

2017 Benefits Enrollment NEWSLETTER

Human Resources ■ Finance & Administration

EMPLOYEE EDITION

October 2016

2016 Key Dates

October 21
Open Enrollment **Begins**

October 25 & 26
Benefits Fair
9:00 a.m. – 3:00 p.m.
(both days) Fireside Lounge,
Student Alumni Union

November 16
Open Enrollment **Ends**

Dear Colleagues:

We bring you much positive news this open enrollment period!

As a result of employee and Staff Council requests over time, we are pleased to add a new Enhanced Dental Plan. The new plan will have better coverage for several services, offer adult orthodontia coverage, and have a higher annual benefit maximum. Please be sure to read the article on page 4 for details.

RIT uses competitive bidding on our benefit plans to ensure our employees and RIT are getting the best value. This year, we conducted two requests for proposals: one for the programs that are currently insured by Prudential, and the other for the vision care plan. I am pleased to report that in both cases the results were excellent! We have achieved reductions in the premiums employees pay on all of these coverages without changing either of the carriers. A new higher level of Child Life and AD&D Insurance will also be available.

Additionally, Prudential is allowing us to offer a one-time opportunity for eligible employees to purchase Supplemental Long-Term Disability and increased Supplemental Life Insurance coverage without evidence of insurability. If you do not currently have Supplemental LTD or wish to increase your Supplemental Life coverage, this is the very best time to do that, so please give it careful consideration. You can find more information on page 6.

You may recall that there was no increase in employee contributions for the medical and prescription drug plans for 2016. For 2017, there will be very modest increases for employees in Salary Levels 2, 3, and 4; there will again be no increase in contributions for employees in Salary Level 1. Our plan's experience has been much more favorable than what we hear about both locally and nationally, and our vendor contracting continues to be very aggressive, resulting in savings in administrative costs for plan participants and RIT.

Out-of-pocket maximums are changing for 2017. The federal government controls the maximum amounts a plan can have and we have made adjustments accordingly. See page 9 for details.

The premium for the legal services plan is remaining at the same level for 2017 as the result of our negotiations with Hyatt Legal, which was requesting an increase.

We hope you will take the time to attend our Benefits Fair on October 25 and 26 in the Fireside Lounge. Most of our benefit vendors and partners will be there, including Rochester Regional Health's new medical practice on campus. We look forward to greeting you there!

Sincerely,



Renee Brownstein
Associate Director, Human Resources

2017 Open Enrollment News

WHO MUST ENROLL?

Your current medical, vision, dental, life, AD&D, LTD, legal services coverage, and Identity Theft Protection continues automatically into 2017. The Beneflex Dependent Day Care Spending Account and the Beneflex Health Care Spending Account do NOT continue automatically—if you want to participate in Beneflex for 2017, you MUST enroll.

YOUR ONLY OPPORTUNITY TO MAKE A CHANGE IS NOW

Please remember that the Benefits Open Enrollment period is **your only opportunity to enroll, change, or cancel most of your benefits elections**, unless you have a qualified family or employment status change during the year. These events include:

- **Marriage**
- **Birth or adoption of a child**
- **Divorce**
- **Death of a spouse or dependent**
- **A change in employment** (e.g., spouse or child gaining or losing employment, or your status changing from part-time to full-time)

If you experience one of these events and want to elect, change, or cancel your coverage, under IRS rules, you must notify the Human Resources Department **within 31 days of the event**. Otherwise, you must wait until the next Open Enrollment for a January 1 effective date. In addition, please note that the event must be consistent with the change you want to make (e.g., *changing from two-person to family coverage after the birth of a child*).

Different rules apply to changes under the dental plan. Refer to page 4 for details. Refer to the chart called *Mid-Year Benefits Enrollment Change Summary* at www.rit.edu/benefits under “Other Resources” for more details on making mid-year changes. To add a family member, proof of eligibility is required. See the Family Member Verification link on the benefits page of the HR website at www.rit.edu/benefits.



YOU CAN MAKE CHANGES TO THE FOLLOWING BENEFITS FOR A JANUARY 1, 2017 EFFECTIVE DATE:

- Medical
- Dental
- Vision
- Beneflex
- Legal Services Plan
- Supplemental LTD Insurance
- Supplemental, Spouse, and Child Life Insurance
- Supplemental, Spouse, and Child AD&D Insurance
- Identity Theft Protection

If you do not take action during the enrollment period, you will not be able to make changes to these benefits during the year, except as described at left. Your 2016 benefits elections for the benefits listed here will continue into 2017 EXCEPT for Beneflex. Your 2016 Beneflex election DOES NOT CONTINUE in 2017 automatically. If you want to participate in Beneflex for 2017, you MUST enroll.

EVIDENCE OF INSURABILITY

For 2017 only, there are less restrictive rules for the Evidence of Insurability (EOI) process. Refer to page 6 for information on when EOI is required.

If EOI is required, Prudential will send an email to your RIT email address in early December asking you to complete a questionnaire, which Prudential will review to determine if coverage will be approved. Your new coverage will not go into effect unless Prudential approves it and the new payroll contributions will not begin until Prudential approves the coverage.

RIT Human Resources will send an email to affected employees reminding them about the Prudential email. If you prefer to complete a paper form, please contact your benefits representative in the HR Department.

REMINDERS—COVERAGE FOR CHILDREN

If you did not add a new baby to your medical, vision, or dental plan when the baby was born, Open Enrollment may be the time to do it. Children are eligible for benefits until age 26.

HOW TO ENROLL

You can make changes to your benefits, enroll in new benefits, or cancel coverage online using Employee Self-Service at <http://myinfo.rit.edu> (same place you access your online paystub).

We encourage you to take advantage of the many enrollment resources available to you. You will find the employee contribution information for the various benefits plans on pages 18-19. Additionally, your personalized contribution amounts for your benefits choices are displayed on the enrollment screens when you log in to Employee Self-Service.

While the online enrollment process is fairly simple, we have added detailed, step-by-step instructions to the HR website. Also, each online screen has

help text with important information. When you finish your enrollment, you will be able to print the confirmation page so you have a record of your elections for 2017. You will receive an email confirming your changes.

We have also scheduled several open lab sessions (see schedule below), staffed by HR representatives, where you can come, at your convenience, for help logging in to Self-Service and completing the enrollment process.

A sign language interpreter will be provided upon request, subject to availability. Contact the Department of Access Services (DAS) directly at <https://myaccess.rit.edu> or x5-6281/V and x5-6242/TTY.

Lab Schedule

#	Date	Time	Location
1	Wednesday, November 2	11 a.m. – 1 p.m.	Wallace Library, Room 3650
2	Wednesday, November 9	7:30 – 9 a.m.	Wallace Library, Room 3650
3	Monday, November 14	3 – 5 p.m.	Wallace Library, Room 3650

REMINDER ABOUT PRIVACY LAWS

Privacy laws prohibit health care providers and insurance companies from disclosing to another person, such as a family member, protected health information (PHI) related to your health coverage without your written authorization. Complete an authorization if you or a family member (age 18 or older) wish to designate an individual to receive information about your

health care coverage and protected health information.

For Excellus, the information is in the Manage Your Privacy link on the Excellus website. For OptumRx, the authorization form to download and complete is in the Tools & Resources section of the OptumRx website. For your health care providers, check with them about what they need.

2016 Benefits Fair October 25 & 26

9:00 a.m. – 3:00 p.m. (both days)

Location: Fireside Lounge,
Student Alumni Union

Representatives available from:

- Medical and Dental (Excellus BlueCross BlueShield)
- RIT Prescription Drug (OptumRx)
- Rochester Regional Health
- Wegmans Pharmacies
- Beneflex (Lifetime Benefit Solutions)
- Vision Care Plan (VSP)
- Retirement Plan Recordkeepers (Fidelity and TIAA)
- Life, AD&D, and Disability Insurance (Prudential)
- EAP Provider (GuidanceResources)
- Identity Theft Protection (Identity Force)
- Legal Services Plan (Hyatt)
- Pet Insurance (Nationwide) (25th only)
- New York's 529 College Savings Program
- Auto/Home Owner's Insurance (Mercer)
- Home Owner Partnership (City of Rochester)
- RIT's *Better Me* Employee Wellness Program
- RIT's Human Resources, Center for Professional Development (CPD), Dining Services, Ombuds Office, Staff Council, NTID Hearing Aid Shop, Digital Den, Information Security Office

Free Services including:

- Chair Massages
- Blood Pressure Checks
- Body Fat Analysis

Enter and Win!

Prize Drawings & Free Stuff

Under IRS regulations, raffle prizes may be taxable.

New Dental Plan

GREAT NEWS! NEW ENHANCED DENTAL PLAN NOW AVAILABLE!

We have heard requests from employees and from Staff Council over the years suggesting that some people would like to see a dental plan that covers services more comprehensively. We have listened and are pleased to introduce the RIT Enhanced Dental Plan as of January 1, 2017.

The current dental plan will be renamed the RIT Standard Dental Plan and the benefits are unchanged for 2017. Below is a high-level comparison of the two plans. You can find a detailed summary comparing the Standard Dental Plan and the Enhanced Dental Plan including defined terms, on the benefits website.

Employee contributions for the Standard Plan will be slightly increased over the current contributions, reflecting a small increase in the overall cost of dental

services. Employee contributions for the Enhanced Plan are higher, as one would expect, to reflect the greater coverage available under the new plan. The employee contribution amounts for both plans are found at the end of this newsletter in the Benefits Contribution Rates.

An important point to note is that the new dental program will have an open enrollment only every other year. This means that the plan you choose will remain in effect through December 31, 2018. This rule is in place to discourage people from choosing the Enhanced Plan only when they need a service and then opting into the Standard Plan the next year; if that were allowed, it would likely drive the cost of the program up for everyone. This type of two-year rule is very common among employers who

offer multiple dental plans.

If you elect to waive coverage in the dental plan, you will not be able to elect coverage until 2019 unless you have a qualified change-in-status event that allows you to elect coverage (e.g., your spouse who covers your family for dental benefits loses employment, leaving your family with no dental coverage).

While you will be unable to change your dental enrollment for 2018, please note that employee contributions may be increased for 2018 if the plan costs continue to grow.

If you have a child receiving orthodontia treatment in 2017 who already received the \$1,250 benefit under the current plan, and you enroll in the Enhanced Dental Plan, you will be able to file claims for additional orthodontia

continued on page 5

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

DENTAL PLAN REMINDER

Coverage under RIT's dental plan is subject to Excellus' determination that services are medically appropriate. When you are going to have restorative services such as crowns, bridges, dentures, and implants, be sure to have your dental provider submit a request for a pre-determination before services are performed. That will ensure that you know, in advance, what will and will not be covered by the plan.



charges incurred during the 2017 – 2018 coverage period for up to the additional benefit amount. Your total benefit between the pre-2017 coverage and the Enhanced Dental Plan coverage will not exceed \$2,500 per child.

We hope you will evaluate the new plan and decide if it is the right fit for you and your family members.

Your dental election will be in force for 2017 and 2018. You will not be able to change plans, add or remove dependents, or cancel coverage, except for a limited list of qualifying events (refer to the Mid-Year Benefits Enrollment Change Summary in the Other Resources section of the benefits website).



Dental Care and Your Overall Health and Wellness

Both of the RIT dental plans cover preventive care at 100%, not subject to the deductible. If that seems generous, it's for a reason.

It is well documented that poor oral health can lead to many seemingly unrelated medical conditions. In fact, oral bacteria and oral disease have been linked to a variety of serious illnesses. A few of these include:

- heart disease
- diabetes
- stroke
- pregnancy complications such as low birth weight
- pneumonia
- oral cancer
- dementia
- osteoporosis

So it is very important that you and your family members visit the dentist regularly. Checkups can detect early signs of oral health problems and can lead to treatments that will prevent further damage, and in some cases, reverse the problem. Professional dental cleanings are important for preventing oral problems.

Medical professionals recommend you practice the following to keep your oral health in good shape:

- Drink fluoridated water and use fluoride toothpaste to prevent tooth decay at all ages.
- Thoroughly brush and floss to take care of your teeth and gums.
- Avoid tobacco use. In addition to the other many health risks posed by tobacco (any form), smokers have four times the risk of developing gum disease as nonsmokers.
- Limit alcohol consumption. Heavy use of alcohol is a known risk factor for oral and throat cancers.
- Eat wisely, avoiding snacks with sugars and starches, and include five helpings a day of fiber-rich fruits and vegetables.
- If you have diabetes, maintain control of this condition to prevent complications such as an increased risk of gum disease.
- If you have dry mouth, drink plenty of water, chew sugarless gum, and avoid tobacco and alcohol.
- Have an oral health checkup before beginning cancer treatment. Radiation and chemotherapy can cause problems for your teeth and gums, which may be avoided if oral problems are treated before therapy begins.

Life and Disability Insurance

RENEGOTIATED PRUDENTIAL CONTRACT = SAVINGS+

As a result of the request for proposals process conducted this year by Human Resources, we will retain Prudential as our insurance carrier and administrator for our life, accidental death & dismemberment (AD&D), short- and long-term disability insurance, FMLA recordkeeping, and absence reporting.

We are excited to share good news that resulted from our negotiations with Prudential:

- Employee premium rates for Supplemental Life Insurance will decrease from current rates.
- During this enrollment period only, employees may elect to add an amount equaling their salary to Supplemental Life Insurance without having to answer health questions for the insurance company, called evidence of insurability (EOI). The higher amount will remain in effect in the future.
- The current 0 to 1 times pay and 1 to 2 times pay without EOI will continue in future years. All other increases in future years will continue to require EOI.
- RIT will also enjoy premium reduction savings on Basic Life Insurance.
- During this enrollment period only, employees electing Supplemental Long-Term Disability will be able to do so without EOI. For those who do not take advantage of this special enrollment, EOI will be required in future years.
- Child life insurance and AD&D insurance coverage amounts will change. The \$5,000 coverage level will no longer be available. A new \$20,000 coverage level will be offered. Employees who currently have \$5,000 coverage in place will be automatically enrolled in the \$10,000 coverage level as of January, but can elect the new \$20,000 coverage level during the enrollment period.

WHY YOU SHOULD RE-EVALUATE YOUR LIFE INSURANCE NEEDS

RIT provides regular full-time employees with Basic Life Insurance equal to 2 times your annual base pay, with maximum coverage of \$500,000 if you were hired before July 1, 2013, or a maximum of \$100,000 if you were hired on or after July 1, 2013. This coverage is automatic and RIT pays the full premium.

Supplemental Life Insurance is available for regular full-time and extended part-time employees to purchase. Coverage amounts equal 1, 2, 3, 4, or 5 times your annual base pay, with maximum coverage of \$750,000. Your cost for life insurance is based on your age and smoking status.

During this fall's open enrollment, Prudential is offering RIT employees the ability to increase Supplemental Life Insurance without evidence of insurability (good health) by an amount of one times your pay (e.g., increase from 3 times pay to 4 times pay). This is a unique opportunity and the perfect time to evaluate—or re-evaluate—your life insurance needs.

There are many factors to consider when evaluating your life insurance needs. Your age, how many family members depend on your income and for how long, the ability of your survivors to pay for funeral costs as well as maintain their lifestyle should you die, and your level of savings and debt are just a few of the questions you need to consider. Many helpful tools are available online to help you with this evaluation, including a Life Insurance Needs Estimator on Prudential's website at www.prudential.com. Once on the Prudential site, enter Life Insurance Needs Estimator in the search box. You do not need to log in to use this tool.

Nobody wants to think about the possibility of dying during their working years. While you cannot always predict when something tragic might happen, you can prepare for it. We hope you will take a few minutes to consider this excellent opportunity to protect your family.

WHY SHOULD I CONSIDER HAVING SUPPLEMENTAL LONG-TERM DISABILITY INSURANCE?

Disability insurance is coverage that provides you with income protection if you are unable to work due to an injury or illness. With disability coverage, you receive partial replacement of lost income.

The risk of disability is greater than many employees realize. The Council for Disability Awareness reports that the average long-term disability absence is 34.6 months—almost three years!

When you become disabled and lose time at work, your source of income is eliminated. In addition to lost income, you are most likely to experience an increase in medical expenses related to your disabling injury or illness. Long-term disability (LTD) insurance protects employees in the event they become disabled for a prolonged period.

RIT provides all regular full-time employees with Basic Long-Term Disability Insurance coverage at no cost to you. If you become disabled and are approved for LTD benefits, the Basic LTD plan provides a monthly benefit of 60% of your base pay as of January 1 immediately preceding the date disability begins, with a maximum monthly benefit of \$7,000, less other income benefits (such as Social Security Disability).

Supplemental LTD is available to regular full-time employees with the additional premium being paid by the employee through payroll deductions. The Supplemental LTD plan provides an additional 10% of base pay as of January 1 immediately preceding

the date disability begins, for a total combined Basic and Supplemental LTD benefit of 70%, less other income benefits. The combined Basic and Supplemental maximum benefit is \$10,000 per month.

Can you and your family maintain your lifestyle on 60% of your pay? If the answer is no, you may want to consider adding Supplemental LTD coverage. And the good news is that you can do so during this enrollment period without answering health questions for the insurance company.

When you review your benefits online in Oracle Employee Self-Service, you will see your coverage amount and premium contribution per pay period, if you were to elect Supplemental LTD. There is also a calculator available on the benefits website in the Protecting Your Income section.

This fall is your best opportunity to elect Supplemental LTD coverage, since Prudential is waiving the requirement that you provide evidence of insurability (i.e., good health) in order to add this coverage. But this opportunity is only available during this fall's annual enrollment. In future years during open enrollment, you would need to provide evidence of insurability in order to elect Supplemental LTD coverage. Your election may or may not be approved depending on your health at that time.

We hope you will give this serious consideration if you do not currently have Supplemental LTD coverage as part of your benefits at RIT.



Medical/Rx Plan Information

ARE YOU ENROLLED IN THE RIGHT MEDICAL/RX PLAN?

Employees choose a medical/Rx plan when they are hired, but often never review that original decision again. Since your health care needs (and the needs of your family members) can change, take a few minutes during this open enrollment period to review your health care coverage needs. You may have a plan that has higher benefits than you need or maybe you need a plan that covers more out-of-pocket costs. Either way, you could be paying more than you need to (for premium contributions plus your out-of-pocket costs).

First, complete the *Medical Needs Worksheet* (found on the Open Enrollment website) to estimate the types and numbers of expected services for the year. Then use that information to complete the *Medical Choices Worksheet* to compare plans. Refer to the *Medical Benefits Comparison Book* on the Open Enrollment website for more details on the coverage and the copay amounts for the various services. Remember, your calculations are based on the information now available; sometimes medical issues arise unexpectedly, so there is no way to ensure your comparison is 100% accurate for the coming year.

Important notes:

- All the point of service (POS) plans have the same participating providers (i.e., physicians, hospitals, etc.).
- All the plans cover the same services, with two exceptions:
 - Only POS A provides coverage toward hearing aids and replacement of a functioning cochlear implant processor (refer to the *Medical Benefits Comparison Book* for details on the coverage).

- POS B No Drug does not have prescription drug coverage.

If you don't want to take the time to complete the worksheets, check out *What is the Best Plan for Me for 2017?* on the Open Enrollment website; you will see an at-a-glance comparison of the payroll contribution amounts for each of the medical plans. You may find the savings to be significant, so it could be worth taking the time to complete the worksheets.

Finally, there are other ways to save money on your health care as well.

- If you take prescription drugs, your copays will be lower at Wegmans (designated as RIT's preferred pharmacy) compared to other retail pharmacies. Refer to the chart on page 9. You can also purchase a 90-day prescription at Wegmans, but not at other retail pharmacies.

- You will have a \$10 copay at Rochester Regional Family Medicine at RIT (see the letter from Dr. Eric Wilcox on page 10).
- Under the RRH Copay Option, when you use a provider or facility that is part of the Rochester Regional Health system, there is a lower copay for office visits, emergency room visits, inpatient hospitalization, and outpatient facilities. Refer to the *Medical Benefits Comparison Book* on the Open Enrollment website for more details.
- Many preventive services are covered in full, with no cost to you. Health screenings and wellness exams can reveal many possible problems early, when they may be easier and less costly to treat.



RIT PRESCRIPTION DRUG PLAN

POS A and POS B					
Category	Wegmans pharmacy		Other participating retail		OptumRx mail
	30-day supply, no limit on fills	90-day supply	30-day supply, up to 3 fills	30-day supply 4th fill and after ⁽¹⁾	90-day supply
Tier 1: Generic Drugs	\$10.00	\$25.00	\$12.00	\$30.00	\$25.00
Tier 2: Brand Name Formulary Drugs	\$25.00	\$62.50	\$30.00	\$75.00	\$62.50
Tier 3: Brand Name Non-Formulary Drugs	\$40.00	\$100.00	\$50.00	\$125.00	\$100.00

POS D					
Category	Wegmans pharmacy		Other participating retail		OptumRx mail
	30-day supply, no limit on fills	90-day supply	30-day supply, up to 3 fills	30-day supply 4th fill and after ⁽¹⁾	90-day supply
Annual Deductible—each person must pay a \$1,000 annual deductible before copay amounts are charged in a plan year					
Tier 1: Generic Drugs	\$20.00	\$50.00	\$25.00	\$62.50	\$50.00
Tier 2: Brand Name Formulary Drugs	\$60.00	\$150.00	\$70.00	\$175.00	\$150.00
Tier 3: Brand Name Non-Formulary Drugs	\$120.00	\$300.00	\$140.00	\$350.00	\$300.00

(1) applies to maintenance medications only; does not apply to acute medications or medications that cannot be filled through mail order (e.g., certain controlled substances)

2017 OUT-OF-POCKET MAXIMUMS ANNOUNCED

As required under the Affordable Care Act (ACA), RIT's medical/Rx plans have out-of-pocket maximums for medical and prescription drug coverage. These maximums provide important protection for plan participants who have very high out-of-pocket medical/Rx expenses, by limiting the total

amount you will have to pay during the plan year for eligible expenses.

The federal government generally increases these amounts annually and will do so again for 2017. When this occurs, RIT adjusts the medical and/or Rx out-of-pocket maximums accordingly. For 2017, the prescription

drug plan out-of-pocket maximums will increase, but the medical out-of-pocket maximums for in-network services will either decrease or remain the same, depending on which plan you are in.

The 2017 amounts are shown in the chart below.

Plan	Network	2017 Medical Out-of-Pocket Maximum (single/family)	2017 Rx Out-of-Pocket Maximum (single/family)
POS A	In-Network	\$4,000 / \$8,000	\$1,850 / \$3,700
	Out-of-Network	\$6,500 / \$13,000	Not Applicable
POS B	In-Network	\$5,000 / \$10,000	\$1,850 / \$3,700
	Out-of-Network	\$8,000 / \$16,000	Not Applicable
POS D	In-Network	\$5,250 / \$10,500	\$1,900 / 3,800
	Out-of-Network	\$9,500 / \$19,000	Not Applicable

Note: POS B No Drug is not shown since there is no prescription drug coverage other than what is covered under the medical plan. The medical out-of-pocket maximum for POS B No Drug is the same as POS B.

WEGMANS PARTNERSHIP EXPANDS TO INCLUDE WELLNESS SCREENINGS

We are excited to announce the expansion of RIT's relationship with Wegmans; their pharmacists will conduct this year's confidential wellness screenings at the beginning of November. Wegmans has been a trusted partner through our prescription drug program, flu shot clinics, blood pressure screenings, and wellness coaching initiatives. During the screening, you can expect outstanding customer service from Wegmans—and your blood sample will be taken via a simple finger stick instead of a full blood draw; fasting is not required; and you'll receive your results during your private discussion with the pharmacist.

The confidential screening includes:

- Health questionnaire
 - Blood pressure check
 - BMI (height and weight)**
 - Waist circumference**
 - Finger stick blood sample
 - Review and discussion of your results with a Wegmans pharmacist
- **Can be self-reported, if preferred*

One of the key goals of the wellness screenings is to help you “know your numbers.” Your “numbers” refer to the fundamental measures of your well-being, which are cholesterol, blood pressure, and glucose. Being aware of your numbers helps you understand your current health status and your risk factors for certain conditions. This first step empowers you

to truly take charge of your health.

To encourage you to participate in the wellness screening and know your numbers, RIT will once again provide a \$100 payment to every eligible employee who participates. You are eligible for this payment even if you participated in the screening in prior years. This taxable payment will be included with your paycheck approximately two weeks after your screening.

Refer to the *Better Me* website for the detailed schedule and instructions for scheduling an appointment. Walk-in participants are welcome; however, employees with a scheduled appointment will be given priority. We expect the entire process, including the private review of your results, to take approximately 15 – 20 minutes.

LETTER FROM DR. WILCOX



Subject: Convenient Family Medicine for RIT Faculty and Staff

To: RIT Faculty and Staff

From: Dr. Eric Wilcox, Rochester Regional Health Family Medicine at RIT

As many of you know, last year Rochester Regional Health and RIT opened a family medicine practice on our campus in the new Clinical Health Sciences Center. Our practice offers comprehensive health care services close to home—and even closer to work.

Our office hours are Monday through Friday, 8:30 a.m. – 4:30 p.m. We are open year-round.

If you are in need of a new primary care physician or want to switch doctors, our practice is accepting new patients. We warmly welcome all RIT employees and their family members. All insurances are accepted.

Even if you have a different primary care physician, our office is a convenient resource, offering same-day appointments for those under the RIT health insurance plan. For everyone under the RIT employee health insurance plan, including your family members, the copay is \$10.

Without changing your primary care provider, you can visit us for the following non-work sustained medical concerns:

- Acute illnesses
- Immunizations, including flu shots
- Lacerations and minor injuries
- Removal of moles and warts
- Minor procedures, e.g., ear irrigations, joint and bursal injections, foreign

object removals

- Routine screenings
- Some medication prescriptions and refills

To set up a same-day visit or to schedule an appointment to establish your care with us, call 585-922-3100.

Rochester Regional Health has also opened its doors to an outpatient lab located adjacent to the family medicine practice. Our hours of operation are Monday – Friday, 7 a.m. – 4 p.m., closed for lunch 12 p.m. – 1 p.m. The lab is open to the public; no appointments needed.

My staff and I are dedicated to helping you maintain your health and well-being, and we'll give you the personal attention you deserve here on the RIT campus. To learn more, visit: https://www.rit.edu/affiliate/rrh/family_medicine.php. In addition to information about the practice, you will find forms you will need to complete to enroll as a patient.

Your health is very important to us and it is our pleasure to serve you.

Vision Care

VISION CARE - GREAT COVERAGE, LOWER COST IN 2017

Will you and/or your family members need eye glasses in 2017? If so, the Vision Care Plan may be a great way to help you pay for the cost. And, the really good news is that this coverage will cost you less in 2017 than it did in 2016 due to our negotiations with VSP, the insurance carrier. In fact, the new, lower rates will be in effect from 2017 through 2020!

The vision coverage is separate from the medical and dental coverage; you can make separate elections for each of these benefits (e.g., if you will need eyeglasses, you can enroll in individual vision care, but you can elect family medical coverage). Remember, you must be enrolled yourself to cover your family members.

RIT's plan provides an annual eyewear benefit; you can get eyeglasses every

year if you want. Below is a summary of the comprehensive benefits. In particular, we want to call your attention to the Diabetic Eyecare Plus Program. Information about VSP participating providers is available on their website.

You will find the 2017 contribution amounts at the end of this newsletter in the Benefits Contribution Rates.

Benefit	Description	Copay	Frequency
WellVision Exam	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness 	\$15	Every calendar year

Prescription Glasses			
Frames	<ul style="list-style-type: none"> \$130 allowance for a wide selection of frames \$150 allowance for featured frame brands 20% savings on the amount over your allowance 	Included in Prescription Glasses	Every calendar year
Lenses	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Polycarbonate lenses for dependent children 	Included in Prescription Glasses	Every calendar year
Lens Enhancements	<ul style="list-style-type: none"> Progressive lenses Average savings of 35-40% on other lens enhancements 	\$0	Every calendar year

Contacts (instead of glasses)	<ul style="list-style-type: none"> \$130 allowance for contacts and contact lens exam (fitting and evaluation) 	\$0	Every calendar year
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Diabetic Eyecare Program	<ul style="list-style-type: none"> Services related to diabetic eye disease, glaucoma, and age-related macular degeneration (AMD). Retinal screening for eligible members with diabetes. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details. 	\$20	As needed
Extra Savings	Glasses and Sunglasses <ul style="list-style-type: none"> Extra \$20 to spend on featured frame brands. Go to vsp.com/specialoffers for details. 30% savings on additional glasses and sunglasses, including lens enhancements, from the same VSP provider on the same day as your WellVision Exam. Or, get 20% from any VSP provider within 12 months of your last WellVision Exam. 		
	Retinal Screening <ul style="list-style-type: none"> No more than a \$39 copay on routine retinal screening as an enhancement to the WellVision Exam. 		
	Laser Vision Correction <ul style="list-style-type: none"> Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities. After surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor. 		

RIT's Legal Services Plan

FOR HELP WITH PERSONAL LEGAL NEEDS

Do you plan to create or update a will next year? Do you plan to buy or sell a home next year? Enrolling in RIT's Legal Services Plan, through Hyatt Legal, may be the right choice for you. The open

enrollment period is the only time you can enroll in the Legal Services Plan. The plan provides access to a national network of nearly 14,000 attorneys who meet established selection criteria.

The attorneys have an overall average of 25 years of experience and offer a broad range of legal services. Below is a summary of the most frequently needed personal legal matters that are covered.

Money Matters	<ul style="list-style-type: none"> • Identity Theft Defense • Personal Bankruptcy • Promissory Notes 	<ul style="list-style-type: none"> • Negotiations with Creditors • Tax Audit Representation • Financial Education Services 	<ul style="list-style-type: none"> • Debt Collection Defense • Tax Collection Defense
Home & Real Estate	<ul style="list-style-type: none"> • Foreclosure • Tenant Negotiations • Boundary & Title Disputes • Deeds 	<ul style="list-style-type: none"> • Sale or Purchase of Primary and Vacation Home • Eviction Defense • Property Tax Assessments • Mortgages 	<ul style="list-style-type: none"> • Refinancing & Home Equity Loan of Primary and Vacation Home • Security Deposit Assistance • Zoning Applications
Estate Planning	<ul style="list-style-type: none"> • Simple Wills • Complex Wills • Revocable & Irrevocable Trusts 	<ul style="list-style-type: none"> • Powers of Attorney (Health Care, Financial, Children, Immigration) • Health Care Proxies 	<ul style="list-style-type: none"> • Living Wills • Codicils
Family and Personal	<ul style="list-style-type: none"> • Adoption • Guardianship • Conservatorship • Prenuptial Agreement • Name Change • Review of any Personal Legal Document 	<ul style="list-style-type: none"> • Juvenile Court Defense including Criminal Matters • Parental Responsibility Matters • School Hearings • Demand Letters • Personal Property Issues 	<ul style="list-style-type: none"> • Affidavits • Garnishment Defense • Protection from Domestic Violence • Review of Immigration Documents
Civil Lawsuits	<ul style="list-style-type: none"> • Civil Litigation Defense • Disputes over Consumer Goods & Services 	<ul style="list-style-type: none"> • Small Claims Assistance • Administrative Hearings 	<ul style="list-style-type: none"> • Incompetency Defense • Pet Liabilities
Elder-Care Issues	Consultation & Document Review for issues related to your parents: <ul style="list-style-type: none"> • Medicare • Medicaid 	<ul style="list-style-type: none"> • Prescription Drug Plans • Nursing Home Agreements • Leases • Notes 	<ul style="list-style-type: none"> • Deeds • Wills • Powers of Attorney
Vehicle & Driving	<ul style="list-style-type: none"> • Repossession • Defense of Traffic Tickets 	<ul style="list-style-type: none"> • Driving Privileges Restoration 	<ul style="list-style-type: none"> • License Suspension Due to DUI

With a payroll contribution of less than \$19 a month, you will have access to a network of experienced attorneys who can help you with many personal legal matters. You will receive professional legal advice when you need it with no deductibles, copays, claim forms, or usage limits when using a network attorney. Covered services

are provided at no charge to you if you use a participating provider. For more details on the Plan, check out the HR website at www.rit.edu/ benefits in the *Employee Resources and Privileges* section. To find participating attorneys and more information, go to www.legalplans.com and click on "Enter Here" in the Employees/Members

section. If you are not a member, click on "Thinking of Enrolling" and enter 57005 for the access code. Remember, this is a national plan, so even if you are trying to buy or sell a vacation home outside the Rochester area, this plan can work for you.

Retirement Savings Plan

IS A ROTH 403(B) RIGHT FOR YOU?

The following article has been modified from a Fidelity Viewpoints article published in 2010.

Do you want to potentially reduce income taxes and keep more of what you earn on your investments in your RIT Retirement Savings plan? You have the potential to earn income tax-free growth and take income tax-free withdrawals (provided certain requirements are met).

RIT added a Roth contribution feature to the RIT Retirement Savings Plan about a year ago and a number of your colleagues have taken advantage of this alternate contribution option. Read on to learn if regular pre-tax plan contributions, Roth after-tax plan contributions, or a combination of both may make sense for you.

What are the differences?

The first key difference between the two contribution types is that a Roth contribution is made with after-tax dollars, while a regular contribution is made with pre-tax dollars. What this means: Roth contributions, unlike regular contributions, won't reduce your current taxable income. Any earnings on either type of contribution aren't taxed while they remain in the plan account.

The second key difference comes when you start taking withdrawals. For Roth contributions, any earnings are income tax-free if you withdraw them after the fifth tax year from when you made the first contribution and you're age 59½ or older, suffer a disability, or die. For regular pre-tax contributions, both the contributions and any earnings on them are subject to taxes when withdrawn. Withdrawals of either contribution type before age 59½ may be subject to a 10% early withdrawal penalty on the taxable amount.

A few more important facts:

- The combined 2016 IRS limit for Roth and regular pre-tax 403(b) plan contributions is \$18,000 in total if you're under age 50, and \$24,000 if you're age 50 or older by 12/31/2016.
- Any RIT matching contributions are made pre-tax (regardless of whether your contributions are Roth or regular pre-tax) and, as a result, are subject to taxes when withdrawn.
- You can make both types of contributions up to the combined IRS limit.

How to decide

Your current income tax rate versus your expected future income tax rate is usually the most important factor in determining which type of contribution to make. In general, Fidelity suggests that you consider the following rules of thumb:

- Make regular pre-tax contributions if you believe your combined federal, state, and local income tax rate will be lower when you take withdrawals. With this strategy, known as tax deferral, you'll pay the taxes on your contributions and any earnings when you withdraw them. Also, because your contributions will reduce your current taxable income, you may be eligible for some tax benefits that are based on your adjusted gross income. In addition, if you expect to be able to claim itemized deductions during the withdrawal period, you will need taxable income to claim them against.
- Make after-tax Roth contributions if you believe your combined tax rate will be higher when you take withdrawals. With this strategy,

your contributions are included in your current taxable income, but any earnings will be income tax-free provided you meet the requirements mentioned earlier.

- Make a combination of both Roth after-tax and regular pre-tax contributions if you believe your combined tax rate will be about the same in retirement, or if you are uncertain. This tax diversification strategy can help you manage taxes on your withdrawals because you should be able to withdraw a combination of tax-free and taxable assets.

A few things to consider when thinking about how your current tax rate may compare to your rate when you take withdrawals:

- If you're under age 30, it's likely that your income and spending, even during retirement, will be higher than what it is now, at the beginning of your career.
- Do you want to reduce your current taxable income?
- Is your current income lower than usual or do you expect your future income to increase considerably?
- Will you have pension/annuity income or income from taxable investments in retirement?
- Do you want tax flexibility in retirement withdrawals?
- Is most of your retirement savings in traditional 401(k) or 403(b) plans or IRAs?

Next steps

Having choices when saving and investing for retirement is a good thing. But that also means that you need to make informed decisions. Because everyone's financial picture is different, we suggest that you take the time to carefully review your situation and work with a tax or financial adviser.

- For questions about your RIT Retirement Savings Plan accounts, contact Fidelity and/or TIAA directly.
- Both Fidelity and TIAA have tools on their websites to help you with your retirement savings strategy.
- Review and consider increasing your contribution to the RIT Retirement Savings Plan.
- If you can contribute the maximum IRS allowed amount, join RIT's Max Out Club—we will calculate your percentage for you and adjust it annually

if needed. Contact your benefits representative for more information.

QUESTIONS:

If you have questions or want to discuss whether contributing to the Roth 403(b) makes sense for you, contact Fidelity at 1-800-343-0860/V and 1-800-259-9734/TTY. If you invest with TIAA, call 1-800-842-2776 and 1-800-842-2755/TTY.

FIDELITY INFORMATION AND TOOLS TO HELP YOU MANAGE YOUR RETIREMENT SAVINGS PLAN ACCOUNT

Have you used the Fidelity NetBenefits website lately for your RIT Retirement Savings Plan account? If not, you should really take a look. Not only does it enable you to enroll in the plan, change your contribution percentage (any time you want), check your balance, or change your investments, but it also has lots of great information and tools to help you plan for a successful retirement.

When you log in on your home page you will see four tabs: Featured Resources, Financial News, Tools, and Life Events, giving you quick access to a wealth of information and resources.

Featured Resources provides links to several topics, including one called, "When Should You Claim Social Security?" Based on answers to some

simple questions, you can start to consider when the time is right for you to collect Social Security benefits.

Financial News provides links to many articles, including Top News, U.S. Markets, U.S. Economy & Jobs, Technology, and International. It's a great way to get information on some of the factors driving investment performance.

Life Events includes information on steps you should take for events, including retirement and an Annual Financial Checkup.

You will probably spend most of your time at the tab called Tools. Use the Take-Home Pay Calculator if you are thinking of increasing your contribution but first want to understand how it will impact your take-home pay. Thinking about

contributing to the Roth? Enter your assumptions to see how your take-home pay and taxes will be impacted now and in retirement by choosing a combination of pre-tax and Roth savings plan contributions. The Planning and Guidance Center helps you determine if you are on track with your retirement savings or if you need to make some changes.

The features mentioned here are merely the tip of the iceberg. You can also boost your financial education through the online library. You will be able to access videos and web workshops on retirement planning, investing, and other financial topics. Please explore this wonderful resource today to help you become fit for retirement.



Other Benefits Reminders

MAKE SURE YOUR LOVED ONES AREN'T LEFT WITHOUT THE BENEFITS THEY NEED

You probably think you have enough life insurance coverage and funds in your retirement savings plan to provide for your loved ones in the event of your untimely death. Now imagine your loved ones struggling to get by because they do not have access to the benefits you thought you were leaving them. That's not a pleasant thought, but there is a way to prevent it. You need to designate beneficiaries.

RIT provides several benefits that require you, the employee, to designate beneficiaries. These benefits are:

1. RIT Retirement Saving Plan—Beneficiaries must be designated at Fidelity and/or TIAA, whichever company you use for investments
2. Basic & Supplemental Life Insurance—Beneficiaries are designated through Prudential
3. Basic & Supplemental Accidental Death & Dismemberment Insurance—Beneficiaries are designated through Prudential

A beneficiary is simply the person(s) (or organization) you want to receive the benefit in the event of your death. It is very important to designate a beneficiary. If you don't have a designated beneficiary, the benefit could go to your "estate," with the court making the determination of who receives the benefit.

You also need to remember to review and update your designation(s) when you have any life-changing event (e.g., marriage, divorce). For example, if you divorce and remarry, you would probably want your new spouse to receive your life insurance proceeds, not your ex-spouse. But, if you do not change the designation, your ex-spouse would receive your Life and/or AD&D benefit.

Fortunately, designating beneficiaries is easy and can be done at any time. The rest

of this article consists of instructions on how to designate beneficiaries at Fidelity, TIAA, and Prudential.

Designate a beneficiary at Fidelity:

Log in at <http://netbenefits.com/rit>. (If you have not logged in before, you can set up a login by clicking on Register at the top of the page and follow the prompts.) Once logged in:

1. Click on Menu in the top left corner
2. Click on Profile
3. Click on Beneficiaries (you can add and edit beneficiaries here)
4. Save your changes

If you click on Help in the top right corner of the Beneficiary screen, you will find helpful information about naming a beneficiary, including information about naming a minor or an organization.

If you have any questions about logging in, naming a beneficiary, or your account, contact Fidelity directly at 800-343-0860/V and 800-259-9734/TTY.

Designate a beneficiary at TIAA:

1. Log in to your account at www.tiaa.org/beneficiaries
2. Confirm or update your beneficiaries and the percentage of your benefits you want each to have
3. Review and confirm your election

You'll receive a confirmation of your beneficiary election and you can change it at any time. You can also change your beneficiaries with the help of a TIAA Financial Consultant. Call 800-842-2252, Monday – Friday, 8 a.m. – 10 p.m. (ET) and Saturday from 9 a.m. – 6 p.m. (ET).

Designate a beneficiary at Prudential:

Prudential offers two convenient beneficiary designation methods: 1) via

a secure Internet site, or 2) via U.S. mail. To designate your beneficiary through the Internet:

1. Access the Beneficiary Designation website at www.prudential.com/mybenefits
2. Select Register Here
3. In the Control Number field, enter 50757
4. Complete the required information on the following screens and create a personal User ID and personal password

NOTE: Be sure to SUBMIT your beneficiary designations at the conclusion of your transaction. Also note that you can utilize the print icon to print a confirmation as well as receive confirmation via your personal email account. (Once you have set up a user name and password, you will be able to use it if you have a disability or absence claim.)

To designate your beneficiary via U.S. mail:

1. Call Prudential toll-free at 1-800-778-3827/v and 1-800-496-1214/TTY to request the appropriate form. Representatives are available to assist you Monday – Friday, 8 a.m. – 8 p.m. (ET).
2. Return your completed form to Prudential at the address indicated.

Please remember, the unexpected can happen any time. Don't put your loved ones in a bad situation because you didn't take the time to designate your beneficiaries.

Did you know that your beneficiary designations at TIAA do not automatically apply to Fidelity or vice versa? You must designate beneficiaries at each investment provider that you are using.

REMINDER—IDENTITY THEFT PROTECTION

RIT introduced a new benefit, Identity Theft Protection, for 2016. During the open enrollment period, you can enroll, cancel, or change coverage for 2017.

The coverage, from a company called Identity Force, is very comprehensive, and includes prevention, detection, and restoration services.

For a more detailed description, refer to the chart on the Open Enrollment website.

OTHER BENEFITS AND RIT SERVICES AVAILABLE TO EMPLOYEES

We are very fortunate to have a number of other benefits as well as services available to RIT employees right here on the RIT campus.

Rochester Regional Family Medicine at RIT

We have a state-of-the-art primary care practice right here on the RIT campus, making it convenient for employees to obtain primary care medical services. Not only do you have the convenience of the practice being on campus, if you participate in one of RIT's employee medical plans, you will pay only a \$10 copay per office visit. Read the letter from the practice's full-time physician, Dr. Eric Wilcox, on page 10 of this newsletter. You will also have an opportunity to meet Dr. Wilcox and physician assistant, Mackenzie Neal, and learn more about what the practice can do for you during the Benefits Fair.

Advantage Federal Credit Union

Do your banking without having to leave work! Advantage Federal Credit Union is a full service branch located in Global Village with five convenient ATMs on campus.

The credit union offers a wide range of services for personal banking. In conjunction with RIT's Center for Professional Development (CPD), Advantage FCU offers free financial literacy classes ranging from building

credit to buying your first home. For more information call Nihada Donohew at 585-295-5152 or visit www.Advantagefcu.org.

Adoption Assistance Plan

Eligible employees can be reimbursed for up to \$2,000 for expenses incurred in the placement and adoption of a child, including costs for fees of a private or government adoption agency that is accredited or licensed, placement fees, and more. Find more details on the benefits website in the Employee Resources and Privileges section.

Audiology Services

Complete audiological services are offered free of charge to all current RIT employees and students at the Audiology Center within the Communication Studies and Services (CSS) Department at NTID, located on the third floor of the Lyndon Baines Johnson building (#60). Services include comprehensive hearing tests; selection, fitting, adjustment, troubleshooting of hearing aids, and other assistive listening technology; and cochlear implant mapping and troubleshooting. Hearing aids are available for purchase at competitive prices, as are earmolds, tubes, domes, batteries, and other accessories. The clinic also serves dependents of employees (age 6 and over), NTID alumni, and Osher students for a

charge. For more information, contact the Audiology Center at 585-475-6473, audiology@rit.edu, or stop by LBJ-3130.

Personal Computer Repair Services at the RIT Digital Den

RIT's Digital Den, located on the 2nd floor of Barnes & Noble@RIT, offers personal computer repair service for employees and retirees. For questions and details about the plan costs, or to make an appointment with a technician, visit www.rit.edu/digitalden or call 585-424-6766, ext. 204.

Campus Discounts at Barnes & Noble@RIT and On Campus Dining Facilities

Employees are entitled to a 10% discount on most items at Barnes & Noble@RIT upon presentation of a valid faculty/staff ID card. You can also use your RIT ID card as a debit card — called Tiger Bucks — by making deposits to your Tiger Bucks account. With this account, you will receive a 10% discount at all Dining Services facilities when you pay with your ID card. You may add funds to your account as needed or choose the convenience of direct deposit through payroll deduction. You can make a deposit online or enroll online for payroll deduction at the myRIT portal (log-in and click on the financial tab).

Student Life Center and Better Me Wellness Center

As an RIT employee, you have free access to RIT's recreational facilities, including the Student Life Center, pool, outdoor tennis courts, running track, and nature trails. The Better Me Wellness Center, located in the southwest corner of the Global Village plaza, is open 24/7 and requires RIT card swipe access. You will find a state-of-the-art express fitness room with treadmills, elliptical machines, a bike, leg press, universal gym, and free weights.

Wallace Library

You can take advantage of the many services offered through the Wallace Library, including access to e-books, e-journals, streaming videos, databases, books, journals, and DVDs, plus expert assistance by its staff. Current RIT identification is required to access electronic resources and to check out materials. Go to <http://library.rit.edu> for more information.

Margaret's House

Find on-campus quality care and education for children eight weeks to eight years of age at Margaret's House. Margaret's House serves mainly children of students, staff,

and faculty, but is open to families from the surrounding communities.

RARES Discount Program

RIT is a General Member of The Rochester Area Recreation and Employee Services Association (RARES), a not-for-profit organization dedicated to employee buying power through discounts. RIT employees and retirees are automatically a participant in RARES with no added cost. To find out more about the discounts, enter the member ID#20161983 on the RARES website, www.rares.org. You can print a Member ID card directly from their website.

RIT Home Owner Partnership (HOP)

RIT partners with the City of Rochester to provide financial help for regular full-time and extended part-time employees who purchase a home in the City of Rochester. The partnership provides eligible employees with the opportunity to receive a \$3,000 forgivable loan from RIT and a \$3,000 grant from the City of Rochester. You can use these funds toward your down payment and/or closing costs for the purchase of your primary residence. And, beginning January 1, 2017, Advantage Federal Credit

Union joins the RIT program – see the announcement below. You will find more details about the program in the summary on the benefits website.

Voluntary Programs: Pet Insurance, Personal Lines of Insurance, and New York's 529 Savings Program

Through group purchasing power, RIT offers regular full-time and extended part-time employees an opportunity to purchase pet insurance—medical coverage for your pets—and auto, homeowners, and other kinds of personal insurance at group rates. New York's 529 College Savings Program Direct Plan provides a flexible, convenient, and low-cost way to save for college. The program features a wide range of investment choices, tax-free withdrawals when used for qualified higher education expenses, and contributions that are tax-deductible (up to certain limits) for New York state residents. For more details on these programs, refer to the information in the Voluntary Programs summary on the benefits website. You can enroll in these programs at any time; you do not need to make an election during the benefits enrollment period.

ADVANTAGE FEDERAL CREDIT UNION JOINS RIT HOME OWNER PARTNERSHIP!

The RIT Home Owner Partnership just got even better! Thanks to the generosity of Advantage FCU, eligible RIT employees who take advantage of the opportunity to purchase a home in the City of Rochester will qualify for \$9,000 in assistance.

In addition to the \$3,000 from RIT and the \$3,000 from the City of Rochester, beginning January 1, 2017, if you obtain your mortgage through Advantage FCU, you will be eligible for an additional \$3,000 from Advantage. That can go a long way toward

helping make your new home affordable! And, even better, no Private Mortgage Insurance (PMI) will be required!

Thank you, Advantage FCU, on behalf of RIT employees who will benefit from your kind offer.

2017 Benefits Contribution Rates

MEDICAL, VISION & DENTAL RATES

PLAN	LEVEL OF COVERAGE	Per Pay Period Employee Contribution			
		FULL-TIME SALARY LEVEL 1* Salary < \$42,000		FULL-TIME SALARY LEVEL 2* Salary = \$42,000-88,999	
		EXEMPT (24 Deductions)	NON-EXEMPT (26 Deductions)	EXEMPT (24 Deductions)	NON-EXEMPT (26 Deductions)
Blue Point2 POS A	• Individual	\$ 52.87	\$ 48.81	\$ 77.60	\$ 71.63
	• 2 Person	\$125.99	\$116.30	\$168.88	\$155.89
	• Family	\$172.41	\$159.15	\$237.81	\$219.52
	• One Parent Family	\$145.32	\$134.14	\$196.61	\$181.48
Blue Point2 POS B	• Individual	\$ 45.40	\$ 41.91	\$ 67.62	\$ 62.42
	• 2 Person	\$105.55	\$ 97.43	\$145.25	\$134.08
	• Family	\$153.95	\$142.11	\$210.34	\$194.16
	• One Parent Family	\$114.52	\$105.71	\$152.45	\$140.72
Blue Point2 POS B No Drug	• Individual	\$ 2.60	\$ 2.40	\$ 16.71	\$ 15.42
	• 2 Person	\$ 26.37	\$ 24.34	\$ 39.80	\$ 36.74
	• Family	\$ 57.48	\$ 53.06	\$ 79.94	\$ 73.79
	• One Parent Family	\$ 28.18	\$ 26.01	\$ 45.44	\$ 41.94
Blue Point2 POS D	• Individual	\$ 2.92	\$ 2.70	\$ 19.33	\$ 17.85
	• 2 Person	\$ 32.04	\$ 29.57	\$ 45.69	\$ 42.17
	• Family	\$ 63.00	\$ 58.16	\$ 85.48	\$ 78.91
	• One Parent Family	\$ 34.38	\$ 31.74	\$ 51.78	\$ 47.80
Vision Care Plan	• Individual	\$ 4.82	\$ 4.45	\$ 4.82	\$ 4.45
	• 2 Person	\$ 9.63	\$ 8.89	\$ 9.63	\$ 8.89
	• Family	\$ 15.51	\$ 14.31	\$ 15.51	\$ 14.31
Dental Plan - Standard	• Individual	\$ 4.50	\$ 4.15	\$ 4.50	\$ 4.15
	• 2 Person	\$ 10.51	\$ 9.70	\$ 10.51	\$ 9.70
	• Family	\$ 15.98	\$ 14.75	\$ 15.98	\$ 14.75
Dental Plan - Enhanced	• Individual	\$ 8.54	\$ 7.88	\$ 8.54	\$ 7.88
	• 2 Person	\$ 20.56	\$ 18.98	\$ 20.56	\$ 18.98
	• Family	\$ 31.52	\$ 29.09	\$ 31.52	\$ 29.09

There is a separate schedule for adjuncts and part-time employees.

LIFE INSURANCE RATES

Basic Life Insurance

Fully paid for by RIT for full-time employees. No employee cost.

Supplemental and Spouse Life Insurance

The rates for Supplemental and Spouse Life Insurance are shown in the chart at right. The rate for spouse coverage is based on the employee's (your) age and your spouse's smoking status.

Child Life Insurance

The Child Life Insurance cost per pay period is the same regardless of the number of children covered.

\$10,000 coverage:

\$0.69 if non-exempt
(26 pay periods)

\$0.75 if exempt
(24 pay periods)

\$20,000 coverage:

\$1.39 if non-exempt
(26 pay periods)

\$1.50 if exempt
(24 pay periods)

Monthly Rate per \$1,000 of Coverage

AGE AS OF 1/1/17	NON- SMOKER	SMOKER
29 and under	\$0.041	\$0.077
30-34	\$0.05	\$0.122
35-39	\$0.077	\$0.189
40-44	\$0.099	\$0.248
45-49	\$0.162	\$0.405
50-54	\$0.275	\$0.657
55-59	\$0.423	\$0.909
60-64	\$0.567	\$1.116
65-69	\$1.098	\$1.971
70-74	\$2.043	\$3.267
75 and over	\$3.825	\$5.274

LTD RATES

Basic LTD

Fully paid for by RIT for full-time employees. No employee cost.

Supplemental LTD

\$0.18 per \$100 of base pay (full-time employees only)

To determine the amount of your desired coverage and associated costs, log into Employee Self-Service office or use the insurance contribution calculator available on the HR website in the Protecting Your Income section. If you don't have access to the internet, but would like your coverage and contribution amounts calculated for you, contact your benefits representative for assistance.

Your coverage and contribution amounts for your benefits choices are displayed on the enrollment screens when you log in to Employee Self-Service. Refer to the detailed plan information to determine which plan is right for you.

Per Pay Period Employee Contribution

FULL-TIME SALARY LEVEL 3* Salary = \$89,000-132,999		FULL-TIME SALARY LEVEL 4* Salary => \$133,000		EXTENDED PART-TIME All Salaries	
EXEMPT (24 Deductions)	NON-EXEMPT (26 Deductions)	EXEMPT (24 Deductions)	NON-EXEMPT (26 Deductions)	EXEMPT (24 Deductions)	NON-EXEMPT (26 Deductions)
\$ 90.35	\$ 83.40	\$102.75	\$ 94.85	\$122.99	\$113.53
\$190.05	\$175.43	\$213.04	\$196.65	\$270.95	\$250.10
\$264.20	\$243.88	\$293.11	\$270.56	\$346.19	\$319.56
\$220.71	\$203.73	\$246.59	\$227.62	\$298.48	\$275.52
\$ 79.53	\$ 73.41	\$ 91.13	\$ 84.12	\$113.91	\$105.15
\$164.30	\$151.66	\$185.32	\$171.07	\$249.53	\$230.34
\$234.24	\$216.22	\$260.85	\$240.78	\$321.34	\$296.62
\$170.57	\$157.45	\$192.35	\$177.55	\$261.33	\$241.22
\$ 24.56	\$ 22.67	\$ 32.02	\$ 29.56	\$ 62.20	\$ 57.42
\$ 50.35	\$ 46.47	\$ 62.75	\$ 57.92	\$142.42	\$131.47
\$ 96.42	\$ 89.01	\$112.55	\$103.89	\$189.15	\$174.60
\$ 56.25	\$ 51.92	\$ 69.48	\$ 64.14	\$156.49	\$144.45
\$ 27.06	\$ 24.98	\$ 34.43	\$ 31.78	\$ 47.03	\$ 43.41
\$ 56.20	\$ 51.88	\$ 68.54	\$ 63.27	\$147.76	\$136.39
\$101.80	\$ 93.97	\$117.81	\$108.74	\$194.54	\$179.58
\$ 62.59	\$ 57.77	\$ 75.76	\$ 69.93	\$161.79	\$149.35
\$ 4.82	\$ 4.45	\$ 4.82	\$ 4.45	\$ 4.82	\$ 4.45
\$ 9.63	\$ 8.89	\$ 9.63	\$ 8.89	\$ 9.63	\$ 8.89
\$ 15.51	\$ 14.31	\$ 15.51	\$ 14.31	\$ 15.51	\$ 14.31
\$ 4.50	\$ 4.15	\$ 4.50	\$ 4.15	\$ 7.00	\$ 6.46
\$ 10.51	\$ 9.70	\$ 10.51	\$ 9.70	\$ 16.35	\$ 15.09
\$ 15.98	\$ 14.75	\$ 15.98	\$ 14.75	\$ 24.88	\$ 22.96
\$ 8.54	\$ 7.88	\$ 8.54	\$ 7.88	\$ 11.04	\$ 10.19
\$ 20.56	\$ 18.98	\$ 20.56	\$ 18.98	\$ 26.41	\$ 24.37
\$ 31.52	\$ 29.09	\$ 31.52	\$ 29.09	\$ 40.41	\$ 37.30

*Salary as of 1/1/17 or hire date, if later

AD&D INSURANCE RATES

Basic AD&D Insurance

Fully paid for by RIT for full-time employees. No employee cost.

Supplemental AD&D Insurance: \$0.018 per \$1,000 of coverage.

Spouse AD&D Insurance: \$0.026 per \$1,000 of coverage.

Child AD&D Insurance

The Child AD&D Insurance cost per pay period is the same regardless of the number of children covered.

\$10,000 coverage:

\$0.12 if non-exempt (26 pay periods)

\$0.13 if exempt (24 pay periods)

\$20,000 coverage:

\$0.24 if non-exempt (26 pay periods)

\$0.26 if exempt (24 pay periods)

BENEFLEX ANNUAL MAXIMUMS

Dependent Day Care Spending Account

\$5,000 (IRS maximum for all employers, per family)

Health Care Spending Account

\$2,550 (IRS max for all participants)

GROUP LEGAL SERVICES

Hyatt Legal Plan

\$8.65 per pay period if non-exempt (26 pay periods)

\$9.38 per pay period if exempt (24 pay periods)

IDENTITY THEFT PROTECTION RATES

The following rates are **per person** age 18 or over

IDENTITY FORCE UltraSecure

\$4.59 per pay period if non-exempt (26 pay periods)

\$4.98 per pay period if exempt (24 pay periods)

If you elect coverage for yourself and one other person age 18 or over, you can cover all your children under age 18 with no extra cost.

*If you elect coverage for only yourself and no other person age 18 or older, the following rates are **per child** under age 18.*

IDENTITY FORCE for Children

\$1.27 per pay period if non-exempt (26 pay periods)

\$1.38 per pay period if exempt (24 pay periods)

Rochester Institute of Technology

Department of Human Resources
8 Lomb Memorial Drive
Rochester, NY 14623-5604

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2017 Resource Information

For any benefits questions you may have, please contact your benefits representative in the Human Resources Department:

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

Enrollment Information Resources & Contact Information

Name	Voice	TTY	Website
RIT Human Resources	(585) 475-2424		www.rit.edu/benefits
Health Care			
Medical (Excellus BlueCross BlueShield)	(877) 253-4797	(585) 454-2845	www.excellusbcbcs.com/rit
Prescription Drug			
(OptumRx)	(855) 209-1300		www.optumrx.com/myCatamaranRx
(Wegmans)	(800) 934-6267	Call to be transferred to your local store.	www.wegmans.com
Rochester Regional Health Family Medicine at RIT	(585) 922-3100		
Vision Care Plan (VSP)	(800) 877-7195	(800) 428-4833	www.vsp.com
Dental (Excellus BlueCross BlueShield)	(800) 724-1675	(585) 454-2845	www.excellusbcbcs.com/rit
Beneflex (Lifetime Benefit Solutions)	(800) 327-7130		www.lifetimebenefitsolutions.com
Employee Assistance Program (GuidanceResources)	(844) 572-9730	(800) 697-0353	www.guidanceresources.com, org. web ID: RITEAP
Other Insurance			
Life, AD&D, STD, FMLA, and LTD (Prudential)	(877) 908-4778		www.prudential.com/mybenefits
Retirement Program			
Fidelity	(800) 343-0860	(800) 259-9743	http://netbenefits.com/RIT
TIAA (New York City)	(800) 842-2776	(800) 842-2755	www.tiaa.org/RIT
TIAA (Rochester)	(585) 246-4600 (877) 209-3144	(585) 246-4610	www.tiaa.org/RIT
Other Programs			
NYS College Savings Program	(877) 697-2837		www.nysaves.org
U.S. Savings Bonds	(800) 487-2663		www.treasurydirect.gov
Employee Discount Services			
Identity Theft Protection (Identity Force)	(877) 694-3367		www.identityforce.com
Legal Services Plan (Hyatt)	(800) 821-6400	(800) 821-5955	www.legalplans.com, access code: 570005
Auto/Homeowners Insurance (Mercer Voluntary Benefits)	(866) 272-8902		
RARES	(585) 789-0223		www.rares.org
Veterinary Pet Insurance (VPI)	(800) 872-7387 ext. 4937		www.petsvpi.com

The RIT 2017 Benefits Open Enrollment Newsletter is distributed to employees to help explain RIT's Employee Benefits plans, describe features and provide hints on how to better use benefits. Some information contained in this newsletter may not apply to you. This newsletter does not replace the document/contract, unless specifically identified as a change in plan provision. If there is any confusion or conflict regarding plan features, the document/contract will be the final authority. RIT reserves the right to change, modify, discontinue, or terminate benefits at any time for any reason.