Eligibility for Retirement*

Age, years of service, and date of hire determines an employee’s eligibility for retirement from RIT. The eligibility rules are as follows:

For employees hired prior to July 1, 1990:
- **Age:** At least 50
- **Service:** At least 5 years of full-time or 10 years of extended part-time service
- **Age plus Service:** At least 70 points

For employees hired on or after July 1, 1990 but before January 1, 1995:
- **Age:** At least 50
- **Service:** At least 10 years of full-time or 15 years of extended part-time service
- **Age plus Service:** At least 70 points

For employees hired on or after January 1, 1995:
- **Age:** At least 55
- **Service:** At least 10 years of full-time or 15 years of extended part-time service
- **Age plus Service:** At least 70 points

Retirement Plan

Retirement payments are made by TIAA and/or Fidelity. Employees should contact TIAA and/or Fidelity two to three months prior to retirement to request information and forms. TIAA’s number is (800) 842-2776/V and (800) 842-2755/TTY; Fidelity’s number is (800) 343-0860/V and (888) 259-9743/TTY. You can also check TIAA and/or Fidelity web sites as follows: [http://www.TIAA.org](http://www.TIAA.org) and [http://www.fidelity.com](http://www.fidelity.com).

Social Security

Your retirement age for Social Security depends on your year of birth as outlined below. Generally, the earliest age at which individuals can retire and collect reduced benefits is age 62

<table>
<thead>
<tr>
<th>Year of Birth</th>
<th>Reduced Benefit at Age 62</th>
<th>Full Retirement Age</th>
</tr>
</thead>
<tbody>
<tr>
<td>1937 and earlier</td>
<td>80.0%</td>
<td>65</td>
</tr>
<tr>
<td>1938</td>
<td>79.2%</td>
<td>65 and 2 months</td>
</tr>
<tr>
<td>1939</td>
<td>78.3%</td>
<td>65 and 4 months</td>
</tr>
<tr>
<td>1940</td>
<td>77.5%</td>
<td>65 and 6 months</td>
</tr>
<tr>
<td>1941</td>
<td>76.7%</td>
<td>65 and 8 months</td>
</tr>
<tr>
<td>1942</td>
<td>75.8%</td>
<td>65 and 10 months</td>
</tr>
<tr>
<td>1943-54</td>
<td>75.0%</td>
<td>66</td>
</tr>
<tr>
<td>1955</td>
<td>74.2%</td>
<td>66 and 2 months</td>
</tr>
<tr>
<td>1956</td>
<td>73.3%</td>
<td>66 and 4 months</td>
</tr>
<tr>
<td>1957</td>
<td>72.5%</td>
<td>66 and 6 months</td>
</tr>
<tr>
<td>1958</td>
<td>71.7%</td>
<td>66 and 8 months</td>
</tr>
<tr>
<td>1959</td>
<td>70.8%</td>
<td>66 and 10 months</td>
</tr>
<tr>
<td>1960 and later</td>
<td>70.0%</td>
<td>67</td>
</tr>
</tbody>
</table>
Employees who will be retiring on or after age 62 should contact Social Security two to three months prior to the retirement date to request information and any necessary forms. You can contact the Social Security Administration at (800) 772-1213/V and (800) 325-0778/TTY. Regardless of your age and your retirement date, it is always a good idea to get a Personal Earnings & Benefit Statement from Social Security to verify the information they have in their records for you. You can call the phone number above or check their web page at http://www.ssa.gov.

Those who work past their Full Retirement Age (FRA) can work and collect Social Security benefits without a reduction in the benefit amount. Contact Social Security for more information.

### Medicare

Medicare is a federal insurance program and is administered by the Centers for Medicare and Medicaid Services. Medicare is generally available at age 65 for those who are retired. Those who continue to work past age 65 can continue to be covered under the active employee plan. Medicare has two primary parts: 1) Part A (hospitalization), and 2) Part B (medical). Medicare Part D (prescription drug) is provided through your RIT coverage. There is no premium for the Part A coverage (you have paid for that coverage through your active employment as part of the FICA tax). There is a premium for the Part B coverage; the amount of the premium is based on the retiree’s modified adjusted gross income. The standard premium for those who enroll in Medicare Part B in 2017 is $134; this amount will be deducted from your Social Security check. If your income is over a certain threshold, you will have a higher premium. Generally, there is no separate premium for Medicare Part D; however, if your income is over a certain threshold, you will have a Medicare Part D deduction from your Social Security check.

For more information about Medicare, contact the Social Security Administration at (800) 772-1213/V and (800) 325-0778/TTY; or, go to the Medicare web page at http://www.medicare.gov.

#### If You Retire Before You Are Eligible for Medicare (generally before age 65)

If you retire before you (and/or your spouse/partner) are eligible for Medicare (generally before age 65), you are eligible for the pre-Medicare plans that RIT offers active employees (some plans may not be available due to geographic restrictions).

Approximately three months prior to turning age 65, you should contact your local Social Security office and enroll in Medicare Part A (hospitalization) and Part B (medical). Please note that if you enroll late, you may have higher Part B premiums. You will also need to make a change at that time in your RIT coverage; the insurance carrier will send information directly to you about three months before you turn age 65. See the following section for details on your coverage once you become eligible for Medicare.

#### When You are Eligible for Medicare (generally after age 65)

When you (and/or your spouse/partner) are eligible for Medicare (generally the first of the month in which you attain age 65), you are eligible for the Medicare complementary plans that RIT offers to retirees and surviving spouses (some plans may not be available due to geographic restrictions). The benefits coverage under these plans may be different from the plan you have prior to becoming eligible for Medicare.

If you retire after you (and/or your spouse/partner) are eligible for Medicare, Medicare should have automatically enrolled you in Medicare Part A (hospitalization). Approximately three months prior to retirement, you should contact your local Social Security office and enroll in Medicare Part B (medical) effective the first of the month on or after your retirement date. Please note that if you enroll late, you may have higher Part B premiums. The Social Security Administration will require an RIT Human Resources representative to verify your coverage.
under an employer group plan so you can avoid paying late Part B premiums if your late enrollment is due to your working past your 65th birthday.

**If you Retire When You OR Your Spouse is Eligible for Medicare But the Other is NOT**
If either you OR your spouse is eligible for Medicare at retirement (one of you is under age 65 and the other is age 65 or older), the person who is not eligible for Medicare will participate in one of the pre-Medicare plans and the one who is eligible for Medicare will participate in one of the plans for Medicare eligible individuals as described below.

<table>
<thead>
<tr>
<th>Medical Plan Cost Sharing</th>
</tr>
</thead>
<tbody>
<tr>
<td>The cost sharing rules for retiree medical insurance vary based on your age, your date of hire and when you retire. For those who meet the eligibility for retirement from RIT (see page 1), the cost sharing rules are as follows.</td>
</tr>
</tbody>
</table>

**Benchmark Retirees** - Employees hired before January 1, 2004 who were age 35 and over on January 1, 2008
The retiree contribution toward the medical insurance premium will change as the retiree's age changes, as follows (see page 1 for retirement eligibility):

- **Age 50 to 54:** Retiree pays 100% of the medical premium through the month in which the retiree attains age 55
- **Age 55 to 64:** Retiree contributes toward the cost of the medical premium as though he/she were an active employee based on the Salary Level when an active employee
- **Age 65 and over:** Retiree contributes toward the cost of the medical premium for the Benchmark Plan (defined annually; for 2017 it is Medicare Blue Choice Plan 5 inside Rochester and Medicare Advantage Blue PPO With Rx Coverage Gap outside Rochester).
  
  If the retiree chooses a plan that costs more than the Benchmark Plan, the retiree will pay the Benchmark Plan contribution as well as the difference between the Benchmark Plan and the plan the retiree elects.

The retiree is responsible for all out of pocket costs, including deductibles, co-insurance, copays, the Medicare Part B premium, and any Medicare Part D premium (based on income).

**Cost sharing when the spouse/partner is under age 65 and the retiree is over age 65:** The total contribution amount will be based on two components: the contribution amount for the Medicare-eligible retiree under the Benchmark Plan rules plus the contribution amount for the pre-Medicare spouse/partner based on the pre-Medicare cost sharing rules.

**Cost sharing when the retiree is age 55 to 64 and the spouse is over age 65:** The total contribution amount will be based on two components: the contribution amount for the Medicare-eligible spouse/partner under the Benchmark Plan rules plus the contribution amount for the pre-Medicare retiree based on the pre-Medicare cost sharing rules.

**Cost sharing when the retiree is under age 55 and the spouse/partner is over age 65:** The contribution amount will be the sum of the total premium for the pre-Medicare plan for the retiree plus the total premium for the Medicare plan that the spouse/partner has. When the retiree attains age 55, the total contribution amount will
be based on two components: the contribution amount for the Medicare-eligible spouse under the Benchmark Plan rules plus the contribution amount for the pre-Medicare retiree based on the pre-Medicare cost sharing rules.

**RMA Retirees - Employees hired on or after January 1, 2004 OR hired before January 1, 2004 AND under age 35 on January 1, 2008**

Retiree health care benefits will be provided through a Retiree Medical Account (RMA). An RMA is a lump sum account that will be made available to you when you retire. The RMA is funded entirely by RIT. Each eligible employee who retires in a particular year will receive the same RMA beginning account balance; the 2017 amount is $73,427. You can use the funds in the RMA to pay for medical premiums for RIT coverage, your spouse/partner's medical coverage (as long as the premiums were paid on an after-tax basis), medical coverage purchased directly from an insurance company, or Medicare Part B or Part D premiums. The RMA cannot be used to pay for copays, deductibles, non-covered medical expenses, other health care premiums (e.g., dental, vision), or late enrollment penalties. The RMA can be used only for medical plan premiums paid on an after-tax basis.

You are responsible for managing the account over your lifetime. The RMA provides you with broad flexibility. You can use your account to pay premiums in whatever way best suits your needs. For example, you may decide that you don't need to access the account at all for the first five years after you retire because your spouse is still employed and you are able to obtain your health care coverage through his/her employer. After that time, you may begin using the account to pay all or a portion of your premiums. Another possibility is that you may decide to use the RMA to pay half your annual premium and pay the other half from your retirement income. Or, you may prefer to use the RMA to pay the full premium until it is used up. Once you have used your entire account, there will be no additional monies provided by RIT toward your retiree health care coverage. You can continue to participate in the RIT plans by paying the full premium.

The unused balance of your account will earn 3% interest each year, to help offset inflation. However, it is important for you to know that medical inflation historically has exceeded general inflation rates over time. This means that it is likely that you will need to supplement the RMA with other money to pay your premiums for your lifetime, and your spouse/partner's lifetime, if applicable.

At retirement, you will complete an initial election form. If you elect non-RIT coverage and are using the RMA, you will need to provide proof of the eligible reimbursement amount. In addition, each fall during the benefits open enrollment period, you will need to complete and submit a change form along with proof of the eligible reimbursement amount for the current year as well as for the next year. During the year, you are able to change your reimbursement amount; the election would be on a prospective basis.

**Medical Contribution Payments**

RIT has retained the services of Lifetime Benefit Solutions (LBS) to administer billing for retirees and surviving spouses. LBS sends an invoice to those who pay for their medical coverage on or about the 15th of each month for the next month's coverage and the payment is due by the 1st of the month. LBS offers several payment options: payment by check, money order, electronic funds transfer (EFT - automatic withdrawal from your bank account), and by credit card (they do not accept cash). If payments are not made in a timely basis, coverage will be cancelled. LBS will send details about the payment options and deadlines with the first bill.
Medical Plans

A retiree’s (and spouse’s/partner’s) eligibility for Medicare and whether they remain in the Rochester area determine the medical plans that are available.

Pre-Medicare Plans
The same plans that are available to active employees are currently available for pre-Medicare retirees and their pre-Medicare spouses/partners and/or children, under the same rules regarding geographic access as outlined below. These plans are provided by Excellus BlueCross BlueShield.

**Point of Service (POS) Plans (if you live within the 31-county service area)**
- Blue Point2 POS A
- Blue Point2 POS B
- Blue Point2 POS B No Drug
- Blue Point2 POS D

**Preferred Provider Organization (available only if you reside permanently outside the POS area)**
- Blue PPO

**Medicare-Eligible Plans (Medicare primary)**
When the retiree (and/or spouse/partner) is eligible for Medicare, the Medicare-eligible person will need to change plans because the Medicare plans are different than the pre-Medicare plans. There are Medicare rules regarding geographic access as outlined below:

Please note that prescription drug coverage will be provided as part of the medical plan, but it is different than your employee prescription drug coverage. **You will no longer have RIT prescription drug coverage through OptumRx.** Refer to the document called Information on Medical and Rx Plan Changes Due to Medicare Eligibility for details.

**Medicare Advantage Plans (available only if you do not move permanently from the Rochester area)**
- Medicare Blue Choice Plan 4
- Medicare Blue Choice Plan 5
- Preferred Gold HMO POS Option 1
- Preferred Gold HMO POS Option 2

**Medicare Advantage Plan (available only if you reside permanently outside the Rochester area)**
- Medicare Advantage Blue PPO* without Rx Coverage Gap
- Medicare Advantage Blue PPO with Rx Coverage Gap*

* If you do not live in an area where the Medicare Advantage Blue PPO is available, you will have coverage under the Medicare Blue PPO without Rx Coverage Gap or Medicare Blue PPO with Rx Coverage Gap.
NOTE: Plan choices if you have two person coverage when one of you is eligible for Medicare and the other is not: the person who is not eligible for Medicare will participate in one of the pre-Medicare plans and the one who is eligible for Medicare will be participate in one of the plans for Medicare-eligible individuals. You need to participate in the same type of plan, as follows:

<table>
<thead>
<tr>
<th>Pre-Medicare (Under 65) Person</th>
<th>Medicare Eligible (Over 65) Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blue Point2 POS A, B, B No Drug, or POS D</td>
<td>Medicare Blue Choice 4 or 5 or Preferred Gold Option 1 or 2</td>
</tr>
<tr>
<td>Blue PPO</td>
<td>Applicable Medicare Blue PPO plan with or without Rx coverage gap</td>
</tr>
</tbody>
</table>

Coverage Changes After Retirement
Access to coverage is one of the guiding principles for RIT’s retiree medical benefits. This means that you can elect medical coverage at retirement or you can waive coverage at retirement. If you waive coverage at retirement, you will continue to be eligible for coverage under RIT’s program in the future (when you can enroll, cancel, or change coverage is described below).

In addition, you can add eligible family members to your coverage after retirement. If they were your family members at the time of your retirement, the cost sharing for the coverage will be as described above. If, however, you add a family member who was not your family member at the time of retirement (e.g., you were single when you retired and later married), you can add this new family member, but RIT will not subsidize the cost of the coverage. If you are a Benchmark Retiree, you would pay the full cost for the additional coverage. If you are an RMA retiree, you would not be able to use the RMA to pay for the new family member’s premiums.

When You Can Make Changes
Each fall, RIT holds its annual Open Enrollment for retirees when retirees can make changes in their medical coverage. Changes include a change in the medical plan in which you participate (e.g., Medicare Blue Choice Plan 4 to Medicare Blue Choice Plan 5) and a change in the level of coverage (e.g., change from individual coverage to two person coverage). You may also cancel coverage or enroll in coverage (if you did not elect coverage at retirement or canceled coverage at some time after retirement).

Generally, the Open Enrollment period is the only time when you can make a change unless you have a qualified family or employment status change during the year. A family or employment status change includes marriage, divorce, birth or adoption of a child, death of a spouse or dependent, or a change in employment (e.g., spouse gaining or losing employment). If you have one of these events and you want to elect, cancel or change the level of coverage, you must notify RIT Human Resources, within 31 days of the event. Otherwise, you must wait until the next Open Enrollment for a January 1 effective date. Please remember that the event must be consistent with the change you want to make (e.g., changing from individual coverage to two person coverage is not consistent with a spouse gaining employment). Also remember -- you generally cannot change medical plans during the year (e.g., Medicare Blue Choice Plan 5 to Medicare Blue Choice Plan 4) even if you have a change in family or employment status.

There are two exceptions to the qualified family or employment status change rules described above. If you move out of the POS or Medicare Advantage plan service area permanently, you will need to change plans. Please notify RIT’s Human Resources Department prior to your move so you can complete the necessary paperwork. In addition, if you (and/or your spouse/partner) are not eligible for Medicare at retirement, you will need to change plans when you become eligible for Medicare. This information is described in an earlier section of this document called When You are Eligible for Medicare.
Your Spouse/Partner’s Medical Coverage

Your spouse is eligible for coverage in the same manner you are – that is, before Medicare eligibility, the RIT coverage would be your spouse’s primary coverage, even if you are eligible for Medicare; and, after Medicare eligibility, Medicare would be your spouse’s primary coverage, even if you are not eligible for Medicare. The rules and process discussed above are the same for your spouse as they are for you.

Vision Care Coverage

Retirees continue to be eligible for the Vision Care Coverage and pay the same amount that employees pay for the coverage. If you are enrolled in the Vision Care Plan, you will continue this coverage into retirement. Lifetime Benefit Solutions would bill you monthly for this coverage. If you are not enrolled at the time of your retirement, you can enroll in a future Open Enrollment period. You can enroll, cancel, or change coverage annually.

Dental Coverage

For those who have had the RIT employee dental coverage, there is retiree dental coverage through MetLife; there are two plans from which to choose. You will want to compare the retiree dental coverage and costs with the employee coverage you are eligible to continue for up to 18 months under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). The COBRA coverage is the same coverage you have had as an active employee. Refer to the summaries of coverage and rates to review the differences so you can make an informed decision.

RIT will notify MetLife about your retirement and they will send you information about the retiree dental coverage. In addition, we will notify RIT’s COBRA administrator, P&A Group, to send you information about continuing your coverage under COBRA.

You have the following options for dental coverage:

1. Enroll in the retiree dental coverage with MetLife at retirement; or
2. Enroll in the COBRA continuation coverage at retirement and then in the retiree dental coverage at the end of the 18-month COBRA period.

You have only these two times to enroll in the retiree dental coverage with MetLife. If you do not enroll at retirement or at the end of the COBRA period, you will not have another opportunity to enroll in the retiree dental coverage.

Beneflex

Beneflex (Health Care and Dependent Care Spending Account) participation ends at retirement. You may submit claims with dates of service up to your retirement date. Retirees may continue participation under the Health Care Spending Account for the remainder of the calendar year in which the retirement occurs under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) by paying the full cost plus a 2% administrative charge, as allowed under current law (this would allow the retiree to submit claims with dates of service after the retirement date to withdraw funds that had been contributed but not reimbursed).

RIT’s COBRA administrator, P&A Group, will send you information and forms to continue your Health Care Spending Account participation under COBRA and, if you elect to continue, they will send you information on how to pay for it.

Please Note: If you do not enroll in the COBRA coverage or if you cancel coverage before the end of the calendar year, you cannot re-enroll at a future date.
Employee Assistance Plan (EAP)

Your participation in the Employee Assistance Plan (EAP) ends at retirement. Retirees may elect to continue participation in the EAP for up to 18 months under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). There is no charge for continuing participation during the COBRA period and there are no waiting periods for any services to be covered.

The COBRA continuation covers you and your eligible family members. You are not required to continue participation for the entire 18 months of COBRA. You may cancel the continuing coverage at any time.

RIT’s COBRA administrator, P&A Group, will send you information and forms to continue your EAP participation under COBRA.

Please Note: If you do not enroll in the COBRA coverage or if you cancel coverage before the 18 months of COBRA has ended, you cannot re-enroll at a future date.

Life and AD&D Insurance

Employee, spouse, and child life and AD&D insurance ends at retirement. The coverage is portable which means retirees can continue coverage without completing a health questionnaire; premiums are paid directly to the insurance company. RIT Human Resources will send you information about continuing the coverage at retirement.

The rates for the life insurance coverage are “unismoker” (no differentiation for smoker vs non-smoker). The estimated annual premiums for $10,000 of coverage are as follows; the amount could be a bit lower if you answer health questions.

- Age 50-54 $134
- Age 55-59 $228
- Age 60-64 $375
- Age 65-69 $639
- Age 70-74 $1,034

There is an option to convert to whole life insurance, which builds cash value, but it would be more expensive than the rates noted above. If you continue the coverage as term insurance, it would end at age 80.

Identity Theft Protection

Retirees continue to be eligible for the Identity Theft Protection coverage and pay the same amount that employees pay for the coverage. If you are enrolled in the Plan, you will continue this coverage into retirement. Lifetime Benefit Solutions would bill you monthly for this coverage. If you are not enrolled at the time of your retirement, you can enroll in a future Open Enrollment period. You can enroll or cancel coverage annually.

Legal Services Plan

Retirees continue to be eligible for the Legal Services Plan and pay the same amount that employees pay for the coverage. If you are enrolled in the Plan, you will continue this coverage into retirement. Lifetime Benefit Solutions would bill you monthly for this coverage. If you are not enrolled at the time of your retirement, you can enroll in a future Open Enrollment period. You can enroll or cancel coverage annually.
Disability and Workers Compensation Coverage

Disability and Workers Compensation coverage end at retirement.

Education Benefits

During retirement, tuition waivers (courses taken at RIT) continue in the same manner as when the employee was last actively working. Waivers for the retiree are automatic. Waivers for family members are processed after the retiree completes the Tuition Waiver Form – Family Member Information. As with active employees, this form must be completed once per academic year. Tuition Assistance, Tuition Scholarship, and Tuition Exchange end at retirement (if retirement occurs in the middle of the academic year in which a child is receiving Tuition Exchange, the Tuition Exchange benefit will continue for the remainder of that academic year).

Vacation and Sick/Personal Time Accrual

Employees (staff and 12-month faculty) who retire will receive compensation for the unused portion of accrued, unused vacation time as soon as administratively possible after the retirement date. Any unused sick/personal time (non-exempts only) is not paid out (unless the individual retires on June 30). Grandfathered sick time is not paid out.

Retiree ID Card

You may obtain a Retiree ID card at the Registrar’s Office located on the first floor of the George Eastman Building.

Facilities and Services

By using your Retiree ID Card, you have access privileges to RIT facilities and services, such as the Student Life Center, Wallace Library, and Barnes & Noble @RIT (including the 10% discount on eligible items). You may also continue with your e-mail account provided you stay “connected” with RIT (e.g., attend the annual RITiree picnic and/or other RIT functions, volunteer, etc.). Please note that annually, from the first time your retiree e-mail account is activated, you will receive an e-mail from ITS confirming that you want to continue your RIT e-mail account. If you want to keep the account, simply follow the instructions in the e-mail.

Other Programs

As a retiree, you continue to be eligible for discounts under RARES, Mercer Voluntary Benefits (auto/homeowner’s insurance), and Pet Insurance. In addition, you continue to be eligible for the Vision Care Plan, Group Legal Services Plan, and Identity Theft Protection and can enroll during the annual Open Enrollment period.

The Osher Lifelong Learning Institute

The Osher Institute (formerly the Athenaeum) is an innovative educational program dedicated to the enrichment of adults over the age of fifty who believe learning is a lifelong process. Founded in 1987 as an affiliate of RIT, the Osher Institute is run for and by its members. People with broad interests and inquiring minds will find pleasure in extending their knowledge and broadening their understanding of the works around them. There are three types of membership: 1) Regular, 2) Supporting, 3) Trial.

Regular members may participate in any and all activities appropriate to their interests and personal schedule. Benefits include courses, social events, travel, tours, and field trips, and audiology services. The audiology services include hearing evaluation as well as hearing aid service and purchase at a reduced rate from RIT’s National Technical Institute for the Deaf (NTID), September through mid-May. The audiology services, including
discounts on hearing aids, are available only to those who purchase a regular Osher Institute membership. Those who purchase a trial membership are not eligible for those services.

A Supporting Membership entitles you to participate in a lecture series, travel and tour programs and social activities. It does not include courses.

The regular annual membership cost is $315 per person; the supporting annual membership cost is $155 per person. There is a special Trial Membership for first-time members for only $150 for one term (audiology services NOT included in trial membership).

For more details or to request a catalog, contact The Osher Institute directly ((585) 292-8989/V) or refer to their website (http://www.rit.edu/osher).

Questions

Check out the HR web page at www.rit.edu/benefits for more details. If you have any questions, contact your benefits representative in the Human Resources Department based on the first letter of your last name as follows:

<table>
<thead>
<tr>
<th>YOUR LAST NAME</th>
<th>CONTACT</th>
<th>TELEPHONE</th>
<th>EMAIL ADDRESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>A-L</td>
<td>Valerie Liegey</td>
<td>(585) 475-5346/V</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/V</td>
<td><a href="mailto:bllpsn@rit.edu">bllpsn@rit.edu</a></td>
</tr>
</tbody>
</table>

* You may be ineligible for certain retiree benefits if your employment at RIT is terminated for cause (you would remain eligible for your retirement plan income). Refer to the eligibility section of the Medical Plan summary for details.

The information in this document is a summary of the benefits as they currently exist. If there is any confusion or conflict regarding plan features, the plan document/contract will be the final authority. RIT reserves the right to change, modify, discontinue, or terminate benefits at any time for any reason.