

2016 Benefits Enrollment NEWSLETTER

Human Resources ■ Finance & Administration

EMPLOYEE EDITION

October 2015

2015 Key Dates

October 23
Open Enrollment **Begins**

October 27 & 28
Benefits Fair
9:00 a.m. – 3:00 p.m.
(both days) Fireside Lounge,
Student Alumni Union

November 18
Open Enrollment **Ends**

Dear Colleagues:

As you are aware, we work with many different vendors who provide benefits to RIT faculty, staff, retirees, and family members. In order to ensure our benefits costs remain competitive, our practice has been to review one or two of them each year and determine whether the time is right to consider other vendors. In 2015, contracts were up for renewal with two of our major benefits vendors: Excellus BlueCross BlueShield, the third-party administrator for our medical plans, and Express Scripts, the pharmacy benefit manager (PBM) for our prescription drug program. In each of these cases, we conducted a competitive bidding process, and they yielded different results.

Medical—Our current medical plan administrator, Excellus BlueCross BlueShield, provided the most competitive proposal in response to RIT's Request for Proposals (RFP) and, as a result, RIT is extending our contract with Excellus for another three years, 2016-2018.

Prescription Drug—As a result of the RFP that was conducted, we are moving to a different PBM, OptumRx. On page 4, you will find important information about this change. I encourage you to read it carefully so you understand exactly what you can expect to happen, what types of changes to anticipate, and actions you may need to take.

More good news: As a result of our favorable contracting with both our medical and prescription drug administrators, as well as reduced use of medical services, employee contributions for 2016 will not increase; they will remain at the 2015 levels. Please note that the salary thresholds for the cost-sharing levels have increased, so if you had a salary increase that moved you to a higher level, your contributions will be higher than they are in 2015.

An exciting change taking place this fall is the opening of a new medical practice here on the RIT campus: Rochester Regional Family Medicine at RIT. The practice is being run by our alliance partner, Rochester Regional Health, and provides convenient access to primary care services for faculty and staff right on campus. See page 12 for more news about this exciting development.

I encourage you to read this newsletter to learn more about your 2016 benefits, including a new benefit, Identity Theft Protection. I hope to see you at the annual Benefits Fair on October 27 and 28 from 9 a.m. to 3 p.m. in the Fireside Lounge, Student Alumni Union.

Sincerely,



Renee Brownstein
Associate Director, Human Resources

2016 Open Enrollment News

WHO MUST ENROLL?

Your current medical, vision, dental, life, AD&D, LTD, and legal services coverage continues automatically into 2016. 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 2016, 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. A qualified family or employment status change includes:

- **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*).

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. If you are adding 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, 2016 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

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 2015 benefits elections for the benefits listed here will continue into 2016 EXCEPT for Beneflex. Your 2015 Beneflex election DOES NOT CONTINUE in 2016 automatically. If you want to participate in Beneflex for 2016, you MUST enroll.

EVIDENCE OF INSURABILITY

If you elect or increase your Supplemental Life, Spouse Life, and/or Supplemental LTD, you (or your spouse in the case of Spouse Life) will need to complete the Evidence of Insurability (EOI) process for RIT’s insurance company, Prudential.

Prudential will send an email to your RIT email address 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 he/she 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 2016. Please note that you will not receive any other confirmation statement of your elections.

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	Tuesday, November 3	11 a.m. – 1 p.m.	Wallace Library, Room 3650
2	Wednesday, November 11	7:30 – 9 a.m.	Wallace Library, Room 3650
3	Monday, November 16	3 – 5 p.m.	Wallace Library, Room 3650

SPECIAL NOTE TO EMPLOYEES PAID ON THE BI-WEEKLY PAYROLL

Deductions for benefits will not occur in the paycheck for December 31, 2015, for non-exempt (hourly paid) employees. These employees are normally paid every other Friday, and there would have been a regular paycheck issued on Friday, January 1, 2016. However, because this day is

a holiday, the paycheck will be issued on Thursday, December 31, 2015. Since this will be the 27th paycheck of the calendar year, there will be no benefits deduction. Calendar year 2016 will still have 26 payrolls so no other adjustments will need to be made.

2015 Benefits Fair

October 27 & 28

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-CREF)
- Life, AD&D, and Disability Insurance (Prudential)
- EAP Provider (GuidanceResources)
- Identity Theft Protection (Identity Force)
- Legal Services Plan (Hyatt)
- New York's 529 College Savings Program
- Auto/Home Owner's Insurance (Mercer)
- RARES Employee Discount Program
- 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.

Prescription Drug Updates

ANNOUNCING OUR NEW PHARMACY BENEFIT MANAGER—OPTUMRx

Since 2005, RIT has been part of the Preferred University Rx Purchasing Coalition (PURPC), a university group purchasing coalition for prescription drug products and pharmacy benefit management (PBM) services. PURPC delivers value to its member universities by combining the covered membership (approximately 100,000 people) to achieve better pricing, enhanced services, and account management beyond what would be achievable by any institution individually.

As you may know, RIT (through PURPC) has contracted with Express Scripts (formerly Medco before it merged with Express Scripts) for pharmacy benefit management services. PURPC has conducted Requests for Proposal (RFPs) when the contracts have been up for renewal and each time, the result has been that PURPC has renegotiated a new, and less costly, contractual arrangement with Express Scripts.

When PURPC conducted an RFP process this past spring, the results were different. **As a result, RIT and other PURPC institutions will be switching to a new pharmacy benefit manager, OptumRx, as of January 1, 2016.**

We have been working with OptumRx to implement our program and have been very impressed by its attention to detail and willingness and ability to accommodate the needs of the various universities it serves. We are optimistic that this will extend to the experience our prescription drug plan participants will have with OptumRx.

What do I need to know?

Much will remain the same. RIT's plan designs will not change. Your copays for Tier 1 (generics), tier 2 (formulary drugs), and tier 3 (non-formulary drugs) will remain the same (although



some medications may switch tiers; see “Changes in the formulary” on page 5). In addition, you will still have access to a network of participating retail pharmacies, including Wegmans. **The reduced copays for Wegmans Pharmacy will still apply.**

While OptumRx has a few differences in its network of participating retail pharmacies, we have been advised that most RIT plan participants should not feel any impact from this change, as OptumRx's network includes all the large national chain pharmacies as well as many local and community pharmacies. To search for a participating pharmacy, check OptumRx's member website or call its member services telephone number.

Wegmans Pharmacy, RIT's Preferred

Pharmacy, has become very popular with RIT plan participants. Wegmans has been used by RIT plan participants to fill 73% of their retail prescriptions and more than 62% of all prescriptions filled under the plan at both retail and mail-order pharmacies. See the separate article about Wegmans Pharmacy and why you should consider filling your prescriptions there if you are not already doing so.

You will receive a new prescription drug ID card in December, so you will need to let your retail pharmacy know about your new coverage. To protect your privacy, you should destroy your old Express Scripts/Medco ID card after the new PBM arrangement takes effect on January 1, 2016.

2016 PURPC MEMBER INSTITUTIONS

Boston University	Hamilton College	Rochester Institute of Technology	St. Lawrence University
Brown University	Hobart & William Smith Colleges	Skidmore College	Syracuse University
Colgate University	Princeton University	Stevens Institute of Technology	University of Notre Dame
Cornell University			

OptumRx will send letters in November to the home addresses of those who will be impacted by changes. The letters will include information about the drug(s) that are impacted as well as information for you and your physician about actions that need to be taken or available medication alternatives.

There will be some changes, and some may require you and/or your doctor to take action. As with most transitions to new vendors, there will be some changes that will impact some plan participants. RIT has authorized Express Scripts to provide information to OptumRx in order to make the transition for participants as smooth as possible (of course, detailed information was not shared with RIT). With this information, OptumRx will send letters in November to the home address of those who will be impacted by changes. The letters will include information about the drug(s) that are impacted as well as information for you and your physician about actions that need to be taken or available medication alternatives.

Some of the common types of changes that will occur and that will impact some individuals are described below.

Changes in the formulary—A formulary is a list of drugs that have preferred pricing; in RIT’s plan, the formulary medications are “Tier 2” drugs, also referred to as preferred brand name drugs. Each PBM has its own formulary that is created by a committee of independent medical practitioners. If you currently take a medication that is on Express Scripts’ formulary (and for which you are paying a Tier 2 copay), it is possible that that drug is now a Tier 3

drug if it is not on OptumRx’s formulary. Any medication that is Tier 3 will have a therapeutic alternative available on Tier 2. You will be notified if this applies to any of your medications, and you and your doctor can determine whether it makes sense to switch to the Tier 2 alternative. A link to OptumRx’s formulary is on the *Open Enrollment* page of the HR website.

Changes in the excluded drugs

list—In 2014, Express Scripts adopted a list of excluded drugs. Since that time, this has become a standard practice among PBMs, including OptumRx. This practice is designed to address large price increases from pharmaceutical manufacturers. For any drugs that are excluded from coverage, there are other less costly and at least equally effective alternative products available. You will be notified if any of your current medications are on OptumRx’s excluded drug list, which you can find on the *Open Enrollment* page of the HR website.

Mail-order pharmacy—OptumRx has its own mail-order pharmacy. If you are currently using Express Scripts’ mail-order pharmacy to fill prescriptions, you will need to move those by the end of the year since you will not be able to use Express Scripts’ mail-order pharmacy after December 31, 2015. If you prefer to continue the convenience of having your medications delivered by mail, you have two options.

- **You can switch to OptumRx’s mail-order pharmacy.** Active prescriptions with one or more refills remaining with Express Scripts’ mail-order pharmacy will automatically be transferred to OptumRx. However, you must do the following before the refills will be sent to you:
 - On or after January 1, 2016, register and update your profile

- on OptumRx’s website, AND
- Place your refill order while you have at least three weeks of medication left.

There are some circumstances where prescriptions will **not** transfer to OptumRx and will require you to contact your doctor for a new 90-day prescription:

- No refills remain on your current prescription
 - Your medication is classified as a “controlled substance”
 - Your prescription is expired
 - Your prescription is a compound medication
 - Your prescription at the Express Scripts mail-order pharmacy is being held for a future fill date (on or after January 1, 2016).
- **Or, you can choose to use the Wegmans new “free home shipping” option**—see the article on page 7 for more details. If you are already using Wegmans free home shipping, then you do not need to take any action. To switch a prescription from the current Express Scripts mail-order pharmacy to Wegmans, simply ask your physician to provide a new prescription to Wegmans pharmacy, or ask your Wegmans pharmacy to contact your physician. You can make this change at any time; you do not have to wait until the new PBM is in place.

Changes in utilization management programs—Examples of this include prior authorizations, step therapies, and quantity limits. If you have already completed the requirements for one of the utilization management programs that is continuing from Express Scripts, then no

action is required at this time. If this has not occurred, then you and your physician will need to take action. Information will be provided to you in the letter from OptumRx if this applies to you.

New specialty pharmacy—If you currently fill any of your prescriptions through Accredo, which is Express Scripts' specialty pharmacy, then your medications will now be filled through BriovaRx, which is OptumRx's specialty pharmacy. The specialty pharmacy provides counseling, patient care coordination, special shipping, and other resources for patients who take very costly and complex medications. If you receive a letter from OptumRx about BriovaRx, then you need to follow the instructions in the letter, including calling the toll-free number in the letter to enroll immediately. Accredo will be transferring information about your specialty medications to BriovaRx, so you may receive a phone call from

If you have questions about how you may be individually impacted and do not wish to wait until you receive your written notification, you may contact OptumRx at 855-209-1300/V; for deaf and hard-of-hearing people, use a relay service (VRS, Captioned telephones or dial 711) and then provide the OptumRx phone number. During open enrollment, OptumRx's Member Service hours are Monday through Friday 9 a.m.–7 p.m. Eastern time and weekends 9 a.m.–4 p.m. Eastern time.

OptumRx has set up a special website that is available during RIT's open enrollment period, at <http://bit.ly/RITOptumRx>.

IMPORTANT NOTE: This is not the website to use beginning January 1, 2016.

On this special site, you will be able to do things such as find participating pharmacies, review the list of excluded drugs, and review covered medications.

BriovaRx. You will not be able to obtain your medications from Accredo through RIT's plan beginning January 1, 2016.

Note: Two PBMs recently merged—Catamaran and OptumRx. You may see some references to Catamaran in communications from OptumRx while they are still in transition. You may ignore these references; the PBM for RIT's plan is OptumRx.

If you are enrolled in the POS B No Drug plan or thinking about enrolling for 2016, please see the article on page 8, Important Information Regarding the POS B No Drug Plan.

WHAT IS A PHARMACY BENEFIT MANAGER (PBM)?

OptumRx is our new pharmacy benefit manager (PBM) beginning January 1, 2016. What does this mean? The PBM plays two distinct roles:

- Administration of the plan
- Ownership and running of the mail-order pharmacy and the specialty pharmacy

Sometimes we hear from people who are confused by these two roles and what the difference is between them. We hope this information helps clarify the differences.

Administration of the Plan

- **Network of Participating Pharmacies**—OptumRx contracts with a network of participating

retail pharmacies across the country. This includes Wegmans (the preferred pharmacy under the RIT Rx plan) as well as other major national chains such as CVS and Rite Aid. It also includes some independent pharmacies. You can check the participating pharmacies list on OptumRx's website to determine whether your pharmacy is participating—chances are, it is. For more detailed information about Wegmans Pharmacy's relationship with the RIT Rx plan, see the article on page 7.

- **Establishment of the Formulary**—A formulary is a list of preferred brand name drugs. One important

role of a PBM is to decide which drugs are on its formulary. Like many of the major PBMs, OptumRx does this by having an independent Pharmacy and Therapeutics (P&T) Committee composed of independent practicing clinicians from a variety of specialties from all across the country. These medical professionals are not employed by OptumRx. The role of the P&T Committee is to review medications for inclusion in the formulary. This review of each medication is based on the FDA labeling, clinical outcomes, and national treatment guidelines.

- **Claims Processing and Payment**—When you fill your prescription at

a participating pharmacy like Rite Aid, for example, or at Wegmans, the pharmacy technician or pharmacist enters your participant identification number into the OptumRx online system. This brings up the RIT Rx plan design that applies to you. It tells the pharmacy how much you need to pay, and how much the plan will pay to the pharmacy. It also alerts the pharmacy if there are any issues needing to be resolved—an expired prescription, a potential drug-to-drug interaction due to another medication you have filled, a requirement that prior authorization is needed before the plan will pay for the medication, etc. The pharmacy collects your payment and then the PBM bills RIT’s self-funded Rx plan

for the difference. The PBM pays the pharmacy the amount that is due over what you already paid.

If you fill your prescription at a non-participating pharmacy, you will need to send the receipt with a completed claim form (available on the HR website) to the PBM.

Mail-order pharmacy and specialty pharmacy

Similar to our current PBM, OptumRx owns and manages its own mail-order pharmacy. If you fill your 90-day maintenance prescriptions at their mail-order pharmacy, the PBM is really performing both roles at the same time. They are both the claims processor/payer and the owner of the pharmacy. OptumRx’s mail-order pharmacy works

similarly to the current PBM’s mail-order pharmacy.

See page 5 for instructions on ordering from the OptumRx mail-order pharmacy.

OptumRx also has a specialty pharmacy, BriovaRx. BriovaRx is a pharmacy for patients who take medications classified as specialty medications, which are typically very costly and complex for treatment of serious conditions like rheumatoid arthritis, multiple sclerosis, and certain cancers. BriovaRx provides patient counseling and coordination of medication delivery, as well as other resources. If you currently have medications dispensed by Accredo, Express Scripts’ specialty pharmacy, you will be notified by letter from OptumRx about transferring to BriovaRx.

WEGMANS—RIT’S PREFERRED PHARMACY

Good news! We have renewed our agreement with Wegmans to continue their Preferred Pharmacy status under RIT’s prescription drug plan. Wegmans has agreed to provide comparable pricing to the new OptumRx mail-order pharmacy, making Wegmans an attractive local alternative to mail order. This is a win-win for you (if you like having a local retail pharmacy choice with preferred copays) and for RIT.

The 30-day copays at Wegmans will continue to be lower compared to other retail pharmacies. In addition, it will continue to be the only retail pharmacy allowed to fill 90-day prescriptions under RIT’s plan. Copays for 90-day prescriptions at Wegmans will continue to match the mail-order pharmacy copays. Copays for 2016 will remain the same as in 2015 and are shown in the chart on page 8.

If you prefer the convenience of having your prescriptions mailed to your home rather than making a stop at the Wegmans pharmacy, you could take advantage of

Wegmans “free home shipping” option. This is another option in addition to the OptumRx mail-order pharmacy, and completely your personal choice. For more information about this option, visit the Wegmans website, ask your Wegmans pharmacist, or contact Wegmans directly.

The Wegmans Pharmacy website offers you flexibility to order, monitor, and receive prescriptions when and where you want them for you and your family. You can order refills, check to see if your prescription is ready, place an order to have your prescription mailed to you, set up Auto-Refill, and print your prescription purchase summary.

If you have a prescription currently being filled at a different retail pharmacy or at the Express Scripts mail-order pharmacy, and you wish to switch it to Wegmans, you have two options:

- If you prefer to pick up your prescription at the Wegmans store at which you shop, stop in or call

the store, and let the pharmacy representative know your patient information and prescriber (e.g., physician) name. Wegmans will contact your prescriber and handle the transfer.

- If you prefer to use Wegmans free home-shipping option, call 1-800-934-4797, and a support center representative will assist you by setting up your account and contacting your prescriber about obtaining new prescriptions.

Our Preferred Pharmacy arrangement with Wegmans has also brought us health care programming such as the high blood pressure screening and counseling that is available on campus by a Wegmans pharmacist. To learn more about this program and others that may become available in the future, check out the *Better Me* website at www.rit.edu/betterme or contact your *Better Me* Health Fitness Specialist.

Prescription Drug Updates *continued*

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 \$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)

IMPORTANT INFORMATION REGARDING THE POS B NO DRUG PLAN

We want to share information with those enrolled in the POS B No Drug plan as well as those who are thinking about enrolling for 2016. The days when the majority of prescription drugs were relatively affordable are gone, so it is important to consider these potential costs when evaluating medical plan choices for 2016.

RIT has offered a medical option with no drug coverage for many years, with its origin in one of the community HMOs we used to offer. Years ago, the cost of prescription drugs was relatively low. Some people who did not use prescription drugs on an ongoing basis preferred to be without prescription drug coverage because they could save money on payroll contributions. They assumed that if a member of their family needed a prescription drug during the year, it would likely cost them less than it would to carry the prescription drug coverage. For many people, this has worked well.

However, the cost of prescription drugs has increased dramatically. For a

number of years, it has been the fastest growing component of health care cost, and individual medications are becoming significantly more expensive as new types of drugs are discovered.

“Specialty medications” is a category that has emerged in the last several years and is a large factor in the overall increase in drug cost. Specialty drugs treat complex conditions such as cancer and multiple sclerosis. These medications typically require special handling, and are often (but not always) injectable. Often they are created by biologic rather than chemical processes, and are produced in smaller quantities than the so-called “blockbuster drugs” of the past. This means they are significantly more expensive than most of the older drugs. In 2014, there were a total of 41 new drugs approved by the FDA, which is a record number of approvals by the FDA in the last 15 years. Of the 41 approved drugs, 27 (66%) were specialty drugs. About 50% of all funds for research and development of

new drugs is being focused on specialty drugs. The implications are that drugs will be increasingly expensive.

While there are many more generic drugs available today at a low cost, consider these statistics:

Prescription drugs are expensive

Based on RIT plan data for 2014:

- The average brand name prescription price was \$255 for a 30-day supply
- Specialty drugs—the drugs most commonly seen in research and development pipelines—account for less than 1% of prescriptions but 29% of the cost
- Specialty drugs cost on average more than \$4,700 for a 30-day supply; some cost significantly more. For example, a drug to treat Hepatitis C costs nearly \$100,000 for a 12-week course of treatment!

We hope you will consider whether you can afford to be without prescription drug coverage.

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.



INCREASE IN MEDICAL OUT-OF-POCKET MAXIMUMS

As required under the Affordable Care Act (ACA), RIT added out-of-pocket maximums to the medical and prescription drug coverage. The federal government generally increases these amounts annually and will do so for 2016. When this occurs, RIT will increase the medical and/or Rx out-of-pocket maximums. Therefore, the 2016 amounts are shown in this chart.

As a reminder, these maximums provide good protection for plan participants who have high out-of-pocket medical/Rx expenses, since it limits the total amount you will have to pay during the plan year.

Plan	Network	2016 Medical Out-of-Pocket Maximum (single/family)	2016 Rx Out-of-Pocket Maximum (single/family)
POS A	In-Network	\$4,250 / \$8,500	\$1,500 / \$3,000
	Out-of-Network	\$6,250 / \$12,500	Not Applicable
POS B	In-Network	\$5,250 / \$10,500	\$1,500 / \$3,000
	Out-of-Network	\$7,750 / \$15,500	Not Applicable
POS D	In-Network	\$5,250 / \$10,500	\$1,600 / \$3,200
	Out-of-Network	\$9,250 / \$18,500	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.

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. If you or a family member (age 18 or older) wish to designate another individual to receive information related to your health care coverage and protected health

information, you should complete an authorization.

For Excellus, you will find the information in the Manage Your Privacy and Confidentiality link. For OptumRx, go to its website after January 1, 2016 to complete the authorization. Check with your health care provider about what they need.

GREAT FEEDBACK ABOUT RIT'S NEW EAP PROVIDER

As you may remember, RIT introduced a new Employee Assistance Program (EAP) provider in January—ComPsych® GuidanceResources. We have had great feedback from employees about the

benefits of this program. In addition to the free counseling services they provide, you can also get help with research and referrals for child care, elder care, education, and more. In addition, you

have available unlimited telephonic consultation and information for legal and financial matters. For more details, check out the summary on the RIT benefits website.

Important Health Opportunities This Fall

During November, on the dates indicated in the schedule on page 11, RIT will host wellness events that will include:

- Wellness screenings (Know Your Numbers) that earn you a \$100 Wellness Payment!
- Blood pressure screenings by Wegmans



WELLNESS SCREENINGS

Once again this fall, RIT will host wellness screenings on campus from Tuesday, November 10 – Thursday, November 19. Last year, more than 1,200 faculty and staff participated in the screening and earned a \$100 wellness payment. Our goal is to exceed last year's level by having even more employees take this important step toward improved health and well-being.

The wellness screening includes a brief health questionnaire, blood draw, and blood pressure check. Please remember that the screening requires a 12-hour fast. The process is a convenient way for you to “know your numbers.” Results include your

- Blood pressure
- Cholesterol and triglycerides
- Blood glucose

Medical personnel from Interactive Health (an independent health and wellness company partnered with Excellus BlueCross BlueShield) will conduct the voluntary, free, and confidential screenings. You are eligible for this program if you are a regular

full-time or regular extended part-time RIT employee; you do not need to be participating in RIT's medical plan.

To participate in the wellness screening:

- Make an appointment. Call 1-866-270-5441 or go to www.excellusbcbcs.com/blue4u. **Walk-in participants are welcome; however, employees with scheduled appointments will be given priority.** First-time website users must **register** using the sponsor code **XGFHL**.

If it is not convenient for you to participate in the screenings on campus, the “Test at a Lab” option is available through December. This option lets you go to any Lab Corp location affiliated with Interactive Health to have your blood drawn. For more information about participating labs, call member services at 1-866-270-5441 or go to www.excellusbcbcs.com/blue4u. And don't forget to fast for 12 hours prior to your appointment and to bring your medical plan ID card.

- Complete the medical questionnaire

either online when you schedule your appointment or on paper at your screening.

Within 48 hours you'll receive your confidential, personalized results of the health evaluation online. Additionally, a comprehensive printed report that explains your numbers, proposes a health goal, and offers personalized recommendations will be sent to you at your home address. At your request, the report can also be sent to your personal physician.

In addition to the great resources and coaching opportunities available on campus through the *Better Me* program, Interactive Health provides a variety of tools, online resources, and one-on-one telephonic coaching to help you reach and achieve your personal health goals.

It's Confidential

Please be assured that this is a confidential process. RIT will not receive any employee's specific/identified information. RIT will receive aggregate reports that summarize the health status of the entire group of people who participate in the



screenings. These aggregate reports will allow us to design wellness programming and offer resources to address the health needs of our population.

Quick facts from the 2014 screening:

- 1,267 employees participated
- 78% of participants were considered low risk
- Average of three days of exercise each week
- Average BMI: 28 (>25 is considered overweight; >30 obese)
- 205 participants discovered they had metabolic syndrome
- Repeat participants showed significant improvement in their blood pressure, cholesterol, and glucose
- More than 40% of participants are actively taking steps to improve their health

Better Me continues to offer a robust menu of programs and services to assist faculty and staff with their personal wellness goals. RIT’s *Better Me* team of Health Fitness Specialists provides wellness coaching and guides employees to the appropriate resources on and off campus to help participants improve their health status. Through the Wegmans Blood Pressure Program, a Wegmans pharmacist offers convenient onsite coaching to help employees get control of their condition. Participants have experienced significant improvement in their numbers leading to reduced additional risk factors. *Better Me* has enhanced the weight management opportunities on campus with the addition of *Simple Steps*, an eight-week class facilitated by a registered dietitian. Look for more innovative programming from *Better Me* as we promote wellness engagement through a network of health kiosks and wearable technology to improve the employee experience.



EARN A \$100 WELLNESS PAYMENT!

To encourage you to participate in the wellness screening, RIT will once again provide a \$100 payment to every eligible employee who participates, even if you received a payment last year. This taxable payment will be included in your paycheck approximately two weeks after your screening. This is an investment RIT is willing to make in the health of our employees.

What does it mean to know your numbers?

One of the key goals of the wellness screening is to help you “know your numbers.” Your “numbers” refer to the fundamental measures of your well-being, which are cholesterol, blood pressure, glucose, and triglycerides. 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.

Wellness Screening Schedule (November 10 – November 13)

Date	Time	Locations
11/10/15	7:00 a.m.–12:00 p.m.	Global Village 2290
11/11/15	7:30 a.m.–12:00 p.m.	SAU 1829
11/12/15	7:00 a.m.–12:00 p.m.	Student Development Center 55-1300
11/13/15	7:30 a.m.–12:00 p.m.	Campus Center 2610/2650

Wellness Screening Schedule (November 16 – November 19)

Date	Time	Locations
11/16/15	7:00 a.m.–12:00 p.m.	FMS 99-1260
11/17/15	7:30 a.m.–12:00 p.m.	Fireside Lounge
11/18/15	7:30 a.m.–12:00 p.m.	Fireside Lounge
11/19/15	7:30 a.m.–12:00 p.m.	Fireside Lounge

ROCHESTER REGIONAL HEALTH

As you may have seen on billboards or publications, Rochester Regional Health System has changed its logo and slightly altered the name by eliminating the word “system.” The organization is now called Rochester Regional Health (RRH). RIT continues its alliance with RRH and continues to have lower copays under the

POS medical plans for certain services; we call this the **RRH Copay Option**. For more details on the RRH Copay Option, refer to the *Medical Benefits Comparison Book* on the benefits website.

RRH has advised us that it is in the process of completing mergers with Clifton Springs Hospital and United

Memorial Hospital in Batavia. The providers and facilities affiliated with these systems will become part of the RRH network. Check the list of participating RRH providers on the HR website to determine whether your provider is part of the RRH network. The list will be kept up to date by RRH as changes occur.

NEW MEDICAL PRACTICE ON RIT'S CAMPUS

We are excited to welcome Rochester Regional Family Medicine at RIT to campus!

This new state-of-the-art primary care practice is right on RIT's campus, making it convenient for faculty and staff to obtain primary care medical services. The practice is open to RIT faculty, staff, and their family members (including children), and retirees, as well as the public. A laboratory draw station is located adjacent to the practice, providing a convenient place to have your blood drawn.

The practice is housed in the new Clinical Health Sciences Center located at the north end of Louise Slaughter Hall. The hours of operation are Monday–Friday, 8 a.m.–5 p.m. Initially, it will be staffed by a full-time physician, Dr. Eric Wilcox, a nurse, a physician's assistant, and an access associate. As the practice grows, it is expected that the staffing will also increase.

And more great news: **If you participate in RIT's employee health care plans, you will pay only a \$10 copay per office visit at the practice.** If you have your health insurance outside RIT, then you will pay your plan's usual office visit charge for a Rochester Regional Health provider.

You can choose to remain with your current primary care physician (PCP)



if you wish, and still have access to the practice for care, or you can designate Dr. Wilcox as your PCP. For same-day care for minor illnesses, you can call for an appointment or walk in. If you walk in, you may have to wait longer to be seen. For non-acute care, you need to make an appointment. RIT patients, both employees and their family members, will be seen on a priority basis. The practice will make reasonable efforts to ensure that any RIT patient who requests an appointment will be offered one within two business days.

Access services will be available for deaf and hard-of-hearing individuals, primarily through Video Remote Interpreting (VRI).

RIT students will continue to use the Student Health Center, Student Counseling and Psychological Services, and Student Wellness for their physical and mental health care needs.

For more details, including a list of available services and contact information for the practice, refer to the link on the benefits website in the Keeping Healthy section. We have also posted a series of Frequently Asked Questions (FAQs). The FAQs will be updated as people ask new questions, so be sure to check back if you have questions. If you have questions about the practice that are not covered in the FAQs, call the practice at 585-922-3100.

NEW FEDERAL REPORTING REQUIREMENT

You need to take action if you cover family members under your medical coverage.

As you may remember from last year's Open Enrollment newsletter, 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. RIT will send the IRS-required form no later than January 31, 2016, to employees who had coverage at any time in 2015. This information will be necessary to complete your 2015 federal tax return. RIT will also transmit this required information to the federal government.

One of the required data items is the

name and Social Security Number (SSN) of each covered family member. RIT has started collecting SSNs for covered family members. If you cover family members in 2015 or will in 2016, please complete the following process in Oracle Employee Self-Service to enter the SSN (or verify the SSN for those we have on file) for your covered family members. Please be assured that this information will be safeguarded with the same level of security protection we currently provide for all employee confidential data in Oracle.

1. Log in to Employee Self-Service at <http://myinfo.rit.edu>
2. Click on RIT Employee Self-Service, then click on *My Personal Information and Contacts*

3. Scroll down to *Dependents and Contacts*
4. Select the dependent you want to enter or verify, and click on *Update*
5. Scroll down to *Additional Dependent and Contact Information*
6. Enter the SSN (or correct an incorrect SSN)
7. Click *Next*
8. Verify the information on the next screen, then click *Submit*

Important Information: *If your covered family member is or has been an RIT employee (regular employee, adjunct, student worker), you will not be able to update the SSN. If you believe the SSN is incorrect or you are unable to add it, please contact your benefits representative.*

RIT'S BENEFLEX PLAN—A GREAT WAY TO SAVE ON TAXES

You need to enroll in Beneflex annually; your prior year's election does not carry over.

Under RIT's Beneflex Plan, you can use tax-free money for eligible health care and/or dependent day care expenses. These tax-free amounts mean you pay less in taxes, leaving you with more money to spend (or save).

There are two types of accounts: the Health Care Spending Account (HCSA), with a maximum election of \$2,500 per year per family and the Dependent Day Care Spending Account (DCSA), with a maximum of \$5,000 per year per employee. Under the HCSA, you can use your Beneflex funds to pay your out-of-pocket medical, dental, and vision care expenses. Under the DCSA, you can pay for eligible dependent day care expenses, such as day care for your dependent children.

To use Beneflex, estimate how much your out-of-pocket costs will be for the upcoming calendar year, and elect that amount (up to the IRS limits) during the open enrollment period (separate for health care and dependent day care expenses). This annual amount will be divided by the number of pay periods for the year. The pay period amount will be deducted before taxes are calculated on your pay. This tax-free deducted amount is placed in your Health Care Account and/or Dependent Day Care Account and can be used to pay eligible health care and dependent day care expenses. To learn more about the plan, review the Summary Plan Description found on the benefits website.

RIT's Beneflex Plan is administered by Lifetime Benefit Solutions (LBS). You may use the Participant website to view your account, file claims, review payment and contribution history, elect direct deposit, access Plan forms, view

important notifications, access related links, and more.

Go to www.lifetimebenefitsolutions.com, click on *Participants*, and then on *Reimbursement Accounts*. You will find helpful information, including a calculator to help you estimate your annual amount. If you are a 2015 Beneflex participant, you can log into your account by clicking the Login button. If you have never logged in before, click on Login Directions to your Reimbursement Account.

LBS now also has a mobile app so you can access your account anytime, anywhere. You can easily check your balances and manage your account on the go with the new apps for the iPhone and iPod touch, and Android mobile devices. Your information is secure—LBS prevents unauthorized access by utilizing 128-bit SSL on all mobile transmissions. No sensitive account information is ever stored on your phone.

2016 Other Benefits News

NEW IDENTITY THEFT PROTECTION BENEFIT

Most of us are careful to insure our homes, cars, and businesses against unexpected disaster. However, the way we live today requires additional vigilance over our personal information. Online and off, it's critical to have the best protection for your personal identity, privacy, and credit.

According to Identity Force, identity theft statistics are astounding: approximately 15 million U.S. residents have their identities stolen each year, with financial losses totaling upward of \$50 billion. This means that approximately one of every four adults has his or her identity stolen, resulting in losses of about \$3,500 in each instance. The damage can be devastating and the fallout hard to contain. Some of the ways your personal information can be obtained may surprise you. Everyday transactions such as credit card purchases or use of an ATM are opportunities for theft. Even your mail, unsolicited phone calls, or writing your social security number on a check can leave you vulnerable.

As many of you are aware, Excellus BlueCross BlueShield learned in August that cyber attackers had executed a sophisticated attack to gain unauthorized access to its Information Technology (IT) systems. Excellus is continuing to do its own investigation, working with the FBI. Those potentially impacted are eligible for two years of free credit monitoring and identity theft protection services through a company called Kroll. Visit the Excellus website at www.excellusfacts.com for details and to sign up for the coverage if you believe you may have been impacted. Coincidentally, prior to the Excellus announcement, RIT had completed a Request for Proposal (RFP) process for a new voluntary benefit—identity theft protection—and had chosen the vendor, Identity Force, for this new offering.

After a careful review of what the new benefit provides compared to the free coverage through the Excellus offering with Kroll, we determined that we would still introduce this new voluntary benefit for 2016. We made this decision for these reasons:

1. There are some employees who are not impacted by the Excellus breach (e.g., new employees who just moved to the Rochester area, employees who have never had any coverage with Excellus or participated in Beneflex, administered by Lifetime Benefit Solutions).
2. The coverage with Identity Force has some additional services/benefits not offered with the Excellus coverage through Kroll, so the RIT coverage could supplement the free Excellus coverage for those enrolled in the free program.

Who is Identity Force?

Identity Force is a leading provider of proactive identity, privacy, and credit protection for individuals, businesses, and government agencies and has had an A+ rating from the Better Business Bureau for many years. For more than 35 years, they have consistently delivered highly rated personal security solutions.

What does it cost?

Since RIT is offering this program as a voluntary employee benefit, there is a group discount off the amount you would pay if you purchased the coverage directly from them. In addition, you have the advantage of payroll deduction with RIT. The program RIT is offering is called UltraSecure, and it costs \$9.95 per month per person age 18 or older. If you elect to cover yourself and one

other person age 18 or older, you will be eligible for the free ChildWatch protection for all your children under age 18. If you are not covering anyone else age 18 or older, you can still have the ChildWatch protection but it would cost \$2.75 per month per child. See the more detailed description on the HR website for information about ChildWatch.

What is the coverage?

The coverage from Identity Force is very comprehensive. There are three main categories; some of the services are as follows. For a more detailed description, refer to the chart on the Open Enrollment website.

1. **Prevention**—fraud monitoring online protection tools
2. **Detection**—identity monitoring, change of address monitoring, medical ID fraud protection, and junk mail opt-out
3. **Restoration**—identity restoration specialists who complete the paperwork and make calls on your behalf, \$1 million identity theft insurance to reimburse you for eligible out-of-pocket costs (e.g., attorney fees)

How do I enroll?

You enroll online using Employee Self-Service like all the other benefits you are considering during the enrollment period. You can cover your spouse/domestic partner and children up to the age of 26. For anyone age 18 or over, you will need to provide the person's email address. You would add this on the Beneficiary and Contact screen in Employee Self-Service. On January 1, 2016, Identity Force will send an email

to your RIT email address so you can register and begin using this benefit. You can change this email address to your personal email address. They will also send an email to anyone age 18 whom you enroll and for whom you provide an

email address. Each individual will have his or her own confidential “account” with Identity Force. If you have the ChildWatch program, you will register the child’s information.

A representative from Identity Force

will be at the Benefits Fair, so we encourage you to stop by to learn more about this program.

Specific questions about how the Identity Force protection works should be directed to Identity Force.

RIT EMPLOYEES ELIGIBLE FOR ROCHESTER BUSINESS ALLIANCE (RBA) BENEFITS AND SERVICES

Did you know that employees of RBA member organizations can enjoy all the benefits and services that come along with a Rochester Business Alliance membership? Since RIT is a partner member, you are eligible to attend RBA

networking events and training programs, take advantage of member discounts, and much more. You can email them at rballiance@rballiance.com to sign up for their weekly News and Events newsletter to stay informed of the RBA benefits

available to you. Check out the website at www.rochesterbusinessalliance.com for more details.

Note: Beginning in January, the RBA will change its name to the Greater Rochester Chamber of Commerce.

RIT RETIREMENT SAVINGS PLAN—NEW ROTH 403(B) FEATURE

We are pleased to announce a new retirement savings feature. Starting December 1, 2015, RIT will begin offering a Roth contribution option within the RIT Retirement Savings Plan.

With the addition of the Roth feature, you will have another choice in saving for your retirement. Unlike the traditional pre-tax 403(b) contribution, the Roth 403(b) contribution is made on an after-tax basis. Under current IRS rules, your earnings on the Roth 403(b) contributions grow tax-free and you would not pay any taxes or penalties on qualified distributions (see the sidebar on page 16 for details on qualified distributions).

You will have the following contribution options:

1. continue to contribute only a pre-tax contribution;
2. change to contribute only an after-tax Roth contribution; or
3. contribute some on a pre-tax basis and some on an after-tax Roth basis.

You can change your election at any time. The income rule that applies to Roth

IRAs (Individual Retirement Accounts) does not apply to the Roth 403(b) feature; a participant can contribute to the Roth 403(b), regardless of income. However, it is important to note that there is not a separate IRS maximum contribution amount for the Roth 403(b). The IRS maximum contribution to RIT’s plan is a combined total of the traditional pre-tax contributions *plus* the after-tax Roth contributions. In 2015, the contribution limits are \$18,000 for those under age 50 and \$24,000 for those age 50 or older.

Note: You cannot convert your existing 403(b) plan account to a Roth 403(b) account.

Who might benefit from a Roth 403(b)?

- Employees who have a longer retirement horizon and more time to accumulate tax-free earnings
- Highly compensated individuals who aren’t eligible for Roth IRAs, but who want a pool of tax-free money to draw on in retirement
- Employees who want to leave tax-free money to their heirs

The following information was provided to RIT by Fidelity Investments. It is for informational purposes only and is not intended to be legal or tax advice. If you are interested in the Roth 403(b) option within the RIT Retirement Savings Plan, you are encouraged to consult with a tax, legal, or financial adviser about the appropriateness of this option for you and your retirement savings plan.

Is the Roth 403(b) right for you? Four questions to ask yourself.

Adding the Roth 403(b) feature to RIT’s plan combines the current benefits of saving on a pre-tax basis with the new advantage of avoiding taxes when you withdraw the Roth funds at retirement. If you answer yes to some or all of these questions, the Roth 403(b) might be right for you.

1. **Do I expect to be in a higher marginal tax rate in retirement than I will be during my working years?** This is a question that nobody can answer with certainty. Marginal income tax rates have

declined over the last two decades. If tax rates were to continue to decline, a traditional pre-tax 403(b) might be the better option. The same is true for individuals who expect their marginal tax rate to be lower in retirement as the result of a lower income.

Generally:

- If tax rates stay the same, a traditional pre-tax or Roth 403(b) will likely yield the same nest egg after taxes.
- If tax rates rise, paying taxes now through a Roth 403(b) contribution will likely yield a higher after-tax retirement benefit than a traditional pre-tax 403(b).
- If tax rates decrease, deferring taxes now in a traditional pre-tax 403(b) will likely benefit you more at retirement.

2. Can I afford to maximize my contributions and save up to the IRS limit?

If you can afford it, making maximum contributions to a Roth 403(b) may be a good option. Since earnings may be tax-free, a qualified Roth 403(b) distribution could provide more cash upon retirement than would an equivalent traditional pre-tax 403(b) distribution.

3. Do I want to leave tax-free money to my heirs?

Your beneficiaries may be able to receive your Roth account tax-free if you die. Additionally, you can roll Roth 403(b) funds into a Roth IRA, potentially delaying minimum

required distributions from those amounts during your lifetime.

- ## 4. Do I make too much money today to invest in a Roth IRA?
- Unlike Roth IRAs, there are no maximum income limits for Roth 403(b) contributions. Even if your income is too high to qualify for a Roth IRA, you can make Roth 403(b) contributions.

Things to remember

- Because Roth contributions are under the same IRS limits as pre-tax contributions to the plan, each dollar of a Roth contribution reduces the amount that can be contributed pre-tax (and vice versa).
- Your take-home pay will be less than it would be if you had made an equivalent traditional pre-tax 403(b) contribution. This is because income taxes must be withheld on after-tax Roth 403(b) contributions.

How to Elect a Roth 403(b) Contribution

Since Fidelity is the Master Administrator for the RIT Retirement Savings Plan, you will make your election on the Fidelity website, even if you contribute to TIAA-CREF.

1. Log in at www.fidelity.com/atwork. You can set up a login if you do not have one by clicking on *Register Now* on the left side of the page and follow the prompts.
2. Once logged in, click on the drop

What is a qualified Roth 403(b) distribution?

A qualified distribution is generally one that is made five tax years after your first Roth 403(b) contribution to the plan and is made

- on or after the date you attain age 59½
- after your death, or
- if you are disabled.

A qualified distribution from a Roth 403(b) is not included in your gross income; therefore, the earnings on these contributions are never taxed as long as you take qualified distributions from the plan.

down arrow at the right next to *Quick Links*.

3. Then choose Contribution Amount. You will be able to designate the percentage you want to contribute on a pre-tax basis and on an after-tax Roth basis.

If you prefer, you can call Fidelity at 1-800-343-0860/V and 1-800-259-9734/TTY.

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-CREF, call 1-800-842-2776/TTY and 1-800-842-2755/TTY.

AUDIOLOGICAL SERVICES FOR RIT EMPLOYEES AND FAMILY MEMBERS

Complete audiological services are offered free of charge to all current RIT employees and students at the audiology

clinic within the Communication Studies and Services (CSS) Department at NTID, located on the third floor of the Lyndon

Baines Johnson Building (LBJ, #60). Services include comprehensive hearing tests; selection, fitting, adjustment, and

troubleshooting of hearing aids and other assistive listening technology; and cochlear implant mapping and troubleshooting. Hearing aids are available for purchase at competitive

prices. In addition, you can purchase 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 Hearing Aid Shop at 585-475-6473, hearing@ntid.rit.edu, or stop by LBJ-3130.

NEW TOBACCO POLICY

In August, RIT implemented a new tobacco policy that restricts the use of all tobacco products and electronic vaping devices to designated areas for students, faculty, staff, and visitors. With this change, members of the RIT community will experience a healthier campus with less exposure to second-hand smoke and the associated health risks.

Please remember that compliance with the new policy is a community effort. If you see someone on campus using a tobacco product, approach the person respectfully and treat as if he or she is a first-time visitor to campus without any awareness of the tobacco restrictions.

If you or anyone you know is interested in quitting the use of tobacco, RIT provides a variety

of cessation resources for employees through *Better Me* or *Excellus*.

Better Me

Better Me offers the American Cancer Society Freshstart tobacco cessation program for free. RIT's team of Health Fitness Specialists are all certified providers of the Freshstart program, which includes:

- Motivational intervention activities
- Practical counseling (problem-solving skills)
- Social support
- Education about medication and approaches to quitting

For more information from *Better Me*, contact Sue Grace, smfpsn@rit.edu or 475-7386/V.

Excellus

Excellus offers eligible members the Quit for Life program to help individuals quit using tobacco products for good. The FREE award-winning program includes:

Reminder: For those over the age of 18, RIT's prescription drug plan **covers in full** all smoking cessation medications, including prescription products as well as over-the-counter nicotine replacement products (e.g., nicotine patch, gum, lozenges) for a quantity duration limit of a 180-day supply within a 365-day period, provided there is a written prescription from a physician. For those covered by POS B No Drug, your coverage for these items is under your medical plan.

- One-on-one counseling
- Free nicotine replacement products (patch, lozenges, or gum)
- Interactive discussion forums available 24/7
- Easy-to-use Quit Guides for additional support

For more information from Excellus, call 1-800-442-8904/V.

CONVENIENT PERSONAL COMPUTER REPAIR SERVICES NOW AVAILABLE AT THE RIT DIGITAL DEN

The RIT Digital Den, RIT's computer sales retail store, now operates a personal computer repair service for faculty, staff, and retirees. They offer two different service plans as well as a single-incident purchase option.

The computer drop-off location is conveniently located at the RIT Digital Den, located on the 2nd floor of Barnes & Noble, 100 Park Point Drive.

You can also meet directly with a technician who is trained to answer your

technical questions. Appointments are recommended but not required.

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.

2016 Benefits Contribution Rates

MEDICAL, VISION & DENTAL RATES

PLAN	LEVEL OF COVERAGE	Per Pay Period Employee Contribution			
		FULL-TIME SALARY LEVEL 1* Salary < \$41,000		FULL-TIME SALARY LEVEL 2* Salary = \$41,000-86,999	
		EXEMPT (24 Deductions)	NON-EXEMPT (26 Deductions)	EXEMPT (24 Deductions)	NON-EXEMPT (26 Deductions)
Blue Point2 POS A	• Individual	\$ 52.87	\$ 48.81	\$ 76.84	\$ 70.92
	• 2 Person	\$125.99	\$116.30	\$167.21	\$154.35
	• Family	\$172.41	\$159.15	\$235.46	\$217.34
	• One Parent Family	\$145.32	\$134.14	\$194.66	\$179.69
Blue Point2 POS B	• Individual	\$ 45.40	\$ 41.91	\$ 66.95	\$ 61.80
	• 2 Person	\$105.55	\$ 97.43	\$143.82	\$132.75
	• Family	\$153.95	\$142.11	\$208.26	\$192.24
	• One Parent Family	\$114.52	\$105.71	\$150.94	\$139.33
Blue Point2 POS B No Drug	• Individual	\$ 2.60	\$ 2.40	\$ 16.54	\$ 15.27
	• 2 Person	\$ 26.37	\$ 24.34	\$ 39.41	\$ 36.38
	• Family	\$ 57.48	\$ 53.06	\$ 79.15	\$ 73.06
	• One Parent Family	\$ 28.18	\$ 26.01	\$ 44.99	\$ 41.53
Blue Point2 POS D	• Individual	\$ 2.92	\$ 2.70	\$ 19.14	\$ 17.67
	• 2 Person	\$ 32.04	\$ 29.57	\$ 45.23	\$ 41.75
	• Family	\$ 63.00	\$ 58.16	\$ 84.64	\$ 78.13
	• One Parent Family	\$ 34.38	\$ 31.74	\$ 51.27	\$ 47.32
Vision Care Plan	• Individual	\$ 5.01	\$ 4.62	\$ 5.01	\$ 4.62
	• 2 Person	\$ 10.01	\$ 9.24	\$ 10.01	\$ 9.24
	• Family	\$ 16.11	\$ 14.87	\$ 16.11	\$ 14.87
Dental Plan	• Individual	\$ 4.45	\$ 4.10	\$ 4.45	\$ 4.10
	• 2 Person	\$ 10.40	\$ 9.60	\$ 10.40	\$ 9.60
	• Family	\$ 15.82	\$ 14.60	\$ 15.82	\$ 14.60

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.

\$5,000 coverage:

\$0.39 if non-exempt
(26 pay periods)

\$0.42 if exempt
(24 pay periods)

\$10,000 coverage:

\$0.78 if non-exempt
(26 pay periods)

\$0.85 if exempt
(24 pay periods)

Monthly Rate per \$1,000 of Coverage

AGE AS OF 1/1/16	NON-SMOKER	SMOKER
29 and under	\$0.045	\$0.085
30-34	\$0.055	\$0.135
35-39	\$0.085	\$0.210
40-44	\$0.11	\$0.275
45-49	\$0.18	\$0.45
50-54	\$0.305	\$0.73
55-59	\$0.47	\$1.01
60-64	\$0.63	\$1.24
65-69	\$1.22	\$2.19
70-74	\$2.27	\$3.63
75 and over	\$4.25	\$5.86

BENEFLEX ANNUAL MAXIMUMS

Dependent Day Care Spending Account

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

Health Care Spending Account

\$2,500 (IRS maximum for all participants)

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 = \$87,000-129,999		FULL-TIME SALARY LEVEL 4* Salary => \$130,000		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)
\$ 88.58	\$ 81.77	\$ 99.76	\$ 92.08	\$125.09	\$115.47
\$186.32	\$171.99	\$206.84	\$190.93	\$275.74	\$254.53
\$259.02	\$239.10	\$284.57	\$262.68	\$351.39	\$324.36
\$216.38	\$199.74	\$239.40	\$220.99	\$303.52	\$280.17
\$ 77.97	\$ 71.97	\$ 88.48	\$ 81.67	\$116.01	\$107.08
\$161.08	\$148.69	\$179.92	\$166.08	\$254.31	\$234.75
\$229.65	\$211.98	\$253.25	\$233.77	\$326.54	\$301.42
\$167.23	\$154.37	\$186.75	\$172.38	\$266.49	\$245.99
\$ 24.07	\$ 22.22	\$ 31.09	\$ 28.70	\$ 64.49	\$ 59.53
\$ 49.36	\$ 45.56	\$ 60.92	\$ 56.24	\$147.59	\$136.23
\$ 94.53	\$ 87.26	\$109.27	\$100.86	\$194.82	\$179.83
\$ 55.15	\$ 50.90	\$ 67.46	\$ 62.27	\$162.10	\$149.63
\$ 26.53	\$ 24.49	\$ 33.43	\$ 30.85	\$ 46.20	\$ 42.64
\$ 55.10	\$ 50.86	\$ 66.54	\$ 61.42	\$152.79	\$141.03
\$ 99.81	\$ 92.13	\$114.38	\$105.58	\$200.06	\$184.67
\$ 61.36	\$ 56.64	\$ 73.55	\$ 67.89	\$167.25	\$154.38
\$ 5.01	\$ 4.62	\$ 5.01	\$ 4.62	\$ 5.01	\$ 4.62
\$ 10.01	\$ 9.24	\$ 10.01	\$ 9.24	\$ 10.01	\$ 9.24
\$ 16.11	\$ 14.87	\$ 16.11	\$ 14.87	\$ 16.11	\$ 14.87
\$ 4.45	\$ 4.10	\$ 4.45	\$ 4.10	\$ 6.92	\$ 6.39
\$ 10.40	\$ 9.60	\$ 10.40	\$ 9.60	\$ 16.18	\$ 14.94
\$ 15.82	\$ 14.60	\$ 15.82	\$ 14.60	\$ 24.62	\$ 22.73

*Salary as of 1/1/16 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 and Spouse AD&D Insurance

\$.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.

\$5,000 coverage:

\$0.06 if non-exempt (26 pay periods)

\$0.07 if exempt (24 pay periods)

\$10,000 coverage:

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

\$0.13 if exempt (24 pay periods)

LTD RATES

Basic LTD

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

Supplemental LTD

\$0.27 per \$100 of base pay (full-time employees only)

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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2016 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.excellusbcbs.com/rit
Prescription Drug			
(OptumRx)	(855) 209-1300	711	http://bit.ly/RITOptumRx (through 12/31/15) www.optumrx.com/myCatamaranRx (beginning 1/1/16)
(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.excellusbcbs.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
Long-Term Care (MedAmerica)	(800) 544-0327	(585) 454-2845	www.yourlongtermcare.com
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	www.fidelity.com
TIAA-CREF (New York City)	(800) 842-2776	(800) 842-2755	www.tiaa-cref.org
TIAA-CREF (Rochester)	(585) 246-4600 (877) 209-3144	(585) 246-4610	www.tiaa-cref.org
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		http://eb.petinsurance.com

The RIT 2016 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.