

Newsletter

Human Resources ■ Finance & Administration

2018/2019 Key Dates

November 5, 2018

Retiree Open Enrollment
Begins

November 28, 2018

Open Enrollment **Ends**

June 6, 2019

Annual Retiree Picnic at Gordon Field House

Mark your calendars for the Annual RITiree Picnic. Look for your invitation in the mail next spring. We hope to see you there!

PRE-MEDICARE RETIREE EDITION

November 2018

This newsletter concerns current pre-Medicare retirees. There is a separate newsletter for Medicare retirees; if you need the Medicare newsletter and did not receive it, please contact RIT Human Resources. Contact information is on the back page. References to "retirees" generally include surviving spouses.

Important Information for Pre-Medicare Retirees for 2019

- There are no benefit plan changes for 2019 other than the increase to out-of-pocket maximums in the medical plans, which impact very few people. Please refer to the Medical Benefits Comparison Book on the Human Resources website for more information.
- We have experienced greater than normal utilization of our medical plans, resulting in a larger increase in overall cost; therefore, contributions for both employees and pre-Medicare retirees will increase. Please refer to enclosed green *Retiree Benefits Enrollment Form*.
- You may now enroll in the RIT Dental Plan beginning for 2019. If you are currently enrolled in the COBRA dental continuation coverage, we will automatically move you to the retiree coverage, which will save you 2% in your premium contribution. More information can be found on page 3.
- There are no vendor changes.

With the introduction of Via Benefits, the Medicare Exchange for Medicare-eligible retirees and their spouses/partners, we held a series of meetings specifically for this population in September. Therefore, we will not hold our usual retiree meetings in November this year. However, we are always available for your questions (contact information on back page).

How to Enroll or Make Changes

Your current election for vision, legal services, and identity theft protection coverage will automatically continue into 2019. The enclosed green *Retiree Benefits Enrollment Form* shows your current benefits with the 2019 contribution amounts.

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

Rochester Institute of Technology
Department of Human Resources

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Action Needed During Enrollment, If You Want to:

- Enroll, cancel, or change your medical coverage
- Enroll in RIT dental coverage (newly available)
- Change dental coverage if enrolled in COBRA continuation coverage
- Enroll, cancel, or change your vision care coverage
- Enroll or cancel your participation in the legal services plan
- Enroll, cancel, or change your identity theft protection coverage

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. If you move into or out of the Rochester area during the year, you can make a change in your medical plan at that time.

Pre-Medicare Dental

Your dental election will be in effect for 2019 and 2020, provided you remain pre-Medicare. You will not be able to change plans, add or remove dependents, or cancel coverage, except for a limited list of approved qualifying events (please refer to the *Mid-Year Benefits Enrollment Change Summary* in the Other Resources section of the HR website).

Pre-Medicare Retirees and Family Members May Participate in RIT Dental Plans

Good news for 2019! If you and/or your spouse/partner are pre-Medicare, you may enroll in RIT’s employee dental coverage. Your cost for coverage would be the full premium equivalent, which is higher than what you used to pay as an employee. If you enroll, Lifetime Benefit Solutions (LBS) will bill you monthly for your dental coverage.

Since 2017, RIT has offered two dental plans, the Standard Plan and the Enhanced Plan. Please refer to the chart for more information. You will find the monthly rates on the enclosed rate sheet.

With this two-plan structure, we offer dental open enrollment every other year. This fall is the open enrollment period for dental coverage for 2019-2020. **Whatever you elect for 2019 will remain in effect until December 31, 2020, including if you waive coverage**, unless you become Medicare-eligible (coverage ends for anyone who becomes Medicare-eligible). The only exception for making a change is if you have a qualifying event that allows you to change coverage. Please refer to the *Mid-Year Benefits Enrollment Change Summary* found in the Other Resources section of the HR website.

If you currently are continuing your participation in the RIT Dental Plan through COBRA, we will automatically switch your coverage to the retiree coverage. This will save you the 2% administrative fee that is included in the COBRA premium. In addition, you will be able to continue your coverage until you become Medicare-eligible, without regard to the COBRA limitation of 18 months.

Please complete the information on the enclosed green *Retiree Benefits Enrollment Form*, if

- you would like to enroll in dental coverage for 2019
- you are enrolled in COBRA dental and would like to make a change

Service	Standard Dental Plan	Enhanced Dental Plan
Preventive	100%	100%
Deductible (major and minor restorative services)	\$25 per person, max of \$75 per family	None
Minor Restorative Services	80%	80%
Major Restorative Services	50%	80%
Restorative Maximum (max that the plan will pay in a calendar year)	\$1,250 per year	\$2,500 per year
Orthodontia (lifetime maximum)	\$1,250 for children under age 19	\$2,500 for adults and children

Once you and/or your spouse/partner become Medicare-eligible, the pre-Medicare dental coverage from RIT will end for that person. For example, if you become Medicare-eligible before your spouse, your RIT dental coverage would end but your spouse could continue individual RIT dental coverage.

Once you or your spouse/partner are Medicare-eligible, there are dental plan options you can purchase through the Via Benefits Medicare Exchange. Therefore, about three months before you (or your spouse/partner) become Medicare-eligible, you should speak to a Benefits Advisor from Via Benefits about the available plans. If you enroll, you would pay the insurance company directly for these premiums.

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 predetermination before services are performed. This will ensure that you know in advance what will and will not be covered, and how much you will be required to pay.

New Dental ID Cards for Those Enrolled in COBRA

Excellus is changing the claims processing system it uses for dental claims. As a result, dental plan participants will receive new ID cards, with a new ID number, in the mail from Excellus by the end of December. According to Excellus, some of the advantages of the new system include:

- A simpler and easier-to-understand explanation of benefits after you have a dental service
- Access to convenient web tools 24 hours a day, seven days a week at ExcellusBCBS.com
- Ability to view your account information, benefit details, claim status, and more
- An improved member experience overall

Please be sure to show your dental providers your new ID card at your first visit in 2019.



Take Care of Those Teeth!

While some people do not look forward to seeing the dentist, the American Dental Association recommends regular dental visits in order to maintain optimal oral health. Here's why:

- Prevention is the most important thing in dental care.
- There is mounting evidence of the connection between oral health and a person's overall health. In fact, up to 120 medical conditions can be detected early through dental exams, including thyroid problems, heart disease, diabetes, and cancer.
- Your smile can do more than you think: Smiling sends a message to your brain to release neuropeptides, which lower stress. It also gives you a boost of dopamine, endorphins, and serotonin, so you feel happier and more relaxed.

If you are enrolled in one of RIT's dental benefit options, your preventive visits are covered at 100% at participating dentists. If you do not have a dentist, please visit www.ExcellusBCBS.com/findadentist to find a dentist near you, then schedule your next checkup.

5 Tips to Take On Dental Anxiety

Do dental visits stress you out? Here's how you can overcome it:

1

Find a dentist who creates a positive experience.

2

Avoid caffeine before your appointment to limit stress.

3

Focus on breathing slowly and regularly to keep calm.

4

Take your mind off your worries by listening to your favorite playlist.

5

Talk to your dentist about what makes you anxious and agree on a strategy to help you feel more in control.

Vision Care Coverage

Will you need to purchase eyeglasses in 2019? If so, we strongly encourage you to consider enrolling in the Vision Care plan. We have received very positive feedback from employees and retirees about RIT's Vision Care coverage with VSP.

If you go to a VSP provider, your benefits are as follows:

- \$15 copay routine eye exam
- \$20 copay for lenses, then covered in full; includes complex, multifocal, and progressive lenses
 - Coatings are extra but with discount
- \$130 frame or contact lens allowance

The good news is that you have these benefits each calendar year. If you want to enroll in the Vision Care coverage, complete the enclosed green *Retiree Benefits Enrollment Form*.

Renaming of Retiree Cost-Sharing Groups

As you may recall, RIT has several cost-sharing groups based on when a person retired and RIT's portion of the cost varied by these groups. We will continue with these different groups with different cost sharing for pre-Medicare retirees and different Health Reimbursement Arrangement (HRA) amounts for Medicare retirees. Since the cost-sharing group terminology has been confusing, we are renaming the cost-sharing groups as follows:

Group 1 (formerly the Grandfather Group)

Those who retired before December 2004 and who were Medicare-eligible prior to December 2004, including spouses/partners.

Group 2 (formerly the Benchmark Group)

Those who retired after December 2004 or those who retired before December 2004 but who were not Medicare-eligible (generally age 65) in December 2004, including spouses/partners.

Group 3 (formerly the Retiree Medical Account (RMA) Group)

Those retirees who were hired as employees on and after January 1, 2004.

Within each group, there are differences as well. In Groups 2 and 3, RIT provides a larger subsidy to the retiree compared to the spouse/partner. In addition, there is a lower RIT subsidy for those who were part-time employees compared to those who were full-time employees. This is consistent with RIT's history of providing different levels of support for the different groups. The different levels of support will continue.

Cost-Sharing Reminders for Pre-Medicare Retirees

RIT remains committed to providing competitive, cost-effective, valued benefits to our faculty, staff, and retirees. We will, therefore, continue to provide the quality health care options for our pre-Medicare retirees (and spouses/domestic partners) that our employees have. In May, we announced a change in future cost sharing for pre-Medicare retirees as follows.

Information for Those in Group 2 (formerly the Benchmark Group)

Beginning January 1, 2020, we will be introducing higher medical premium contributions for pre-Medicare retirees because our data shows that retirees utilize their health care benefits to a greater degree than employees.

In order to minimize the impact to pre-Medicare retirees, we will be phasing in the increase over five years, beginning in 2020. Contribution amounts will be increased by 20% over the employee contribution amounts each year through 2024. This phased-in increase will apply to current retirees as well as future retirees.

Information for Those in Group 3 (formerly the RMA Group)

RIT will be taking a new approach for those retirees who have been eligible for a Retiree Medical Account (RMA), which we believe will continue to provide outstanding support to this population. Under the RMA structure, RIT provided a fixed dollar amount to be used for retiree medical premiums and once this amount was used up, RIT's financial commitment to the retiree would end.

Beginning January 1, 2019, we will replace the RMA. The pre-Medicare retirees in this group, now called Group 3, will have an RIT subsidy for RIT coverage that is similar to the pre-Medicare retirees in Group 2 (formerly called the Benchmark group) with a slightly lower RIT subsidy amount. Pre-Medicare retirees in Group 3 who are enrolled in RIT medical coverage will pay 10% more than the Group 2 pre-Medicare retirees.

As we described in the Group 2 information above, beginning January 1, 2020, we will be introducing higher premium contributions for pre-Medicare retirees because our data shows that retirees utilize their health care benefits to a greater degree than employees.

In order to minimize the impact to pre-Medicare retirees, we will be phasing in the increase over five years. Contribution amounts will be increased by 20% over the employee contribution amounts each year through 2024. This phased-in increase will apply to current retirees as well as future retirees. Those in Group 3 will have a contribution amount that is 10% higher than those in Group 2.

When eligible for Medicare, Group 3 retirees will have access to the Medicare Exchange with a slightly lower annual HRA subsidy than those in Group 2.

Telemedicine—A Convenient Way to Seek Medical Care

With telemedicine, a doctor's care is just a phone call away. The newest way to access care is through Excellus BlueCross BlueShield's partnership with MDLive. Telemedicine lets you talk to a doctor anytime, anywhere. It's simple—and it's no surprise more people are making the call to try it out.

What is telemedicine?

A fast way to get access to care 24 hours a day/7 days a week/365 days a year—even on holidays. All you need is a computer, tablet, or smartphone. Please refer to the information below on how to register.

When to use telemedicine

- Primary care isn't available
- Traveling and in need of care
- Nonemergency medical issue (instead of going to urgent care)

Telemedicine is best for common, nonemergency issues for adults and/or children.

Adults

Acne
Allergies
Asthma
Bronchitis
Cold and Flu
Fever
Headache
Infections
Insect Bites

Joint Aches and Pains
Nausea and Vomiting
Pink Eye
Rashes
Sinus Infection
Sore Throat
Sunburn
Urinary Tract Infection

Children

Cold and Flu
Constipation
Earache
Fever
Nausea and Vomiting
Pink Eye

What are the advantages of telemedicine?

Convenience. Get access to care in the comfort of your own home, office, or hotel room.

Savings. The copay for a telemedicine visit under all RIT employee medical plans is only \$10.

Will I be able to get a prescription using telemedicine?

Yes, MDLive's U.S. Board-certified doctors can prescribe medications you may need.

Will my doctor be updated if I use telemedicine?

Yes, Excellus BlueCross BlueShield reports all visits directly to your primary care physician, so everyone has the latest information.

How do I get started?

Be sure to register for MDLive now if you have not done so already so you won't have to spend time doing that when you are not feeling well. You can register online at ExcellusBCBS.com/Telemedicine, or by calling toll-free 1-866-692-5045. You will pay your copay by credit card. If you are enrolled in RIT's Beneflex plan, you can use your Beneflex flex card to pay the copay.

Visit ExcellusBCBS.com/Telemedicine to find out more today.



An employee reported to us that she used the telemedicine service the first week of January 2018.

I developed a weird rash on my stomach and arms. I could not get in to see my PCP and it didn't seem serious enough for urgent care, plus I didn't really have the time to go. So I decided to give telemedicine a try. I met with the doctor right on my desktop computer and it worked great! The process was very fast; I waited only eight minutes to see the doctor and he could see the rash from the photos I loaded to the secure portal. He sent a prescription to Wegmans and I was all set. It was so convenient. I highly recommend using telemedicine.

RIT employee

Can You Save Thousands of Dollars a Year in Your Health Care Costs?

When did you last review your medical plan choice? Two years ago? Four years ago? We recommend that you take the time during this year's open enrollment period to review your medical plan options and estimated health care expenses because you may be able to save thousands of dollars a year.

Check out the annual premium contribution savings by choosing POS D instead of POS A or POS B. Please remember that you will generally have higher out-of-pocket costs with POS D when you use health care services.

Please refer to the Medical Benefits Comparison Book on the HR website, which has details about the coverage. With the plan information, use the "Medical Needs and Medical Choices" Excel file (two tabs in the file) to help you project what medical care you believe you and your family will need next year and how your estimated total cost (employee contributions plus out-of-pocket costs) compares between two plans.

Here is an example to help you get started. Fred currently participates in POS A, but is interested in comparing it with POS D to see if he could save some money. He has two-person coverage, and is in Salary Level 2. Fred and his spouse use Rochester Regional Health providers and he expects their medical and prescription drug expenses during the year to be as follows:

- Six PCP office visits
- Two specialist office visits
- No hospitalizations or other medical services
- Two 90-day prescriptions for generic maintenance medications that will be filled four times during the year at Wegmans Pharmacy
- No other medications

Annual Premium Contributions Savings with POS D

		Compared to POS A	Compared to POS B
Contribution Level 1	Individual	\$1,441	\$1,226
	Two Person	\$2,711	\$2,121
	Family	\$2,800	\$2,624
	One-Parent Family	\$3,201	\$2,312
Contribution Level 2	Individual	\$1,697	\$1,406
	Two Person	\$3,587	\$2,899
	Family	\$4,436	\$3,636
	One-Parent Family	\$4,217	\$2,931
Contribution Level 3	Individual	\$1,851	\$1,535
	Two Person	\$3,915	\$3,162
	Family	\$4,751	\$3,874
	One-Parent Family	\$4,626	\$3,159
Contribution Level 4	Individual	\$2,008	\$1,667
	Two Person	\$4,247	\$3,432
	Family	\$5,152	\$4,204
	One-Parent Family	\$5,020	\$3,426
Contribution Level PT	Individual	\$2,376	\$2,112
	Two Person	\$3,540	\$2,918
	Family	\$4,358	\$3,637
	One-Parent Family	\$3,939	\$2,859

An employee recently contacted us because he is enrolled in the POS B No Drug plan and his wife received a new medical diagnosis that will require expensive medications. These medications are not covered under the POS B No Drug plan. We never know when a new health care diagnosis will occur. If you are in the POS B No Drug plan, you may want to consider the POS D plan, which has a similar payroll contribution but does have prescription drug coverage.

Fred's Example	POS A	POS D
Monthly medical contribution	\$408.81	\$110.86
Annual medical contribution	\$4,905.72	\$1,330.32
Primary care physician (PCP) office visit copay	\$20	\$30
Estimated annual PCP visit cost	\$120	\$180
Specialist office visit copay	\$25	\$35
Estimated annual specialist visit cost	\$50	\$70
Estimated annual cost for 90-day supply of generic maintenance medications	\$150	\$640
Total expected costs	\$5,225.72	\$2,220.32
Expected annual savings by choosing POS D		\$3,005.40

OpenNotes: More Transparency in your Health Care

OpenNotes is a national movement dedicated to making health care more open and transparent by encouraging medical professionals to make their visit notes available to patients through a secure web portal. Currently, more than 27 million U.S. patients at more than 100 institutions have access to their visit notes. Enabling patients to read and review the notes written after a medical visit is an important way to improve provider-patient communication, to enhance engagement, and to help patients become more active in their own care. Ninety-nine percent of patients who see their notes report feeling the same or better about their physician after reading notes. Research also continues to show that engaged patients have better health outcomes.

Through a New York State Health Foundation grant, UR Medicine & Rochester Regional Health are partnering on this emerging trend to make health care more open and transparent. Initially, providers will be encouraged to voluntarily share visit notes. By early December, RRH and UR Medicine anticipate that the majority of clinic notes will be automatically shared with patients.

The two Rochester area hospital systems are also working with the Monroe County Medical Society to ensure that all electronic medical record systems are capable of supporting physicians who elect to share their notes with their patients.

For more information, or to sign up for patient portals at Rochester Regional Health or UR Medicine, please go to:

Rochester Regional Health

<https://mycare.rochesterregional.org/mychart/>

UR Medicine

<https://mychart.urmc.rochester.edu/mychart/>

Take Advantage of Our Partnership with Wegmans Pharmacies

For the RIT pre-Medicare plans, RIT has had a preferred pharmacy arrangement with Wegmans Pharmacies for many years. This means that:

- Your copay at Wegmans will be lower than at other retail pharmacies for 30-day supplies of prescription drugs.
- Your copay at Wegmans will be equal to the OptumRx mail pharmacy copay for 90-day supplies of maintenance medications.
- Wegmans is the only retail pharmacy at which you can get a prescription filled for more than a 30-day supply.
- Wegmans is the only retail pharmacy at which you do

not pay a higher copay after the first three fills of a maintenance medication.

The majority of RIT prescription drug plan members are using Wegmans to fill their prescriptions. If you are not, you may want to consider switching. Wegmans offers free home shipping, so if a Wegmans pharmacy is not convenient to your home, this needn't prevent you from purchasing your maintenance prescriptions from Wegmans. Note that specialty medications as defined by OptumRx must be filled by Brioia, OptumRx's specialty pharmacy.

Preventive Care Products Without Cost Sharing

Under the Affordable Care Act, pharmacy benefit plans must cover certain preventive care medications at 100%—without charging you a copay, co-insurance, or deductible. These products include:

- U.S. Preventive Services Task Force A & B Recommendation medications
- Food and Drug Administration (FDA) approved prescription and over-the-counter (OTC) birth control (contraceptives) for women.

You can find an updated list of no-cost preventive care medications on the OptumRx website. You can use your OptumRx member ID card to get the products on this list for no cost if they are:

- Prescribed by a health care professional
- Age and condition appropriate
- Filled at a network pharmacy, including Wegmans (if you get these items at an out-of-network pharmacy, you will have to pay the full cost for them).

2019 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 2019. When this occurs, RIT increases the medical and/or Rx out-of-pocket maximums accordingly. For 2019, 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.



Rochester Regional Health Family Medicine at RIT

The Rochester Regional Health Family Medicine practice opened on the RIT campus in fall 2015. Staffed by Dr. Eric Wilcox and Physician Assistant Mackenzie Neal (who graduated from RIT's PA program!), the convenient practice offers a wide range of primary care services. Participants in any of RIT's point-of-service (POS) medical plans pay a lower PCP copay for an office visit at the practice. **Another positive for you:** *they have same-day appointments available for RIT employees and pre-Medicare retirees in the RIT health plan, even if Dr. Wilcox is not your primary care physician (PCP), and for those not in the RIT health plan for whom Dr. Wilcox is their PCP.* The practice is accepting new patients. If you would like to designate Dr. Wilcox as your PCP, you can make the update at any time on the Excellus BlueCross BlueShield website or by contacting Excellus directly. You should also contact the practice at 922-3100 to register as a patient.

Charged the Wrong Copay for RRH provider?

We have worked with Excellus and RRH to make improvements in the claim and copay process. If you go to an RRH provider and believe you are being charged the wrong copay at the time of service, you can show them the RRH language on your ID card and request that they verify the copay with Excellus. If the provider requires you to pay a copay amount that is higher than you think it should be, you can check the details of the paid claim once Excellus has processed it. You can call Excellus, refer to the Monthly

Health Summary they mail you, or check the online Claim Center after you log in at www.excellusbcb.com. If Excellus processed the claim with a lower copay than what you paid, you can contact the provider to request a refund rather than having a credit in their system.

Outpatient Lab at RIT

Adjacent to the practice is the Rochester Regional Health Outpatient Lab, where you can have blood drawn or provide a urine sample. The hours of operation are Monday-Friday 7 a.m.-4 p.m. (closed for lunch noon-1 p.m.). The lab is open to the public and no appointment is required, but you will need to bring a lab request from your medical provider if the provider is not in the RRH network.

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 Note

If you (or your spouse/partner) will turn age 65 in 2019, you should begin the enrollment process at least three months before your birthday. You will need to enroll in Medicare Part A and Medicare Part B directly with the Social Security Administration. You will work with a Benefits Advisor from Via Benefits to choose the best plan for you. You can review the available plans at my.viabenefits.com/RIT. RIT will send you a reminder with information about enrolling in Medicare and coverage through Via Benefits in advance of your birthday.

Introducing Via Benefits, RIT's New Medicare Exchange

As we announced in May, beginning in 2019, RIT will be introducing a Medicare Exchange, which will provide each Medicare-eligible retiree (and spouse/partner) with a large selection of individual medical and prescription drug plans from multiple insurance companies in their geographic area in place of the current employer group plans. We have selected the Via Benefits Medicare Exchange; it has many years of experience and expertise in working with retirees from many employers.

A Medicare Exchange offers our retirees a number of advantages:

More choice and flexibility: With the Exchange, a wide range of coverage options will be available to better meet your medical and financial needs.

Health Reimbursement Arrangement (HRA): RIT will fund an HRA that will be available to each Medicare-eligible person to help pay for all or part of the costs of the premiums of the selected plan. If you select a plan

with a low premium, you may use the HRA funds to offset your qualifying out-of-pocket health care expenses. In addition, you will be able to carry over any unused HRA funds year to year for future expenses. If both you and your spouse/partner are Medicare-eligible and enroll in medical coverage through Via Benefits, you will share a joint HRA, offering even more flexibility.

Individual coverage: The retiree and spouse/partner may choose different plans from one another. This is particularly helpful if your health care needs are different, because different plans have different out-of-pocket costs.

Expert advice: The Exchange employs experienced, licensed, noncommissioned Medicare experts who provide individualized decision support to ensure each person makes an informed choice.

Year-round support: The Exchange provides customer service and support advocates during the year to assist with any coverage issues or concerns.

We are excited about RIT's new partnership with Via Benefits.

Enroll Only During the Open Enrollment Period

As an RIT retiree, you are eligible for a number of additional benefits and services summarized as follows. For details, contact the vendors directly (see back cover of newsletter for contact information) and/or refer to the HR website at www.rit.edu/benefits.

If you participate in the Group Legal Services plan, Identity Theft protection and/or the Vision Care plan in 2018, your coverage will automatically continue in 2019. If you do not want to participate in 2019, check the appropriate box on the enclosed green 2019 Retiree Benefits Open Enrollment Form, sign and date the form, and return to RIT Human Resources by Wednesday, November 28, 2018.

Group Legal Services: Provided by Hyatt Legal Plans, this benefit provides many personal legal services nationwide through a panel of carefully selected participating attorneys. Covered services include debt matters, defense of civil lawsuits, document preparation and review, real-estate matters, traffic ticket defense, and wills and estate planning. The monthly contribution is on the enclosed green form.

Vision Care Plan: This national coverage is provided by VSP and is separate from the medical plan enrollment. Refer to page 4 for details. The monthly premium contribution amounts are found on the enclosed green form.

Identity Theft Protection: During the open enrollment period, you can enroll, cancel, or change coverage for 2019. The coverage, from a company called Identity Force, is very comprehensive and includes prevention, detection, and restoration services. The monthly premium contributions are found on the enclosed green form. Refer to the enclosed flyer for details.

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.

RARES: This not-for-profit organization provides over 400 discounts on local, regional, and national products and services. Enter code RARES1 to log in to their website.

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?

Events such as death, marriage, having a child, 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 beneficiaries in the retirement plan section of the RIT HR 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.

2019 Resource Information

For any benefits questions you may have, please contact your benefits representative in the Human Resources Department based on the first letter of your last name:

Last Name	Contact	Telephone (V)	Email Address
A – L	Valerie Liegey	(585) 475-5346	valpsn@rit.edu
M – Z	Brett Lagoe	(585) 475-5983	blpsn@rit.edu

Enrollment Information Resources & Contact Information

Name	Voice	TTY	Website
RIT Human Resources	(585) 475-2424		www.rit.edu/benefits
ITS 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/facilities/pats/parking
Osher Institute	(585) 292-8989		www.rit.edu/osher

Health Care

Excellus BlueCross BlueShield	(877) 253-4797	(585) 454-2845	www.excellusbcbs.com/rit
Prescription Drug			
(OptumRx)	(855) 209-1300		www.optumrx.com
(Wegmans)	(800) 934-6267 Call to be transferred to your local store.		www.wegmans.com
Via Benefits	(888) 586-0693		www.myviabenefits.com/RIT
Vision Care Plan (VSP)	(800) 877-7195	(800) 428-4833	www.vsp.com
Lifetime Benefit Solutions (retiree billing)	(800) 828-0078		

Retirement Program

Fidelity	(800) 343-0860	(800) 259-9743	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 (Identity Force)	(877) 694-3367		www.identityforce.com
Legal Services Plan (Hyatt)	(800) 821-6400	(800) 821-5955	www.legalplans.com access code: 570005
Mercer Voluntary Benefits	(866) 272-8902		
RARES	(585) 789-0223		www.rares.org
Veterinary Pet Insurance (VPI)	(800) 872-7387 ext. 4937		www.petinsurance.com

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