of these events and want to elect, change, or cancel your coverage, under IRS rules, you must notify the Human Resources Department within 31 days of the event. Otherwise, you must wait until the next Open Enrollment for a January 1 effective date. In addition, please note that the event must be consistent with the change you want to make (e.g., changing from two-person to family coverage after the birth of a child).

Different rules apply to changes under the dental plan. Refer to page 4 for details. Refer to the chart called Mid-Year Benefits Enrollment Change Summary at www.rit.edu/benefits under “Other Resources” for more details on making mid-year changes. To add a family member, proof of eligibility is required. See the Family Member Verification link on the benefits page of the HR website at www.rit.edu/benefits.

REMINDERS—COVERAGE FOR CHILDREN

If you did not add a new baby to your medical, vision, or dental plan when the baby was born, Open Enrollment may be the time to do it. Children are eligible for benefits until age 26.

YOU CAN MAKE CHANGES TO THE FOLLOWING BENEFITS FOR A JANUARY 1, 2017 EFFECTIVE DATE:

• Medical
• Dental
• Vision

If you do not take action during the enrollment period, you will not be able to make changes to these benefits during the year, except as described above. Your 2016 benefits elections for the benefits listed here will continue into 2017.
HOW TO ENROLL

Adjunct Employees
If you would like to enroll, change, or cancel your medical, vision, and/or dental coverage, complete the form called Benefits Enrollment/Change Form - Part-Time and Adjunct Employees, which is found at the forms link on the benefits website at www.rit.edu/benefits. You will find the 2017 contribution amounts on page 15. Remember, you are eligible for coverage in terms in which you work.

Part-Time Employees
You can make changes to your benefits, enroll in new benefits, or cancel coverage online using Employee Self-Service at http://myinfo.rit.edu (same place you access your online paystub).

We encourage you to take advantage of the many enrollment resources available to you. You will find employee contribution information for the various benefits plans on page 15. Additionally, your personalized contribution amounts for your benefits choices are displayed on the enrollment screens when you log in to Employee Self-Service.

While the online enrollment process is fairly simple, we have added detailed, step-by-step instructions to the HR website. Also, each online screen has help text with important information. When you finish your enrollment, you will be able to print the confirmation page so you have a record of your elections for 2017. You will receive an email confirming your changes.

We have also scheduled several open lab sessions (see schedule below), staffed by HR representatives, where you can come, at your convenience, for help logging in to Self-Service and completing the enrollment process.

A sign language interpreter will be provided upon request, subject to availability. Contact the Department of Access Services (DAS) directly at https://myaccess.rit.edu or x5-6281/V and x5-6242/TTY.

Representatives available from:
• Medical and Dental
  (Excellus BlueCross BlueShield)
• RIT Prescription Drug (OptumRx)
• Rochester Regional Health
• Wegmans Pharmacies
• Benefit (Lifetime Benefit Solutions)
• Vision Care Plan (VSP)
• Retirement Plan Recordkeepers
  (Fidelity and TIAA)
• Life, AD&D, and Disability Insurance
  (Prudential)
• EAP Provider (GuidanceResources)
• Identity Theft Protection (Identity Force)
• Legal Services Plan (Hyatt)
• Pet Insurance (Nationwide) (25th only)
• New York's 529 College Savings Program
• Auto/Home Owner's Insurance (Mercer)
• Home Owner Partnership (City of Rochester)
• RIT’s Better Me Employee Wellness Program
• RIT’s Human Resources, Center for Professional Development (CPD), Dining Services, Ombuds Office, Staff Council, NTID Hearing Aid Shop, Digital Den, Information Security Office

Free Services including:
• Chair Massages
• Blood Pressure Checks
• Body Fat Analysis

Enter and Win!
Prize Drawings & Free Stuff
Under IRS regulations, raffle prizes may be taxable.

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. For your health care providers, check with them about what they need.

Lab Schedule

<table>
<thead>
<tr>
<th>#</th>
<th>Date</th>
<th>Time</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Wednesday, November 2</td>
<td>11 a.m. – 1 p.m.</td>
<td>Wallace Library, Room 3650</td>
</tr>
<tr>
<td>2</td>
<td>Wednesday, November 9</td>
<td>7:30 – 9 a.m.</td>
<td>Wallace Library, Room 3650</td>
</tr>
<tr>
<td>3</td>
<td>Monday, November 14</td>
<td>3 – 5 p.m.</td>
<td>Wallace Library, Room 3650</td>
</tr>
</tbody>
</table>

October 2016 ■ Human Resources ■ Finance & Administration
GREAT NEWS! NEW ENHANCED DENTAL PLAN NOW AVAILABLE!

We have heard requests from employees and from Staff Council over the years suggesting that some people would like to see a dental plan that covers services more comprehensively. We have listened and are pleased to introduce the RIT Enhanced Dental Plan as of January 1, 2017.

The current dental plan will be renamed the RIT Standard Dental Plan and the benefits are unchanged for 2017. Below is a high-level comparison of the two plans. You can find a detailed summary comparing the Standard Dental Plan and the Enhanced Dental Plan including defined terms, on the benefits website.

Employee contributions for the Standard Plan will be slightly increased over the current contributions, reflecting a small increase in the overall cost of dental services. Employee contributions for the Enhanced Plan are higher, as one would expect, to reflect the greater coverage available under the new plan. The employee contribution amounts for both plans are found at the end of this newsletter in the Benefits Contribution Rates.

An important point to note is that the new dental program will have *an open enrollment only every other year*. This means that the plan you choose will remain in effect through December 31, 2018. This rule is in place to discourage people from choosing the Enhanced Plan only when they need a service and then opting into the Standard Plan the next year; if that were allowed, it would likely drive the cost of the program up for everyone. This type of two-year rule is very common among employers who offer multiple dental plans.

If you elect to waive coverage in the dental plan, you will not be able to elect coverage until 2019 unless you have a qualified change-in-status event that allows you to elect coverage (e.g., your spouse who covers your family for dental benefits loses employment, leaving your family with no dental coverage).

While you will be unable to change your dental enrollment for 2018, please note that employee contributions may be increased for 2018 if the plan costs continue to grow.

If you have a child receiving orthodontia treatment in 2017 who already received the $1,250 benefit under the current plan, and you enroll in the Enhanced Dental Plan, you will be able to file claims for additional orthodontia.

<table>
<thead>
<tr>
<th>Service</th>
<th>Standard Dental Plan (current)</th>
<th>Enhanced Dental Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Deductible (minor and major restorative services)</td>
<td>$25 per person, maximum of $75 per family</td>
<td>None</td>
</tr>
<tr>
<td>Minor Restorative Services</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Major Restorative Services</td>
<td>50%</td>
<td>80%</td>
</tr>
<tr>
<td>Restorative Maximum (plan will pay in a calendar year)</td>
<td>$1,250</td>
<td>$2,500</td>
</tr>
<tr>
<td>Orthodontia (lifetime maximum)</td>
<td>$1,250 for children under age 19</td>
<td>$2,500 for adults and children</td>
</tr>
</tbody>
</table>

**DENTAL PLAN REMINDER**

Coverage under RIT’s dental plan is subject to Excellus’ determination that services are medically appropriate. When you are going to have restorative services such as crowns, bridges, dentures, and implants, be sure to have your dental provider submit a request for a pre-determination before services are performed. That will ensure that you know, in advance, what will and will not be covered by the plan.
charges incurred during the 2017 – 2018 coverage period for up to the additional benefit amount. Your total benefit between the pre-2017 coverage and the Enhanced Dental Plan coverage will not exceed $2,500 per child.

We hope you will evaluate the new plan and decide if it is the right fit for you and your family members.

Both of the RIT dental plans cover preventive care at 100%, not subject to the deductible. If that seems generous, it’s for a reason.

It is well documented that poor oral health can lead to many seemingly unrelated medical conditions. In fact, oral bacteria and oral disease have been linked to a variety of serious illnesses. A few of these include:

• heart disease
• diabetes
• stroke
• pregnancy complications such as low birth weight
• pneumonia
• oral cancer
• dementia
• osteoporosis

So it is very important that you and your family members visit the dentist regularly. Checkups can detect early signs of oral health problems and can lead to treatments that will prevent further damage, and in some cases, reverse the problem. Professional dental cleanings are important for preventing oral problems.

Medical professionals recommend you practice the following to keep your oral health in good shape:

• Drink fluoridated water and use fluoride toothpaste to prevent tooth decay at all ages.
• Thoroughly brush and floss to take care of your teeth and gums.
• Avoid tobacco use. In addition to the other many health risks posed by tobacco (any form), smokers have four times the risk of developing gum disease as nonsmokers.
• Limit alcohol consumption. Heavy use of alcohol is a known risk factor for oral and throat cancers.
• Eat wisely, avoiding snacks with sugars and starches, and include five helpings a day of fiber-rich fruits and vegetables.
• If you have diabetes, maintain control of this condition to prevent complications such as an increased risk of gum disease.
• If you have dry mouth, drink plenty of water, chew sugarless gum, and avoid tobacco and alcohol.
• Have an oral health checkup before beginning cancer treatment. Radiation and chemotherapy can cause problems for your teeth and gums, which may be avoided if oral problems are treated before therapy begins.
ARE YOU ENROLLED IN THE RIGHT MEDICAL/RX PLAN?

Employees choose a medical/Rx plan when they are hired, but often never review that original decision again. Since your health care needs (and the needs of your family members) can change, take a few minutes during this open enrollment period to review your health care coverage needs. You may have a plan that has higher benefits than you need or maybe you need a plan that covers more out-of-pocket costs. Either way, you could be paying more than you need to (for premium contributions plus your out-of-pocket costs).

First, complete the Medical Needs Worksheet (found on the Open Enrollment website) to estimate the types and numbers of expected services for the year. Then use that information to complete the Medical Choices Worksheet to compare plans. Refer to the Medical Benefits Comparison Book on the Open Enrollment website for more details on the coverage and the copay amounts for the various services. Remember, your calculations are based on the information now available; sometimes medical issues arise unexpectedly, so there is no way to ensure your comparison is 100% accurate for the coming year.

Important notes:
- All the point of service (POS) plans have the same participating providers (i.e., physicians, hospitals, etc.).
- All the plans cover the same services, with two exceptions:
  - Only POS A provides coverage toward hearing aids and replacement of a functioning cochlear implant processor (refer to the Medical Benefits Comparison Book for details on the coverage).
  - POS B No Drug does not have prescription drug coverage.
- You will have a $10 copay at Rochester Regional Family Medicine at RIT (see the letter from Dr. Eric Wilcox on page 8).
- Under the RRH Copay Option, when you use a provider or facility that is part of the Rochester Regional Health system, there is a lower copay for office visits, emergency room visits, inpatient hospitalization, and outpatient facilities. Refer to the Medical Benefits Comparison Book on the Open Enrollment website for more details.
- Many preventive services are covered in full, with no cost to you. Health screenings and wellness exams can reveal many possible problems early, when they may be easier and less costly to treat.
### RIT PRESCRIPTION DRUG PLAN

#### POS A and POS B

<table>
<thead>
<tr>
<th>Category</th>
<th>Wegmans pharmacy</th>
<th>Other participating retail</th>
<th>OptumRx mail</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1: Generic Drugs</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tier 2: Brand Name Formulary Drugs</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tier 3: Brand Name Non-Formulary Drugs</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### POS D

<table>
<thead>
<tr>
<th>Category</th>
<th>Wegmans pharmacy</th>
<th>Other participating retail</th>
<th>OptumRx mail</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1: Generic Drugs</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tier 2: Brand Name Formulary Drugs</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tier 3: Brand Name Non-Formulary Drugs</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Annual Deductible**—each person must pay a $1,000 annual deductible before copay amounts are charged in a plan year.

(1) applies to maintenance medications only; does not apply to acute medications or medications that cannot be filled through mail order (e.g., certain controlled substances).

### 2017 OUT-OF-POCKET MAXIMUMS ANNOUNCED

As required under the Affordable Care Act (ACA), RIT’s medical/Rx plans have out-of-pocket maximums for medical and prescription drug coverage. These maximums provide important protection for plan participants who have very high out-of-pocket medical/Rx expenses, by limiting 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 2017. When this occurs, RIT adjusts the medical and/or Rx out-of-pocket maximums accordingly. For 2017, the prescription drug plan out-of-pocket maximums will increase, but the medical out-of-pocket maximums for in-network services will either decrease or remain the same, depending on which plan you are in.

The 2017 amounts are shown in the chart below.

<table>
<thead>
<tr>
<th>Plan</th>
<th>Network</th>
<th>2017 Medical Out-of-Pocket Maximum (single/family)</th>
<th>2017 Rx Out-of-Pocket Maximum (single/family)</th>
</tr>
</thead>
<tbody>
<tr>
<td>POS A</td>
<td>In-Network</td>
<td>$4,000 / $8,000</td>
<td>$1,850 / $3,700</td>
</tr>
<tr>
<td></td>
<td>Out-of-Network</td>
<td>$6,500 / $13,000</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>POS B</td>
<td>In-Network</td>
<td>$5,000 / $10,000</td>
<td>$1,850 / $3,700</td>
</tr>
<tr>
<td></td>
<td>Out-of-Network</td>
<td>$8,000 / $16,000</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>POS D</td>
<td>In-Network</td>
<td>$5,250 / $10,500</td>
<td>$1,900 / $3,800</td>
</tr>
<tr>
<td></td>
<td>Out-of-Network</td>
<td>$9,500 / $19,000</td>
<td>Not Applicable</td>
</tr>
</tbody>
</table>

**Note:** POS B No Drug is not shown since there is no prescription drug coverage other than what is covered under the medical plan. The medical out-of-pocket maximum for POS B No Drug is the same as POS B.
WEGMANS PARTNERSHIP EXPANDS TO INCLUDE WELLNESS SCREENINGS

We are excited to announce the expansion of RIT’s relationship with Wegmans; their pharmacists will conduct this year’s confidential wellness screenings at the beginning of November. Wegmans has been a trusted partner through our prescription drug program, flu shot clinics, blood pressure screenings, and wellness coaching initiatives. During the screening, you can expect outstanding customer service from Wegmans—and your blood sample will be taken via a simple finger stick instead of a full blood draw; fasting is not required; and you’ll receive your results during your private discussion with the pharmacist.

The confidential screening includes:

• Health questionnaire
• Blood pressure check
• BMI (height and weight)**
• Waist circumference**
• Finger stick blood sample
• Review and discussion of your results with a Wegmans pharmacist

**Can be self-reported, if preferred

One of the key goals of the wellness screenings is to help you “know your numbers.” Your “numbers” refer to the fundamental measures of your well-being, which are cholesterol, blood pressure, and glucose. Being aware of your numbers helps you understand your current health status and your risk factors for certain conditions. This first step empowers you to truly take charge of your health.

Refer to the Better Me website for the detailed schedule and instructions for scheduling an appointment. Walk-in participants are welcome; however, employees with a scheduled appointment will be given priority. We expect the entire process, including the private review of your results, to take approximately 15 – 20 minutes.

LETTER FROM DR. WILCOX

Subject: Convenient Family Medicine for RIT Faculty and Staff
To: RIT Faculty and Staff
From: Dr. Eric Wilcox, Rochester Regional Health Family Medicine at RIT

As many of you know, last year Rochester Regional Health and RIT opened a family medicine practice on our campus in the new Clinical Health Sciences Center. Our practice offers comprehensive health care services close to home—and even closer to work.

Our office hours are Monday through Friday, 8:30 a.m. – 4:30 p.m. We are open year-round.

If you are in need of a new primary care physician or want to switch doctors, our practice is accepting new patients. We warmly welcome all RIT employees and their family members. All insurances are accepted.

Even if you have a different primary care physician, our office is a convenient resource, offering same-day appointments for those under the RIT health insurance plan. For everyone under the RIT employee health insurance plan, including your family members, the copay is $10.

Without changing your primary care provider, you can visit us for the following non-work sustained medical concerns:

• Acute illnesses
• Immunizations, including flu shots
• Lacerations and minor injuries
• Removal of moles and warts
• Minor procedures, e.g., ear irrigations, joint and bursal injections, foreign object removals
• Routine screenings
• Some medication prescriptions and refills

To set up a same-day visit or to schedule an appointment to establish your care with us, call 585-922-3100.

Rochester Regional Health has also opened its doors to an outpatient lab located adjacent to the family medicine practice. Our hours of operation are Monday – Friday, 7 a.m. – 4 p.m., closed for lunch 12 p.m. – 1 p.m. The lab is open to the public; no appointments needed.

My staff and I are dedicated to helping you maintain your health and well-being, and we’ll give you the personal attention you deserve here on the RIT campus. To learn more, visit: https://www.rit.edu/affiliate/rrh/family_medicine.php. In addition to information about the practice, you will find forms you will need to complete to enroll as a patient.

Your health is very important to us and it is our pleasure to serve you.
VISION CARE - GREAT COVERAGE, LOWER COST IN 2017

Will you and/or your family members need eye glasses in 2017? If so, the Vision Care Plan may be a great way to help you pay for the cost. And, the really good news is that this coverage will cost you less in 2017 than it did in 2016 due to our negotiations with VSP, the insurance carrier. In fact, the new, lower rates will be in effect from 2017 through 2020!

The vision coverage is separate from the medical and dental coverage; you can make separate elections for each of these benefits (e.g., if you will need eyeglasses, you can enroll in individual vision care, but you can elect family medical coverage). Remember, you must be enrolled yourself to cover your family members.

RIT’s plan provides an annual eyewear benefit; you can get eyeglasses every year if you want. Below is a summary of the comprehensive benefits. In particular, we want to call your attention to the Diabetic Eyecare Plus Program. Information about VSP participating providers is available on their website.

You will find the 2017 contribution amounts at the end of this newsletter in the Benefits Contribution Rates.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
<th>Copay</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>WellVision Exam</td>
<td>• Focuses on your eyes and overall wellness</td>
<td>$15</td>
<td>Every calendar year</td>
</tr>
</tbody>
</table>

### Prescription Glasses

| Frames                          | • $130 allowance for a wide selection of frames                             | Included in Prescription Glasses | Every calendar year |
|---------------------------------|• $150 allowance for featured frame brands                                  |                                   |                       |
|                                 |• 20% savings on the amount over your allowance                              |                                   |                       |
| Lenses                          | • Single vision, lined bifocal, and lined trifocal lenses                    | Included in Prescription Glasses  | Every calendar year   |
|                                 |• Polycarbonate lenses for dependent children                                |                                   |                       |
| Lens Enhancements               | • Progressive lenses                                                        | $0                                | Every calendar year   |
|                                 |• Average savings of 35-40% on other lens enhancements                       |                                   |                       |

| Contacts (instead of glasses)   | • $130 allowance for contacts and contact lens exam (fitting and evaluation)| $0     | Every calendar year     |

### Diabetic Eyecare Program

| • 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 | As needed |

### Extra Savings

| Glasses and Sunglasses          | Extra $20 to spend on featured frame brands. Go to vsp.com/specialoffers 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 the 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. |                       |                       |
IS A ROTH 403(B) RIGHT FOR YOU?

The following article has been modified from a Fidelity Viewpoints article published in 2010.

Do you want to potentially reduce income taxes and keep more of what you earn on your investments in your RIT Retirement Savings plan? You have the potential to earn income tax-free growth and take income tax-free withdrawals (provided certain requirements are met).

RIT added a Roth contribution feature to the RIT Retirement Savings Plan about a year ago and a number of your colleagues have taken advantage of this alternate contribution option. Read on to learn if regular pre-tax plan contributions, Roth after-tax plan contributions, or a combination of both may make sense for you.

What are the differences?
The first key difference between the two contribution types is that a Roth contribution is made with after-tax dollars, while a regular contribution is made with pre-tax dollars. What this means: Roth contributions, unlike regular contributions, won’t reduce your current taxable income. Any earnings on either type of contribution aren’t taxed while they remain in the plan account.

The second key difference comes when you start taking withdrawals. For Roth contributions, any earnings are income tax-free if you withdraw them after the fifth tax year from when you made the first contribution and you’re age 59½ or older. For regular pre-tax contributions, both the contributions and any earnings on them are subject to taxes when withdrawn. Withdrawals of either contribution type before age 59½ may be subject to a 10% early withdrawal penalty on the taxable amount.

A few more important facts:
- The combined 2016 IRS limit for Roth and regular pre-tax 403(b) plan contributions is $18,000 in total if you’re under age 50, and $24,000 if you’re age 50 or older by 12/31/2016.
- If eligible, any RIT matching contributions are made pre-tax (regardless of whether your contributions are Roth or regular pre-tax) and, as a result, are subject to taxes when withdrawn.
- You can make both types of contributions up to the combined IRS limit.

How to decide
Your current income tax rate versus your expected future income tax rate is usually the most important factor in determining which type of contribution to make. In general, Fidelity suggests that you consider the following rules of thumb:
- Make regular pre-tax contributions if you believe your combined federal, state, and local income tax rate will be lower when you take withdrawals. With this strategy, known as tax deferral, you’ll pay the taxes on your contributions and any earnings when you withdraw. With this strategy, known as tax deferral, you’ll pay the taxes on your contributions and any earnings when you withdraw. This strategy can help you manage taxes on your withdrawals because you should be able to withdraw a combination of tax-free and taxable assets.
- Make after-tax Roth contributions if you believe your combined tax rate will be higher when you take withdrawals. With this strategy, your contributions are included in your current taxable income, but any earnings will be income tax-free provided you meet the requirements mentioned earlier.
- Make a combination of both Roth after-tax and regular pre-tax contributions if you believe your combined tax rate will be about the same in retirement, or if you are uncertain. This tax diversification strategy can help you manage taxes on your withdrawals because you should be able to withdraw a combination of tax-free and taxable assets.

A few things to consider when thinking about how your current tax rate may compare to your rate when you take withdrawals:
- If you’re under age 30, it’s likely that your income and spending, even during retirement, will be higher than what it is now, at the beginning of your career.
- Do you want to reduce your current taxable income?
- Is your current income lower than usual or do you expect your future income to increase considerably?
- Will you have pension/annuity income or income from taxable investments in retirement?
- Do you want tax flexibility in retirement withdrawals?
- Is most of your retirement savings in traditional 401(k) or 403(b) plans or IRAs?
Next steps
Having choices when saving and investing for retirement is a good thing. But that also means that you need to make informed decisions. Because everyone’s financial picture is different, we suggest that you take the time to carefully review your situation and work with a tax or financial adviser.

- For questions about your RIT Retirement Savings Plan accounts, contact Fidelity and/or TIAA directly.
- Both Fidelity and TIAA have tools on their websites to help you with your retirement savings strategy.
- Review and consider increasing your contribution to the RIT Retirement Savings Plan.
- If you can contribute the maximum IRS allowed amount, join RIT’s Max Out Club—we will calculate your percentage for you and adjust it annually if needed. Contact your benefits representative for more information.

QUESTIONS:
If you have questions or want to discuss whether contributing to the Roth 403(b) makes sense for you, contact Fidelity at 1-800-343-0860/V and 1-800-259-9734/TTY. If you invest with TIAA, call 1-800-842-2776 and 1-800-842-2755/TTY.

FIDELITY INFORMATION AND TOOLS TO HELP YOU MANAGE YOUR RETIREMENT SAVINGS PLAN ACCOUNT

Have you used the Fidelity NetBenefits website lately for your RIT Retirement Savings Plan account? If not, you should really take a look. Not only does it enable you to enroll in the plan, change your contribution percentage (any time you want), check your balance, or change your investments, but it also has lots of great information and tools to help you plan for a successful retirement.

When you log in on your home page you will see four tabs: Featured Resources, Financial News, Tools, and Life Events, giving you quick access to a wealth of information and resources.

Featured Resources provides links to several topics, including one called, “When Should You Claim Social Security?” Based on answers to some simple questions, you can start to consider when the time is right for you to collect Social Security benefits.

Financial News provides links to many articles, including Top News, U.S. Markets, U.S. Economy & Jobs, Technology, and International. It’s a great way to get information on some of the factors driving investment performance.

Life Events includes information on steps you should take for events, including retirement and an Annual Financial Checkup.

You will probably spend most of your time at the tab called Tools. Use the Take-Home Pay Calculator if you are thinking of increasing your contribution but first want to understand how it will impact your take-home pay. Thinking about contributing to the Roth? Enter your assumptions to see how your take-home pay and taxes will be impacted now and in retirement by choosing a combination of pre-tax and Roth savings plan contributions. The Planning and Guidance Center helps you determine if you are on track with your retirement savings or if you need to make some changes.

The features mentioned here are merely the tip of the iceberg. You can also boost your financial education through the online library. You will be able to access videos and web workshops on retirement planning, investing, and other financial topics. Please explore this wonderful resource today to help you become fit for retirement.
MAKE SURE YOUR LOVED ONES AREN’T LEFT WITHOUT THE BENEFITS THEY NEED

You may think your retirement savings plan account can provide for your loved ones in the event of your untimely death. Now imagine your loved ones struggling to get by because they do not have access to the benefits you thought you were leaving them. That’s not a pleasant thought, but there is a way to prevent it. You need to designate a beneficiary. Under the RIT Retirement Saving Plan, beneficiaries must be designated at Fidelity and/or TIAA, whichever company you use for investments.

A beneficiary is simply the person(s) (or organization) you want to receive the benefit in the event of your death. It is very important to designate a beneficiary. If you don’t have a designated beneficiary, the benefit could go to your “estate,” with the court making the determination of who receives the benefit.

Fortunately, designating beneficiaries is easy and can be done at any time. The rest of this article consists of instructions on how to designate beneficiaries at Fidelity and TIAA.

**Designate a beneficiary at Fidelity:**
Log in at http://netbenefits.com/rit. (If you have not logged in before, you can set up a login by clicking on Register at the top of the page and follow the prompts.) Once logged in:

1. Click on Menu in the top left corner
2. Click on Profile
3. Click on Beneficiaries (you can add and edit beneficiaries here)
4. Save your changes

If you click on Help in the top right corner of the Beneficiary screen, you will find helpful information about naming a beneficiary, including information about naming a minor or an organization.

If you have any questions about logging in, naming a beneficiary, or your account, contact Fidelity directly at 800-343-0860/V and 800-259-9734/TTY.

**Designate a beneficiary at TIAA:**
1. Log in to your account at www.tiaa.org/beneficiaries
2. Confirm or update your beneficiaries and the percentage of your benefits you want each to have
3. Review and confirm your election

You’ll receive a confirmation of your beneficiary election and you can change it at any time. You can also change your beneficiaries with the help of a TIAA Financial Consultant. Call 800-842-2252, Monday – Friday, 8 a.m. – 10 p.m. (ET) and Saturday from 9 a.m. – 6 p.m. (ET).

### Did you know that your beneficiary designations at TIAA do not automatically apply to Fidelity or vice versa? You must designate beneficiaries at each investment provider that you are using.
OTHER BENEFITS AND RIT SERVICES AVAILABLE TO EMPLOYEES

We are very fortunate to have a number of other benefits as well as services available to RIT employees right here on the RIT campus.

Rochester Regional Family Medicine at RIT
We have a state-of-the-art primary care practice right here on the RIT campus, making it convenient for employees to obtain primary care medical services. Not only do you have the convenience of the practice being on campus, if you participate in one of RIT’s employee medical plans, you will pay only $10 copay per office visit. Read the letter from the practice’s full-time physician, Dr. Eric Wilcox, on page 10 of this newsletter. You will also have an opportunity to meet Dr. Wilcox and physician assistant, Mackenzie Neal, and learn more about what the practice can do for you during the Benefits Fair.

Advantage Federal Credit Union
Do your banking without having to leave work! Advantage Federal Credit Union is a full service branch located in Global Village with five convenient ATMs on campus.

The credit union offers a wide range of services for personal banking. In conjunction with RIT’s Center for Professional Development (CPD), Advantage FCU offers free financial literacy classes ranging from building credit to buying your first home. For more information call Nihada Donohew at 585-295-5152 or visit www.Advantagefcu.org.

Audiology Services
Complete audiological services are offered free of charge to all current RIT employees and students at the Audiology Center within the Communication Studies and Services (CSS) Department at NTID, located on the third floor of the Lyndon Baines Johnson building (#60). Services include comprehensive hearing tests; selection, fitting, adjustment, troubleshooting of hearing aids, and other assistive listening technology; and cochlear implant mapping and troubleshooting. Hearing aids are available for purchase at competitive prices, as are earmolds, tubes, domes, batteries, and other accessories. The clinic also serves dependents of employees (age 6 and over), NTID alumni, and Osher students for a charge. For more information, contact the Audiology Center at 585-475-6473, audiology@rit.edu, or stop by LBJ-3130.
Personal Computer Repair Services at the RIT Digital Den
RIT’s Digital Den, located on the 2nd floor of Barnes & Noble@RIT, offers personal computer repair service for employees and retirees. For questions and details about the plan costs, or to make an appointment with a technician, visit www.rit.edu/digitalden or call 585-424-6766, ext. 204.

Campus Discounts at Barnes & Noble@RIT and On Campus Dining Facilities
Employees are entitled to a 10% discount on most items at Barnes & Noble@RIT upon presentation of a valid faculty staff ID card. You can also use your RIT ID card as a debit card — called Tiger Bucks — by making deposits to your Tiger Bucks account. With this account, you will receive a 10% discount at all Dining Services facilities when you pay with your ID card. You may add funds to your account as needed or choose the convenience of direct deposit through payroll deduction. You can make a deposit online or enroll online for payroll deduction at the myRIT portal (log-in and click on the financial tab).

Student Life Center and Better Me Wellness Center
As an RIT employee, you have free access to RIT’s recreational facilities, including the Student Life Center, pool, outdoor tennis courts, running track, and nature trails. The Better Me Wellness Center, located in the southwest corner of the Global Village plaza, is open 24/7 and requires RIT card swipe access. You will find a state-of-the-art express fitness room with treadmills, elliptical machines, a bike, leg press, universal gym, and free weights.

Wallace Library
You can take advantage of the many services offered through the Wallace Library, including access to e-books, e-journals, streaming videos, databases, books, journals, and DVDs, plus expert assistance by its staff. Current RIT identification is required to access electronic resources and to check out materials. Go to http://library.rit.edu for more information.

Margaret’s House
Find on-campus quality care and education for children eight weeks to eight years of age at Margaret’s House. Margaret’s House serves mainly children of students, staff, and faculty, but is open to families from the surrounding communities.
## MEDICAL, VISION, & DENTAL RATES

Below are per pay period amounts for your benefit options. Refer to the detailed plan information to determine which plan is right for you.

<table>
<thead>
<tr>
<th>PLAN</th>
<th>LEVEL OF COVERAGE</th>
<th>EXEMPT (24 Deductions)</th>
<th>NON-EXEMPT (26 Deductions)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blue Point2 POS A</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Individual</td>
<td>$167.75</td>
<td>$154.85</td>
<td></td>
</tr>
<tr>
<td>• 2 Person</td>
<td>$371.43</td>
<td>$342.86</td>
<td></td>
</tr>
<tr>
<td>• Family</td>
<td>$452.71</td>
<td>$417.89</td>
<td></td>
</tr>
<tr>
<td>• One Parent Family</td>
<td>$398.12</td>
<td>$367.50</td>
<td></td>
</tr>
<tr>
<td>Blue Point2 POS B</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Individual</td>
<td>$159.66</td>
<td>$147.38</td>
<td></td>
</tr>
<tr>
<td>• 2 Person</td>
<td>$352.44</td>
<td>$325.33</td>
<td></td>
</tr>
<tr>
<td>• Family</td>
<td>$430.73</td>
<td>$397.59</td>
<td></td>
</tr>
<tr>
<td>• One Parent Family</td>
<td>$368.29</td>
<td>$339.96</td>
<td></td>
</tr>
<tr>
<td>Blue Point2 POS B No Drug</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Individual</td>
<td>$106.45</td>
<td>$  98.26</td>
<td></td>
</tr>
<tr>
<td>• 2 Person</td>
<td>$242.19</td>
<td>$223.56</td>
<td></td>
</tr>
<tr>
<td>• Family</td>
<td>$294.93</td>
<td>$272.24</td>
<td></td>
</tr>
<tr>
<td>• One Parent Family</td>
<td>$264.40</td>
<td>$244.06</td>
<td></td>
</tr>
<tr>
<td>Blue Point2 POS D</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Individual</td>
<td>$108.92</td>
<td>$100.54</td>
<td></td>
</tr>
<tr>
<td>• 2 Person</td>
<td>$247.32</td>
<td>$228.30</td>
<td></td>
</tr>
<tr>
<td>• Family</td>
<td>$300.58</td>
<td>$277.45</td>
<td></td>
</tr>
<tr>
<td>• One Parent Family</td>
<td>$269.00</td>
<td>$248.31</td>
<td></td>
</tr>
<tr>
<td>Vision Care Plan</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Individual</td>
<td>$  4.82</td>
<td>$  4.45</td>
<td></td>
</tr>
<tr>
<td>• 2 Person</td>
<td>$  9.63</td>
<td>$  8.89</td>
<td></td>
</tr>
<tr>
<td>• Family</td>
<td>$ 15.51</td>
<td>$ 14.31</td>
<td></td>
</tr>
<tr>
<td>Dental Plan - Standard</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Individual</td>
<td>$  9.50</td>
<td>$  8.76</td>
<td></td>
</tr>
<tr>
<td>• 2 Person</td>
<td>$ 22.20</td>
<td>$ 20.49</td>
<td></td>
</tr>
<tr>
<td>• Family</td>
<td>$ 33.77</td>
<td>$ 31.17</td>
<td></td>
</tr>
<tr>
<td>Dental Plan - Enhanced</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Individual</td>
<td>$ 13.54</td>
<td>$ 12.50</td>
<td></td>
</tr>
<tr>
<td>• 2 Person</td>
<td>$ 32.25</td>
<td>$ 29.77</td>
<td></td>
</tr>
<tr>
<td>• Family</td>
<td>$ 49.30</td>
<td>$ 45.51</td>
<td></td>
</tr>
</tbody>
</table>
2017 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:bilpsn@rit.edu">bilpsn@rit.edu</a></td>
</tr>
</tbody>
</table>

Enrollment Information Resources & Contact Information

<table>
<thead>
<tr>
<th>Name</th>
<th>Voice</th>
<th>TTY</th>
<th>Website</th>
</tr>
</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>Health Care</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical (Excellus BlueCross BlueShield)</td>
<td>(877) 253-4797</td>
<td>(585) 454-2845</td>
<td><a href="http://www.excellusbcbs.com/rit">www.excellusbcbs.com/rit</a></td>
</tr>
<tr>
<td>Prescription Drug</td>
<td>(855) 209-1300</td>
<td></td>
<td><a href="http://www.optumrx.com/myCatamaranRx">www.optumrx.com/myCatamaranRx</a></td>
</tr>
<tr>
<td>(OptumRx)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Wegmans)</td>
<td>(800) 934-6267</td>
<td>Call to be transferred to your local store.</td>
<td><a href="http://www.wegmans.com">www.wegmans.com</a></td>
</tr>
<tr>
<td>Rochester Regional Health Family Medicine at RIT</td>
<td>(585) 922-3100</td>
<td></td>
<td><a href="http://www.vsp.com">www.vsp.com</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>Dental (Excellus BlueCross BlueShield)</td>
<td>(800) 724-1675</td>
<td>(585) 454-2845</td>
<td><a href="http://www.excellusbcbs.com/rit">www.excellusbcbs.com/rit</a></td>
</tr>
<tr>
<td>Retirement Program</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fidelity</td>
<td>(800) 343-0860</td>
<td>(800) 259-9743</td>
<td><a href="http://netbenefits.com/RIT">http://netbenefits.com/RIT</a></td>
</tr>
<tr>
<td>TIAA (New York City)</td>
<td>(800) 842-2776</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>
</tr>
</tbody>
</table>

The RIT 2017 Benefits Open Enrollment Newsletter is distributed to employees to help explain RIT’s Employee 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.