Updates To the
Summary Plan Descriptions and
Other Benefit Summaries

To RIT Faculty and Staff:

To comply with the requirements of the Employee Retirement Income Security Act (ERISA), we are providing you with this summary of material changes and clarifications to the descriptions of employee benefit plans. This update is a “summary of material modifications” (SMM) required by ERISA.

For those who received a hard copy Summary Plan Descriptions and Other Benefit Summaries, you should keep this SMM with that book.

All of the summaries published on the HR website (www.rit.edu/benefits) have been updated for the changes outlined in this SMM. In addition, we have posted this SMM on the HR website in the Summary Plan Descriptions and Other Benefit Summaries page.

This update modifies the summary plan descriptions of a number of RIT’s employee benefit plans. Benefits under each plan are determined by the terms of the underlying plan documents and contracts. In the event of any inconsistency between this update, the handbook and the plan document or contract, the plan document or contract will govern your rights and benefits.

This update is being provided to all regular full-time and extended part-time employees. Therefore, some of the plans may apply to you and others may not. Your eligibility for any RIT benefit plan is not established merely by your receipt of this update.

RIT intends to continue the benefit plans indefinitely, but reserves the right to modify or terminate all or any portion of the employee benefits package at any time with or without notice. Such changes automatically will apply to you and your employment relationship at RIT. Participation in these plans is provided to eligible employees and does not constitute a guarantee of employment, requires continued employment and eligibility and is subject to the terms and conditions of the underlying plan documents and contracts.

Issue Date: May 1, 2015
### SECTION I
**INTRODUCTION**

Page I-3, the *Benefits Phone Numbers for Employees and Retirees* is changed in its entirety as follows:

<table>
<thead>
<tr>
<th>Name</th>
<th>Voice</th>
<th>TTY Phone</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>HEALTH CARE</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical (Excellus Blue Cross Blue Shield)</td>
<td>(877) 253-4797</td>
<td>(585) 454-2845</td>
<td><a href="http://www.excellusbcbs.com/rit">www.excellusbcbs.com/rit</a></td>
</tr>
<tr>
<td>Medicare Blue Choice</td>
<td>(877) 883-9577</td>
<td>(585) 454-2845</td>
<td><a href="http://www.excellusbcbs.com/rit">www.excellusbcbs.com/rit</a></td>
</tr>
<tr>
<td>MVP Preferred Gold</td>
<td>(585) 327-2480</td>
<td>(585) 325-2629</td>
<td><a href="http://www.mvhealthcare.org">www.mvhealthcare.org</a></td>
</tr>
<tr>
<td>Prescription Drug (Express Scripts, formerly Medco) (Wegmans)</td>
<td>(800) 230-0508</td>
<td>(800) 759-1089</td>
<td><a href="http://www.express-scripts.com">www.express-scripts.com</a></td>
</tr>
<tr>
<td>Vision Care Plan (VSP)</td>
<td>(800) 877-7195</td>
<td>(800) 428-4833</td>
<td><a href="http://www.vsp.com">www.vsp.com</a></td>
</tr>
<tr>
<td>Dental (Excellus BlueCross BlueShield)</td>
<td>(800) 724-1675</td>
<td>(585) 454-2845</td>
<td><a href="http://www.excellusbcbs.com/rit">www.excellusbcbs.com/rit</a></td>
</tr>
<tr>
<td>Beneflex (Lifetime Benefit Solutions)</td>
<td>(800) 327-7130</td>
<td>(585) 454-2845</td>
<td><a href="http://www.lifetimebenefitsolutions.com">http://www.lifetimebenefitsolutions.com</a></td>
</tr>
<tr>
<td>Employee Assistance Program (EAP)</td>
<td>(844) 572-9730</td>
<td>(800) 697-0353</td>
<td><a href="http://www.guidanceresources.com">www.guidanceresources.com</a> WebID: RITEAP</td>
</tr>
<tr>
<td>Long Term Care (MedAmerica)</td>
<td>(585) 381-1868</td>
<td></td>
<td><a href="http://www.yourlongtermcare.com">www.yourlongtermcare.com</a></td>
</tr>
<tr>
<td>Retiree Billing (Lifetime Benefit Solutions)</td>
<td>(800) 828-0078</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>OTHER INSURANCE</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Life, AD&amp;D, STD, FMLA, LTD (Prudential, ID #50757)</td>
<td>(877) 908-4778</td>
<td></td>
<td><a href="http://www.prudential.com/mybenefits">www.prudential.com/mybenefits</a></td>
</tr>
<tr>
<td><strong>RETIREMENT PLAN</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fidelity</td>
<td>(800) 343-0860</td>
<td>(800) 259-9734</td>
<td><a href="http://www.fidelity.com/rit">www.fidelity.com/rit</a></td>
</tr>
<tr>
<td>TIAA-CREF</td>
<td>(585) 246-4600</td>
<td>(585) 246-4610</td>
<td><a href="http://www.tiaa-cref.org/rit">www.tiaa-cref.org/rit</a></td>
</tr>
<tr>
<td><strong>OTHER PROGRAMS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>New York’s College Savings Program (email <a href="mailto:info@info.nysaves.org">info@info.nysaves.org</a>)</td>
<td>(877) 697-2837</td>
<td></td>
<td><a href="http://www.nysaves.org">www.nysaves.org</a></td>
</tr>
<tr>
<td>U.S. Savings Bonds</td>
<td>(800) 487-2663</td>
<td></td>
<td><a href="http://www.treasurydirect.gov">www.treasurydirect.gov</a></td>
</tr>
<tr>
<td><strong>EMPLOYEE DISCOUNT SERVICES</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Legal Services Plan (Hyatt)</td>
<td>(800) 821-6400</td>
<td>(800) 821-5955</td>
<td><a href="http://www.legalplans.com">www.legalplans.com</a> access code is 570005</td>
</tr>
<tr>
<td>Auto/Homeowners Insurance</td>
<td>(866) 272-8902</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RARES e-mail: <a href="mailto:RARESBOD@gmail.com">RARESBOD@gmail.com</a></td>
<td>(585) 789-0223</td>
<td></td>
<td><a href="http://www.rares.org">www.rares.org</a></td>
</tr>
</tbody>
</table>
SECTION II
MEDICAL CARE AND PRESCRIPTION DRUG PLAN

The Introduction on page II-3 is changed in its entirety as follows:

Introduction
By providing protection against unexpected and catastrophic medical care expenses, your RIT Medical Care and Prescription Drug Plan (“the Plan”) is one of your most important and valuable benefit programs.

This summary is for regular full-time and regular extended part-time employees. There is a separate summary for those employees who are eligible for coverage under the Affordable Care Act (“ACA”), also called Health Care Reform. The ACA has requirements for large employers such as RIT to offer medical coverage to employees who are “full-time,” as defined by the law; the ACA definition is different than RIT’s. Anyone who qualifies for coverage under the ACA is automatically sent the separate Summary Plan Description (SPD) Medical and Prescription Drug Coverage for the ACA Group.

This summary addresses important topics such as eligibility, changing your election, and what happens when your coverage ends. These general Plan provisions apply to all of the regular employee medical plans. This document, together with the annual Medical Benefits Comparison Book (found on the HR website at www.rit.edu/benefits), constitute the RIT Medical Care and Prescription Drug Plan’s summary plan description as required by the Employee Retirement Income Security Act of 1974 (ERISA).

The following is added to the end of the Proof of Eligibility for Family Members section that begins on page II-4:

Providing Social Security Numbers for Family Members
The Affordable Care Act (ACA) requires an employer who offers employee medical coverage to submit detailed reporting regarding all the people covered by the medical plan. One of the required items that RIT must report to the government is the name and Social Security Number (SSN) of each covered family member of an employee.

Therefore, RIT collects the SSN for each covered family member on the enrollment/change form. Please be assured that this information will be safeguarded with the same level of security protection we provide for all employee confidential data.

In addition to the Federal requirement for RIT as an employer, there is also a Federal requirement for individuals to have medical coverage; failure to do so will subject the individual to a Federal tax penalty. By providing your family member’s SSN, RIT can report to the Federal government that your family member has medical coverage through RIT and you can avoid the tax penalty.

The cost sharing levels on page II-7 are updated as follows:

Effective January 1, 2015, regular full-time employees will pay for coverage based on their annual base pay as follows:
- Level 1: less than $40,000
- Level 2: $40,000-$83,999
- Level 3: $84,000-$125,999
- Level 4: $126,000 or more
The following sections are added to Coverage Information-Medical Benefits that begins on page II-9

**Out-of-Pocket Maximums**

An out-of-pocket maximum provides good protection for plan participants who have high medical/Rx expenses since it limits the total amount you will have to pay during the plan year. The medical benefit and the prescription drug benefit each have a separate out-of-pocket maximum. This means that medical expenses count only toward the medical plan out-of-pocket maximum, while prescription drug expenses count only toward the prescription drug out-of-pocket maximum. And in both cases, only covered plan expenses count toward the out-of-pocket maximums; non-covered expenses do not count. You will find the amounts listed in the *Medical Benefits Comparison Book*.

**Rochester Regional Health System (RRHS) Copay Option**

In support of the strategic alliance between RIT and Rochester Regional Health System (RRHS), there is an "RRHS Copay Option" within our point of service (POS) medical plans. Under this option, there is a lower copay when you obtain the following medical services from RRHS providers:

- office visit to primary care physician (PCP)
- office visit to specialists
- emergency room visits
- inpatient hospitalization
- outpatient facility

The lower copays do not apply to tests, treatments or any other services (e.g., allergy shots, chiropractic services, x-rays, etc.). These lower copays are outlined in each applicable section of the *Medical Benefits Comparison Book*.

If you use an RRHS provider and believe you are not being charged the proper copay, you can request that they verify the copay with Excellus.

**RRHS Find-a-Physician Service for RIT Employees and Pre-Medicare Retirees**

To help employees and pre-Medicare retirees enrolled in RIT medical plans locate a physician within the RRHS network, RRHS introduced a find-a-physician service, just for RIT.

You can now search for a physician online at [https://rghs.wufoo.com/forms/finding-a-primary-care-provider/](https://rghs.wufoo.com/forms/finding-a-primary-care-provider/) or by calling the dedicated phone line at (585)-922-7480/V. You will be asked for your information and preferences, and the RRHS Call Center representative will contact physician practices and identify the next available new patient appointments. Information about available appointments will be sent to you within 24-48 hours via e-mail or by home mailing, as you request.

There is a listing of participating providers on the RIT Human Resources page ([www.rit.edu/benefits](http://www.rit.edu/benefits)) in the Medical and Prescription Drug section. Since the list is very long you can search for any of the fields in the file (name, specialty, etc.) instead of printing it. Simply hold down the Ctrl key (the ⌘ Command key for Macs) and press the F key, then enter the text you are searching for and click Next.

The following sections are added to Coverage Information-Prescription Drug Benefits that begins on page II-11:

**Out-of-Pocket Maximums**

An out-of-pocket maximum provides good protection for plan participants who have high medical/Rx expenses since it limits the total amount you will have to pay during the plan year. The medical benefit and the prescription drug benefit each have a separate out-of-pocket maximum. This means that medical expenses count only toward the medical plan out-of-pocket maximum, while prescription drug expenses count only toward the prescription drug out-of-pocket maximum. And in both cases, only covered plan expenses count toward the out-of-pocket maximums; non-covered expenses do not count. You will find the amounts listed in the *Medical Benefits Comparison Book*.
maximums; non-covered expenses do not count. You will find the amounts listed in the Medical Benefits Comparison Book.

The copay information shown on page II-15 and II-16 is updated to remove the Tier 1A. We are removing this tier because this is a Wegmans program not an RIT program and it caused confusion.

SECTION VIII
SICK/PERSONAL LEAVE, SALARY CONTINUATION AND SHORT-TERM DISABILITY

The following section is added at the bottom of page VIII-4:

Sick/Personal Leave and Salary Continuation While on Approved Leave of Absence
Sick/Personal Leave and Salary Continuation are not available while on an approved leave of absence. When a leave of absence crosses over into a new fiscal year, the employee may not use the new fiscal year’s Sick/Personal Leave or Salary Continuation until he/she physically returns to work.

The following sections on page VIII-12 is amended to read as follows:

Holiday Pay During Disability
If an employee is on STD on a University-designated holiday, the pay will be considered disability pay and not holiday pay. The unused holiday time is not available in the future.

Sick/Personal Leave and Salary Continuation During Disability
When a disability crosses over into a new fiscal year, the employee may not use the new fiscal year’s Sick/Personal Leave or Salary Continuation until he/she physically returns to work.

SECTION X
EDUCATIONAL BENEFITS

The paragraph on page X-3 is amended to read as follows:

Beginning with the 2013 Summer quarter, a lifetime maximum of 145 credit hours of undergraduate Tuition Waiver benefits will apply for each eligible family member who attends RIT. The Tuition Waiver benefit is generally for enrollment in a degree-seeking program. However, we understand individuals may be interested in single courses from time to time. Therefore, within the 145 credit hours, students may use up to 30 credit hours for non-degree seeking (non-matriculated) course work; this 30 credit hours includes credit hours for courses that the family member audits as well as credit hours earned under the Project Lead the Way program. In addition, the credit hours for a class that an eligible family member withdraws from or fails will count toward the lifetime maximum. These credit hour maximums apply to each eligible family member who receives a Tuition Waiver benefit, including family members of current employees, retirees, Long Term Disability (LTD) recipients, and future employees.
Center for Professional Development
The Human Resources Department provides training and professional development programs for all employees through RIT’s Center for Professional Development (CPD).

CPD Vision Statement
The Center for Professional Development (CPD) is recognized as the center of excellence at RIT for providing professional development opportunities and resources that meet the evolving needs of employees throughout the university.

CPD Mission Statement:
The mission of CPD is to provide high quality, timely and cost-effective professional development events and resources to university employees. CPD achieves its mission by delivering in person and online programs facilitated by internal and external partners, and by seeking continual feedback from subject matter experts and internal stakeholders.

CPD is an extensive resource that provides access to hundreds of educational training programs from high quality providers in order to help you expand your skills and enhance your career.

Push the envelope of your potential with our individualized approach to professional development and the extensive supply of learning resources at your fingertips. Learn how to better your soft skills, attend programs to help your department address specific issues, train in job pertinent software, or find something in between. CPD is committed to helping you achieve your training goals.

Course categories include:

1. Enhancing Employee Performance
   - Accounting and Finance
   - Diversity at RIT
   - Professional Competencies
   - Required Training
   - Safety on Campus
   - Supporting Students
   - Special Topics

2. Personal Wellness
   - Advantage Federal Credit Union Personal Topics
   - Benefits Information
   - Better Me Programming

3. Leadership Management
   - Leadership Development
   - Management Fundamentals

You can find all available courses on the CPD web site at www.rit.edu/cpd.

Discuss the CPD training opportunities with your supervisor prior to registering directly with CPD. Courses are added on a regular basis, so be sure to check the CPD web site regularly.

Courses taken through CPD are not taxable.
When Eligibility for CPD Classes Ends
Eligibility to take CPD classes ends when
- Your employment ends employment ends, including by retirement or disability;
- You no longer meet the Plan’s eligibility requirements;
- RIT discontinues the Plan.

SECTION XI
TIME OFF BENEFITS

On page XI-3, note #2 is amended to read as follows:

(2) Beginning August 1, 2012, new hire staff employees will have pro-rated vacation if they are scheduled for less than 12 months per year; in addition, an existing employee who transfers into a less than 12-month position or who reduces their schedule will also have pro-rated vacation.

The following sections are modified in their entirety to read as follows:

Vacation Eligibility During Leave of Absence
When an employee is on an approved leave of absence, the vacation accrual will be based on the rules for that type of leave. Refer to the Institute Policies and Procedures on the HR website (www.rit.edu/HumanResources) for details. When a leave of absence crosses over into a new fiscal year, the employee may not use the new fiscal year’s vacation accrual until he/she returns to work.

Holiday Pay During Short-Term Disability, FMLA, Workers Compensation and Other Leaves
Employees on short-term disability, FMLA, Workers’ Compensation, or any type of leave of absence are not eligible for holiday pay during the leave. The unused holiday time is not available in the future.

Religious Holidays
Days of religious observance or special religious holidays may be granted without pay to employees who request them. The employee should request the time off in advance to the supervisor/manager. Exempt and non-exempt employees can use vacation time and non-exempt employees can use sick/personal leave in order to be paid for the time off for religious holidays.

SECTION XII
EMPLOYEE ASSISTANCE PROGRAM (EAP)

Pages II-2 through II-4 are replaced in their entirety with the following:

Introduction
Personal issues, planning for life events or simply managing daily life can affect your work, health and family. That’s why it is so important to have an employee assistance program (EAP) that provides the broadest possible menu of services to address employee needs. The benefits available with RIT’s EAP are much more than counseling. While the term “EAP” traditionally referred to counseling services for employee work or personal problems, or substance abuse programs, today’s complex world requires a great deal more.

You and your eligible family members are eligible for all of the services under RIT’s EAP, which is offered through GuidanceResources®. This summary explains Rochester Institute of Technology's Employee Assistance Program.
General Information

Who Is Covered and When
All regular employees are eligible for the Rochester Institute of Technology Employee Assistance Program (EAP). Coverage begins on your date of hire. Your spouse/partner and eligible children are also covered under the EAP.

The eligibility rules for children are as follows:
- The natural or adopted child of the employee or the employee’s spouse who is under age 26.
- The natural or adopted child of the employee’s domestic partner who is under age 26.
- The foster child (under age 18) of the employee, defined as an individual who is placed with the employee by an authorized placement agency or by judgment decree, or other court order.
- Any other child who is under age 26, and
  - for whom the employee is the legal guardian or custodian, and
  - who resides in the employee’s home, and
  - who is claimed as a tax dependent on the employee’s federal income tax return.

Who Pays for This Protection
RIT pays the total premium of providing employee assistance services to employees.

Areas of Coverage
There are several areas of coverage:
- Confidential Counseling
- Financial Information and Resources
- Legal Support and Resources
- Work-Life Solutions
- GuidanceResources® Online

Counseling Benefits
This no-cost counseling service helps you address stress, relationship and other personal issues you and your family may face. It is staffed by GuidanceCounselants – highly trained masters and doctoral level clinicians who will listen to your concerns and quickly refer you to in-person counseling and other resources for:

- Stress, anxiety and depression
- Relationship/marital conflicts
- Problems with children
- Job pressures
- Grief and loss
- Substance abuse

Counselors are available 24 hours a day, 7 days a week. When you call, you connect immediately with a counselor. Each eligible family member is eligible for up to six (6) counseling sessions (phone and in-person combined) per person per calendar year per issue (number of sessions approved is based on counseling need so it may be less than six). If further sessions are needed, you pay the cost of the visits in full. You may be eligible for coverage under your medical plan; contact your medical insurance carrier directly for further details.

To obtain services, simply contact the EAP directly and the representative will help you over the phone or schedule an appointment for you. There are participating counselors in Monroe and the surrounding counties.

Financial Information and Resources
Speak by phone with GuidanceResources Certified Public Accountants and Certified Financial Planners on a wide range of financial issues, including:

- Getting out of debt
- Retirement planning
• Credit card or loan problems • Wills/Estates planning
• Tax questions • Saving for college

Legal Support and Resources
Talk to GuidanceResources attorneys by phone. If you require representation, they will refer you to a qualified attorney in your area for a free 30-minute consultation with a 25% reduction in customary legal fees thereafter. Call about:

• Divorce and family law • Real estate transactions
• Debt and bankruptcy • Civil and criminal actions
• Wills/Estate planning • Contracts
• Landlord/tenant issues

Work-Life Solutions
The GuidanceResources Work-life specialists will do the research for you, providing qualified referrals and customized resources for:

• Child and elder care • College planning
• Moving and relocation • Pet care
• Making major purchases • Home repair

GuidanceResources Online
GuidanceResources Online is your one stop for expert information on the issues that matter most to you….relationships, work, school, children, wellness, legal, financial, free time and more.

• Timely articles, HelpSheets, tutorials, streaming videos and self-assessments
• “Ask the Expert” personal responses to your questions
• Child care, elder care, attorney and financial planner searches

Contacting the EAP
You can call the EAP toll-free: 1-844-572-9730/V and 1-800-697-0353/TTY, 24 hours a day, 365 days per year.

To access the EAP’s website:
1. Go to www.guidanceresources.com
2. Click on I am a First Time user
3. Enter the Web ID: RITEAP
4. Complete the registration
5. You can choose your own User Name and Password; they should be different than any RIT User Name and Password

Mandatory EAP Referrals
In certain situations a supervisor/manager may require that an employee attend counseling sessions due to poor work performance. The EAP may also provide assistance in assessing an employee’s fitness for duty when behavioral health and/or chemical dependency issues are involved. In these cases, the employee will sign a "Release of Information Statement" and the only information released is whether the employee has or has not attended sessions and if the employee has agreed to follow or is following the course of action recommended by the counselor. The nature of the problem and the remedial actions proposed are not disclosed. No other information is released.
SECTION XV
EMPLOYEE RESOURCES AND PRIVILEGES

The footer of this section is changed to read Employee Resources and Privileges.

RIT Home Owner Partnership (HOP)

The third bullet is changed to read as follows:

• Be able to qualify for a standard (conventional, VA, or SONYMA) mortgage loan from a lender

The Rochester Area Recreation and Employee Services Association (RARES)

The last sentence is changed to read as follows:

If you have any questions, please feel free to contact the RARES office at (585) 789-0223/v or by e-mail at RARESBOD@gmail.com.
The chart on page XVII-7 is replaced in its entirety as follows:

<table>
<thead>
<tr>
<th>Life Threatening/Serious Injury</th>
<th>Non Life Threatening/Non Serious Injury – requiring medical care</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Immediately contact Public Safety at 475-3333.</td>
<td>• Immediately call RIT's Case Manager, Marsha Fitzgerald at First Niagara Business Works – (585) 770-1600 option #1, ext #1. Marsha will set up a medical appointment based on urgency of care required.</td>
</tr>
</tbody>
</table>
| • Supervisor contacts Sue Quinn by phone in RIT Human Resources immediately at (585) 475-2429. If after hours, leave a message. | • If you cannot reach Marsha, call one of the following Urgent Care Facilities-  
**WorkFit Medical**  
(585) 426-4990 – 1160 Chili Ave  
**Rochester Immediate Care**  
(585) 225-5252 - 2745 W. Ridge Rd or (585) 444-0058 – 2685 E. Henrietta Rd.  
**Eastside Urgent Care**  
(585) 388-5280 - 2226 Penfield Rd |
| • If Sue is unavailable during business hours, contact Marsha Fitzgerald at First Niagara Business Works at (585) 770-1600 option #1, ext #1. | • **After Hours:**  
**WorkFit Medical**  
M-F 9am-9pm/Weekends 9am-7pm  
**Rochester Immediate Care**  
M-F 9am-10pm/Weekends 9am-8pm  
**Eastside Urgent Care**  
M-F 10am-10pm/Weekends 9am-6pm |
| • Complete Employee Accident Report in full and hand deliver or fax (x5-7170) to Sue Quinn. Note: In these situations, the employee will most likely not be available to sign the accident report form….please forward the report anyway. Have the employee sign a copy when they are able to return to work. | • If employee is being directed immediately for medical care and cannot/should not drive, provide transportation to the appointment. |

Note: Waiting times in Urgent Care Facilities are generally much less than an ER. Please note—you may have a nominal wait time as these facilities do accept pre-scheduled appointments.