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August 1, 2018

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Important Information Regarding Rochester Institute of Technology (RIT) Retiree Medical Coverage for Medicare-Eligible Individuals Beginning January 1, 2019

This information is for Medicare-eligible individuals in the following categories:

Retirees, Long-Term Disability Recipients, Spouses/Partners of Retirees,
 Spouses/Partners of Long-Term Disability Recipients, and Surviving Spouses/Partners

*In May of this year, we informed you about important changes in how RIT will provide medical benefits to those who are Medicare-eligible, beginning **January 1, 2019**.*

*Read on for more information about the changes, additional resources you will receive in the coming weeks, and actions you will need to take by **December 31, 2018**.*

Carefully reviewing the information presented will assist you in making thorough, timely choices regarding your healthcare benefits, to ensure you have coverage for next year. We have added an RIT Tiger where there is especially important information.

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IMPORTANT: Please read this information carefully so you understand what action you will need to take between October 1 and December 31, 2018 to have healthcare coverage in 2019. *If you do not take action, you will not have RIT coverage in 2019.*

Please watch for mail from RIT's Medicare Exchange provider, **Via Benefits**. They will be sending several important mailings over the next few months; refer to the details in this letter. Via Benefits may also contact you directly by phone.

What's Changing?

The Medicare market has expanded in recent years, giving Medicare-eligible individuals more choices. For more about Medicare benefits, see "Becoming Familiar with Medicare" on page 5.

To take better advantage of the changes in the Medicare market, RIT will be changing the delivery of your retiree Medicare medical and prescription drug benefits. Today, you have an employer-sponsored group plan, which means you buy a plan through RIT and have designated insurance plan carriers (Excellus BlueCross BlueShield and MVP Health Care). For 2019, we are introducing a new way to access healthcare coverage that will give you more choice and allow you to better personalize your healthcare with the help of trained Benefit Advisors.

Beginning October 1, 2018, you will have an opportunity to enroll in a different plan which will replace your current health plan beginning January 1, 2019, with RIT providing its financial support in a different way as described below. This new arrangement allows you to purchase a plan through a private Medicare insurance "exchange" called Via Benefits. Through Via Benefits, you can choose from a variety of carriers (including Excellus and MVP Health Care) and plan designs in your geographic area; and a helpful Benefit Advisor will assist you in finding and enrolling in a plan that fits your expected needs and your budget. **If you enroll in a medical plan through Via Benefits, RIT will provide:**

- **HRA benefits.** RIT will place your benefit dollars in an account called a **Health Reimbursement Arrangement (HRA)**. You and/or your eligible spouse/partner can be reimbursed from this account for healthcare premiums and eligible out-of-pocket healthcare expenses. See page 6 for details.
- **Catastrophic prescription drug coverage.** In addition to Medicare prescription drug coverage, the plan you elect will include access to benefits from RIT that may help you cover the cost of catastrophic prescription drug expenses. Annually, the Federal Centers for Medicare and Medicaid Services (CMS) determines the Part D prescription drug amounts. For 2019, "catastrophic" refers to prescription drug expenses that are greater than \$5,100 in a year. See page 8 for details.

Good news! A Benefit Advisor will help you make your choices. We understand that you will need to make important choices about your healthcare coverage. Via Benefits' Benefit Advisors are objective, knowledgeable, non-commissioned and will be available to guide you through the entire process. **All Via Benefits Service Center employees are U.S.-based.**

Who is Eligible?

Medicare-eligible retirees and long-term disability (LTD) recipients and their Medicare-eligible spouses/partners* as well as surviving spouses/partners** who are enrolled in Medicare Parts A and B are eligible to enroll through Via Benefits. If you or your covered spouse/partner is Medicare-eligible and the other is not, the person who is not Medicare-eligible can remain on RIT's pre-Medicare coverage until reaching Medicare eligibility; the information in this document applies only to the Medicare-eligible person.

If you and your spouse/partner are both Medicare-eligible, you must each make an election. Neither Medicare nor supplemental insurance coverage is two-person coverage – only individual coverage is available.

Good news! You can each choose different insurance plans based on your own healthcare needs!

Remember, if you marry or enter a domestic partnership after your retirement from RIT, your new spouse/partner would be eligible for coverage through Via Benefits, but there would be no RIT funding - there would be no spouse/partner HRA credit and they would not be able to access your HRA funds.

* Affidavit of Domestic Partnership must be on file with RIT.

** Surviving spouses/partners are eligible for RIT coverage provided they do not remarry/re-partner.

How Do These Changes Affect You?

- More choice and flexibility in how you spend your healthcare dollars provided by RIT
- Lower overall benefit costs expected (in most cases) compared to what you pay today under the RIT group plan – depending on the plan you choose
- You must take action beginning as early as October 1, 2018 in order to have coverage in 2019.

What's Not Changing?

We are pleased to let you know that there are a number of things that will remain unchanged for RIT retirees.

1. RIT will continue to provide access to quality healthcare coverage for our retirees.
2. RIT will continue to provide financial support for healthcare coverage for our retirees.
3. RIT will continue to offer several other benefits our retirees enjoy. Lifetime Benefit Solutions (LBS) will continue to bill retirees enrolled in the benefits that require a monthly premium contribution.
 - Vision coverage (currently with VSP)
 - Legal Services coverage (currently with Hyatt Legal)
 - Identity Theft Protection coverage (currently with Identity Force)
 - Pet Insurance (currently with Nationwide, retiree pays direct to Nationwide)
 - Auto/Homeowners insurance (currently with MetLife, retiree pays direct to MetLife)
 - Dental coverage (currently through MetLife; refer to page 8 for additional details)
 - RARES discount program
 - Tuition Waiver for RIT courses
 - 10% discount at Barnes & Noble @ RIT on most items by showing your RIT retiree ID card (you can get an ID card in the RIT Registrar's Office, 1st floor Eastman Hall)
 - Access to RIT facilities, including the Student Life Center and the Wallace Library

Introducing Via Benefits

Via Benefits is dedicated to making the transition to your 2019 health coverage as easy and straightforward as possible. With Via Benefits' assistance, retirees gain access to a number of different Medicare plans available in your geographic area, including those offered by the leading national and regional insurance companies, and including RIT's current insurers, Excellus and MVP Health Care.

Via Benefits will give you and your eligible spouse/partner personalized support and assistance. An experienced Via Benefits Benefit Advisor will provide:

- Individualized telephone support to help you make an informed and confident enrollment decision for 2019. Benefit Advisors will be available to take your enrollment calls starting on October 1, 2018.
- Assistance in understanding the differences among various plans and the costs of each of those plans.
- Advice and decision-making support, based on your current coverage and expected future needs.
- Assistance with enrolling in medical and prescription drug plans, as well as a dental plan, if you wish.

Via Benefits website available now! Via Benefits offers a personalized website where you can find resources to help you understand and compare plan options, as well as enrollment information. *Note: prior to October 1, you will see 2018 plans and premiums; the 2019 plans and premiums are expected to be available beginning October 1, 2018.* The web address for RIT retirees is <https://my.viabenefits.com/RIT> and you can access the site at your convenience 24 hours a day, 7 days a week.

Your Next Steps

While the RIT enrollment period does not start until October 1, 2018, there are things you can do ahead of time. Via Benefits has identified three steps to completing the enrollment process: **Read**, **Evaluate** and **Enroll**. You will be fully supported through each of these steps by Benefit Advisors from Via Benefits.

Step 1. Read	Step 2. Evaluate	Step 3. Enroll
<ul style="list-style-type: none"> • In August 2018, you will receive a <i>Getting Started Guide</i> from Via Benefits. • In mid-August 2018, you will receive a letter from RIT with your personalized HRA amount(s). • In October 2018, you will receive an <i>Enrollment Guide</i> from Via Benefits. • These guides will contain instructions on how to evaluate your options and enroll in the plan that is right for you. You will also find helpful information about eligibility and plan options as well as Via Benefits' online tools for those who have computer access. 	<ul style="list-style-type: none"> • Using the <i>Enrollment Guide</i>, you can review the general options available to you before speaking with a licensed Via Benefits Benefit Advisor. • When you call Via Benefits, your Benefit Advisor will spend time learning about your specific needs in order to assist you with your enrollment choices. 	<ul style="list-style-type: none"> • Beginning October 1, your Benefit Advisor will expedite the enrollment process, helping you apply for and enroll in the Medicare plan(s) you choose. • During the enrollment period and using Via Benefits' customized tools, your Via Benefits Benefit Advisor will help you make informed and confident enrollment decisions; ensuring that you have expert support throughout the entire process.

Refer to the helpful checklist on page 12 to make sure you don't miss a step.



*In order to have coverage in 2019, you **MUST** take action between October 1 and December 31, 2018. If you do not take action, you will not have coverage in 2019.*

Becoming Familiar with Medicare and Via Benefits Supplemental Plans

Medicare benefits are broken into several component parts. To decide how to best meet your medical needs and budget, it helps to understand how these parts work together. The outline shown here will help familiarize you with the parts of Medicare and the decisions you must make.

What You Get From Medicare	
Part A and Part B Original Medicare consists of Part A and Part B.	
Part A Part A provides you with inpatient care, and covers inpatient hospital stays, home healthcare, stays in skilled nursing facilities, and hospice care.	Part B Part B provides you with outpatient care, and covers physician fees and other medical services not requiring hospitalization. You must choose to enroll in Part B and pay the Part B premium.

What You Choose From Via Benefits (Supplemental Plans)	
You choose from three different types of supplemental plans that add coverage where original Medicare may have less than you require. These different plan types will be explained in the materials Via Benefits sends out.	
Medicare Advantage	<ul style="list-style-type: none"> • Medicare Advantage is a plan offered by a private insurance company to provide you with your Medicare Part A and Part B (you must be enrolled in Part A and Part B) benefits plus additional benefits. • There are two types of Medicare Advantage plans: Medicare Advantage Prescription Drug (MAPD), which includes prescription drug coverage; and Medicare Advantage (MA), which does not. • Within these two Medicare Advantage plan types there are three doctor networks types: Health Maintenance Organization (HMO), Preferred Provider Organization (PPO) and Private Fee-For-Service Plans (PFFS).
Medigap	<ul style="list-style-type: none"> • Medigap is a supplemental insurance sold by private insurance companies to fill “gaps” in Original Medicare Plan coverage.
Part D	<ul style="list-style-type: none"> • Part D refers to prescription drug coverage, which is available to all people who are eligible for Medicare. • Plans are offered through private insurance companies.

How to Decide
<p>You combine Parts A and B with the supplemental plans you choose from Via Benefits to get a package of plans to cover your needs. Choosing the best combination requires some education and some comparison of plan features and costs. Your Via Benefits Benefit Advisor will help you with the comparison and decision process.</p> <p><i>If you have a friend or family member who generally helps you with these sorts of decisions, they are welcome to participate in your phone appointment with the Via Benefits Benefit Advisor.</i></p> <p><i>If you need someone to complete the enrollment process for you, you will need a durable medical power of attorney (POA) that authorizes this individual to enroll you in the insurance and the POA will need to be provided to the insurance carrier upon request.</i></p>

What is a Health Reimbursement Arrangement?

A Health Reimbursement Arrangement (HRA) is an account, provided by RIT if you enroll in medical coverage through Via Benefits, which you can use to be reimbursed for eligible healthcare expenses. Reimbursements are not taxable to the retiree for expenses for the retiree and spouse, but are taxable for expenses for the domestic partner. Here is how it works:

- When you enroll for supplemental Medicare medical coverage through Via Benefits, RIT will establish an HRA for you and your eligible spouse/partner, if applicable. At the beginning of each calendar year, RIT will credit your account with the applicable HRA amount(s).
- You can use the funds to be reimbursed for eligible premiums and/or your share of qualifying out-of-pocket healthcare expenses during the year. After you enroll in medical coverage through Via Benefits, they will send you a *Funding Guide to Reimbursement* that explains the reimbursement process.
- Any dollars remaining in your HRA at the end of the calendar year **will roll over automatically** for you to use in future years, as long as you continue medical coverage through Via Benefits.

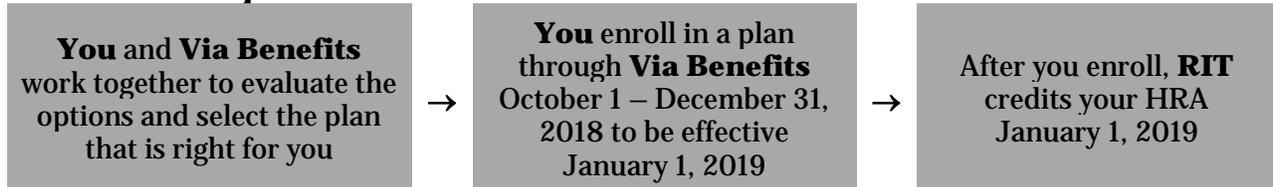
HRA Eligible Expenses

Here are some eligible HRA healthcare expenses:

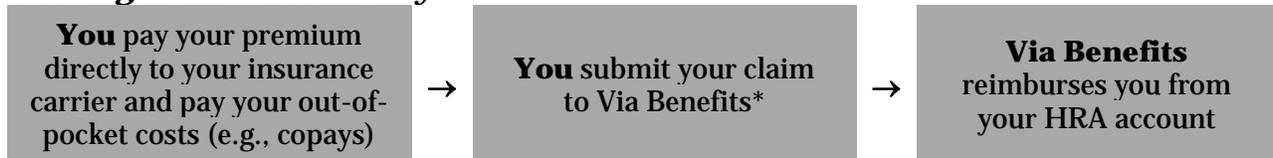
- Medical, prescription drug, dental, and vision premiums (*pre-tax deductions from a paycheck are not eligible*)
- Medicare Part B premiums
- Qualifying out-of-pocket medical (excludes prescription drugs), dental, and vision expenses such as deductibles, copays and your share of coinsurance
 - Prescription drug out of pocket costs are **not** eligible for reimbursement; these are expenses not eligible due to the structure of the Medicare Part D benefit
 - Long-term care premiums and out-of-pocket expenses are **not** eligible for reimbursement.

How the HRA Works

The HRA Set Up Process



Getting Reimbursed from your HRA



** Some insurance companies send proof of your premium payment to Via Benefits so you can be automatically reimbursed for your premium without submitting a manual claim to Via Benefits for reimbursement. Ask your Benefit Advisor about Via Benefits' "Automatic Reimbursement."*

Additional Information About the HRA

We are pleased that the Via Benefits modeling shows that nearly all RIT retirees may be better off financially with the new Medicare Exchange structure with the RIT-funded HRA by choosing a plan that is appropriate for their expected needs.

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 by

providing different HRA amounts. Since the cost sharing group terminology has been confusing, we are renaming the cost sharing groups as follows:

- **Group 1:** Previously called the Grandfather Group
- **Group 2:** Previously called the Benchmark Group
- **Group 3:** Previously called the Retiree Medical Account (RMA) Group

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 which means there will be different HRA amounts for each group.



We will send you a letter in mid-August with your personalized HRA amount for you and your eligible spouse/partner.

Important

- For those retirees who cover an eligible spouse/partner, the HRA will be a joint account, which means you both can be reimbursed for eligible premiums and qualifying out-of-pocket costs up to the annual total HRA.
- Any unused funds will roll over to the next year; there is no maximum amount or cap that can be rolled over; whatever the balance is can be rolled over year to year.
- The HRA is an annual amount that will be credited each January. For those who enroll through Via Benefits mid-year, the HRA in that first year will be prorated. For example, if you enroll July 1, the HRA in the first year would be one-half of that year's annual amount.
- If you married or entered a domestic partnership after your retirement from RIT, your spouse/partner would be eligible to obtain coverage through Via Benefits, but they would not have an HRA credit nor would they be able to access your HRA funds.
- If you cover an eligible domestic partner, reimbursements from the HRA for your domestic partner's claims will be taxable to you (this does not apply to reimbursements to you or your spouse). RIT will issue a Form 1099 for your tax reporting.

The following information applies only to individuals who will work at RIT in any capacity after January 1, 2019.

Under Federal law, if you (or your spouse/partner) decide to work at RIT after you have retired, in any position, including an adjunct position, you (and your spouse/partner) will NOT be eligible for reimbursement from the HRA for qualifying premiums or expenses that occur during the time you are employed by RIT. Once you leave employment, you will regain access to all of your unused HRA dollars.

*If you return to RIT as an adjunct or in a regular faculty or staff position that is expected to last less than six months, you can remain in the retiree coverage through Via Benefits without access to the HRA while you are employed by RIT. Future annual HRA credits will be made and your HRA balance will be available to you for expenses incurred *after* you stop working at RIT.*

If you are hired in a regular faculty or staff position that is expected to last six months or more, your retiree coverage through Via Benefits will end and you will be eligible to enroll in the RIT employee coverage. There will be no HRA credits during your RIT re-employment period. You may enroll through Via Benefits when you later re-retire from RIT and you will receive an HRA credit for the year you re-retire, prorated based on your re-retirement date. For example, if you re-retire June 30, you would receive 50% of that year's HRA amount since you will be enrolled for half the year. Any balance that was in your HRA at the time you were re-employed will be reinstated when you re-retire.

About Catastrophic Prescription Drug Coverage

If you enroll in Medicare Part D prescription drug coverage through Via Benefits, whether through a separate prescription drug plan or as part of a Medicare Advantage plan that includes prescription drug coverage, your coverage will include access to benefits from RIT that may help cover “catastrophic” prescription drug costs that Medicare does not cover.

In 2019, if you enter the “catastrophic” level of Medicare Part D — which begins when you meet the annual true out-of-pocket maximum (referred to as TrOOP) set by Medicare each year — you will pay \$3.40 for generic drugs and \$8.50 for brand drugs or 5% of the drug cost, **whichever is greater**. The catastrophic level is reached when a participant incurs the Medicare prescription drug threshold of \$5,100 of prescription drug expenses.

Keep in mind that most participants will not enter the annual “catastrophic” level of coverage but, for those who do, RIT is providing this benefit for additional protection. ***This benefit is in addition to the funds that are in your own HRA.***

While RIT has defined a specific overall annual limit for this catastrophic coverage, it is expected that it will be sufficient to cover the needs of those retirees who reach this level of need. Reimbursements are not taxable unless they are for a domestic partner.

Via Benefits will administer the catastrophic prescription drug coverage; they will include information about the reimbursement process in the *Funding Guide to Reimbursement*, which they will mail in early January to those enrolled in medical coverage. For more information on catastrophic prescription drug coverage, speak with a Via Benefits Benefit Advisor.

Other Important Information

Dental Coverage - RIT is pleased to announce that retirees will be able to purchase dental coverage through Via Benefits. There are a number of dental carriers and plans available, including the same MetLife coverage (at the same cost) RIT introduced to retirees a few years ago. Since the MetLife coverage and cost is the same through Via Benefits, RIT will no longer offer the MetLife coverage separately to retirees in the future. Those who are already enrolled directly with MetLife can remain in that coverage. ***The very good news is that the eligibility through Via Benefits is more flexible.*** If you are not currently enrolled in dental coverage, you can enroll during this fall’s enrollment period directly with Via Benefits. If you do not enroll during this fall’s open enrollment period, you could enroll in the future by calling Via Benefits.

Vision Coverage - Retirees will still be able to enroll in RIT’s group vision coverage with VSP. While VSP coverage is also available through Via Benefits, the coverage is not as good as the RIT group coverage. So, review the vision coverage options carefully before making any decisions.

Legal Services and Identity Theft Protection – RIT will continue to offer the legal services plan and identity theft protection coverage to retirees.

RIT will continue to send you information each November for the retiree open enrollment period when you can elect, change, or cancel vision, legal services, and identity theft protection coverage.

Communication Timeline

Resource	Timing	Action
Overview Letter from RIT Announcing 2019 Change	RIT mailed to your home in early May	Learned that there will be a change for 2019 and that you will receive more information in August.
Detailed Information from RIT about 2019 Changes (<i>what you are reading now</i>)	RIT mailed to your home in early August	Learn more about how RIT will provide medical coverage for Medicare-eligible retirees and what resources are being provided. Contact Via Benefits at (888) 586-0693/V to create your profile and set up an enrollment appointment (the earliest appointment date will be October 1). RSVP to attend a Retiree Meeting if you are in the Rochester area. Call Via Benefits at (800) 780-8617/V.
Via Benefits Getting Started Guide	Via Benefits will mail to your home in early August	Learn the steps you need to take to prepare for enrollment.
Letter from RIT with your personalized HRA amount(s)	RIT will mail to your home in mid-August	Learn your HRA amount.
RIT Retiree Meetings (<i>in person, online, and by phone</i>)	September 5, 6, 11, 12	Speakers from RIT and Via Benefits will present at these meetings. Refer to page 10 for meeting dates and times.
Via Benefits Enrollment Guide	Via Benefits will mail to your home in early October	Understand how to complete your enrollment, and what to expect after you have completed your enrollment.
Call Via Benefits at 1-888-586-0693/V or go online to RIT's Via Benefits website at: https://my.ViaBenefits.com/RIT	Available Monday – Friday, 8:00 a.m. until 9:00 p.m. Eastern Time	Complete your enrollment between October 1 and December 31, 2018. Contact Via Benefits directly to evaluate and enroll in your new plan(s). This call may take an hour to ninety minutes. <i><u>Remember you must take action or you will have no coverage in 2019.</u></i> Note: Via Benefits representatives may call you to schedule an appointment and offer enrollment assistance.
Letter of confirmation from Via Benefits	After you enroll	Review this letter and contact Via Benefits if you have questions.
Receive communications and insurance cards from your new insurance company	After your application is processed	Watch for communications from your new insurance company and respond to any requests for information.
Via Benefits Funding Guide to Reimbursement	Via Benefits will mail to your home in early January	Read to understand your HRA and how to access and manage your funds throughout the year.

Retiree Meetings Schedule

Resource	Timing	Action
<p>Retiree Meetings</p> <p><i>Speakers from RIT and Via Benefits will present at these meetings.</i></p> <p>All meetings will be held at the RIT Inn and Conference Center 5257 W Henrietta Rd, Henrietta, NY 14467</p> <p><i>You can park and enter at the rear of the building, which is handicapped accessible.</i></p>	<p>The meetings will last from 1½ to 2 hours, depending on the number of questions.</p> <p><i>Please plan to arrive at least 15 minutes before the start of the meeting.</i></p>	<p>Attend for more information and get answers to your questions. A family member or friend is welcome to attend.</p> <p><i>If you plan to attend a retiree meeting, please RSVP by calling Via Benefits at (800) 780-8617/V</i></p> <p><i>Sign language interpreters will be provided at meetings as designated in the column to the left. If you are unable to attend one of these sessions and would like to attend a different session, send an email to bhcaccess@rit.edu or call (585) 475-5271/V to request an interpreter.</i></p>
<p>Wednesday, September 5</p>	<p>9:00 a.m. 2:00 p.m.</p>	
<p>Thursday, September 6</p>	<p>9:00 a.m. 2:00 p.m. 6:00 p.m. <i>(interpreter available)</i></p>	
<p>Tuesday, September 11</p>	<p>9:00 a.m. 2:00 p.m. <i>(interpreter available)</i></p>	
<p>Wednesday, September 12</p>	<p>9:00 a.m. <i>(interpreter available)</i> 2:00 p.m. 6:00 p.m.</p>	<p><i>If you would like a copy of the presentation, please download and print a copy from the Via Benefits website:</i></p> <p>https://medicare.ViaBenefits.com/RIT. Click on the link "View RIT Retiree Presentation".</p>
<p>Via Benefits Anytime Webcast Recorded Retiree Meeting</p>	<p>Available now: 24 hours a day, seven days a week.</p>	<p>A captioned video presentation of the Retiree Medical Presentation can be found online at: https://medicare.ViaBenefits.com/RIT. Click on the link "RIT Retiree Medical Video Presentation".</p>
<p>Via Benefits Anytime Audio Cast Recorded Retiree Meeting</p>	<p>Available now: 24 hours a day, seven days a week.</p>	<p>Please call (833) 819-5089/V to listen to a prerecorded retiree meeting presentation. This presentation will cover the same material that will be delivered during the in-person retiree meetings.</p>

Take Advantage of Via Benefits' ongoing support

Resource	Timing	Action
Via Benefits	Ongoing	Contact a Via Benefits Benefit Advisor at 1-888-586-0693 if you have questions or need assistance with anything related to your plan or HRA during the year.

If you have questions for RIT

If you have any questions for RIT, please contact your benefits representative in the Human Resources Department based on the first letter of your last name as follows:

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

When do I start? You may call Via Benefits *now* to fill out your personal profile, list your medications and provide Via Benefits a list of doctors/medical providers that you see. The period between the date of this announcement and September 28 is the "pre-enrollment" phase. **During this "pre-enrollment" phase, Via Benefits will not be able to discuss 2019 plan options and pricing because the 2019 information is not available,** but you can make a phone appointment with a Benefit Advisor for the enrollment phase, which begins October 1.

The dedicated Via Benefits phone number for RIT is **(888) 586-0693/V**. You will also find the phone number in the *Communication Timeline* section of this announcement as well as in the *Getting Started Guide* and *Enrollment Guide* you will receive in the mail from Via Benefits.

***** IMPORTANT *****



If you enroll in coverage(s) through Via Benefits, do NOT enroll in a separate Medicare medical/Rx plans outside of Via Benefits. If you enroll in a separate Medicare medical/Rx plan

- **Your coverage through Via Benefits will be cancelled by the Centers for Medicare and Medicaid Services (CMS) (you cannot be enrolled in more than one plan).**
- **You will not be eligible for reimbursement from the HRA or any other RIT financial support.**

Checklist

Use this handy checklist to make sure you don't miss a step in the process.

<input type="checkbox"/>	Read this document from RIT to understand the 2019 changes	Early August 2018
<input type="checkbox"/>	Read the Getting Started Guide from Via Benefits to help you understand the new enrollment process	Early August 2018
<input type="checkbox"/>	Read the letter from RIT with your personalized HRA amount(s)	Mid-August 2018
<input type="checkbox"/>	If you are able to attend a Retiree Meeting in Rochester in September, RSVP by calling Via Benefits at (800) 780-8617/V. Request an interpreter, if needed. (see page 10 for meeting and interpreter schedule).	Before meeting date
<input type="checkbox"/>	Contact Via Benefits at (888) 586-0693/V to set up your personal profile, including your medications and doctors/medical providers	Any time before your appointment
<input type="checkbox"/>	Contact Via Benefits at (888) 586-0693/V to make an enrollment appointment	Monday – Friday 8:00 a.m. – 9:00 p.m. ET
<input type="checkbox"/>	Watch the captioned webcast online and/or listen to the audio cast on the telephone (see page 10 for details)	At your convenience
<input type="checkbox"/>	Attend the Retiree Meeting you signed up for, if applicable (see page 10 for meeting schedule)	September 5, 6, 11, or 12
<input type="checkbox"/>	Read the Enrollment Guide from Via Benefits to help you prepare for your enrollment appointment	Early October 2018
<input type="checkbox"/>	Enroll in Medicare Supplement medical and prescription drug coverage through Via Benefits	October 1 through December 31, 2018
<input type="checkbox"/>	Review your letter of confirmation from Via Benefits after you enroll in coverage and contact Via Benefits with any questions or concerns	When received
<input type="checkbox"/>	Receive your new insurance ID card and review information from your new insurance company	When received
<input type="checkbox"/>	Pay your insurance premium when billed by your new insurance company	By specified due date
<input type="checkbox"/>	Read the Funding Guide to Reimbursement from Via Benefits to understand your HRA and how to access and manage your funds during the year.	Early January 2019
<input type="checkbox"/>	Contact Via Benefits at (888) 586-0693/V with any ongoing questions	Anytime

NOTES:

Disclaimer: Nothing contained in this communication is a contract for employment or a promise to provide benefits. The benefits described in this communication are subject to the terms of the official plan documents. RIT reserves the right to change or discontinue benefits at any time and without notice.