

Department of Human Resources
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May 8, 2018

[Name]
[Address Line 1]
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[City, State Zip]

Dear RIT Retiree or Surviving Spouse,

We hope this letter finds you in good health and you have been enjoying the springtime weather. RIT remains committed to providing competitive, cost-effective valued benefits to our faculty, staff and retirees. We are pleased to announce a new approach RIT will be taking for our retiree Medicare healthcare benefits, which we believe will continue to provide outstanding service to our retiree population.

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

A Medicare Exchange offers our retirees a number of advantages:

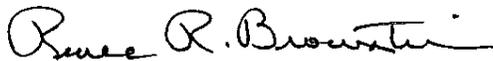
- **More choice and flexibility:** With the Exchange, a wide range of coverage options will be available to better meet your medical and financial needs.
- **Health Reimbursement Arrangement (HRA):** RIT will fund an HRA that will be available to each Medicare-eligible person to help pay for all or part 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 healthcare expenses. In addition, you will be able to carry over any unused HRA funds year to year for future expenses.
- **Individual coverage:** The retiree and their spouse/partner may choose different plans from one another. This is particularly helpful if your healthcare needs are different because different plans have different out-of-pocket costs.
- **Expert advice:** The Exchange employs experienced, licensed, non-commissioned 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.

More detailed information will be mailed to Medicare-eligible retirees and surviving spouses in August. In addition, we will hold retiree information meetings in the Rochester area during the first two weeks of September. More details about the meetings will be included in the August mailing. If you are unable to attend a session, we will be making an online presentation with closed captioning as well as a telephone audio recording available in September; more information about how to access these alternatives will be included in the August mailing. These communications, along with the expert guidance provided by Via Benefits, will assist you as you exercise your annual responsibility of selecting the plan that best meets your needs and finances.

Please do not contact Via Benefits until after you receive the detailed material in August; they do not currently have RIT-specific details to answer any questions. **All Medicare-eligible retirees, spouses, partners, and surviving spouses will need to take action between October and December.**

We thank you for your past contributions and your continued support of the university. We believe this is a positive change for our Medicare-eligible retirees and we look forward to seeing many of you in September.

Sincerely,

A handwritten signature in black ink that reads "Renee R. Brownstein". The signature is written in a cursive style with a distinct loop at the end of the last name.

Renee R. Brownstein
Associate Director, Human Resources-Benefits

NOTE: RIT reserves the right to modify or terminate all or any portion of the employee/retiree/LTD benefits package at any time. All references to retirees and spouses assumes the retiree had met the applicable retirement eligibility requirements.