Introduction to Your RIT Benefits
Human Resources
New Faculty Orientation
August 17, 2023
Agenda

- Introductions
  - RIT Service Center
  - Benefits Team

- Benefits Requiring Action within 31 Days
  - Medical, Pharmacy, Dental & Vision
  - Pre-tax Savings Plans (Beneflex)
  - Life and AD&D Insurance
  - Supplemental LTD
  - Legal Services
  - Identity Theft

- Eligibility & Enrollment
  - Dependent Eligibility
  - Oracle Self-Service
  - Dependent Verification

- Other Valuable Benefits
  - Retirement Savings Plan
  - Better Me Employee Wellness Program
  - Employee Assistance Program (EAP)
  - Education Benefits
RIT Service Center (RSC)

- First point of contact - Provides customer service for most RIT benefits

- Visit help.rit.edu to search for answers; or you can:
  - online chat
  - Report Issue / Ask Question
  - Call: 585-475-5000
Benefits Team

- Works alongside the RSC
- Will communicate with you through the ticket process

- **Director – Open Position**
- **Emily Torres-Casilio** - Assistant Director
- **Jennifer Forrest** – Sr. Benefits Specialist
- **Patricia (PJ) Britt** - Benefits Specialist
- **Brett Lagoe** - Benefits Analyst
- **Kristina Turton** - Benefits Assistant
- **Jessica Willson** - Benefits Assistant

Visit the HR website for: ([https://www.rit.edu/fa/humanresources/](https://www.rit.edu/fa/humanresources/))

- HR Resources
- Benefit plan documents and information
Medical, Dental, and Vision Coverage

- Hire Date of August 16 – Coverage Begins September 1st
  - *Not* automatic – you must complete your online enrollment

- You can have different levels of coverage for each benefit
  - For example, family medical and two person vision

- Pre-tax premiums
Medical and Prescription Drug Carriers and Plans

- **Medical** - [Excellus BlueCross BlueShield](#)
  - Four Point of Services (POS) plans – in POS service area
  - [Blue PPO](#) for those who live outside the POS service area

- **Pharmacy** - OptumRx
  - Pharmacy benefits determined by medical plan election
  - Separate ID card
You must choose a Primary Care Physician (PCP)

- RRH - RIT Family Medicine on-campus practice
- Excellus will request PCP after enrollment is processed

In-Network and Out-of-Network Coverage

- In-Network
  - Certain services require pre-authorization (e.g., hospitalization)
- Out-of-Network
  - Higher Cost when accessing providers out of network
- Worldwide coverage for emergencies and urgent care
<table>
<thead>
<tr>
<th>In-Network Service</th>
<th>POS A</th>
<th>POS B and POS B No Drug</th>
<th>POS D</th>
</tr>
</thead>
<tbody>
<tr>
<td>Telemedicine - MDLIVE</td>
<td>$10 all plans</td>
<td></td>
<td></td>
</tr>
<tr>
<td>On-Campus RRH Practice</td>
<td>$20 all plans</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PCP (Diagnostic)</td>
<td>$30/RRH  $35/Others</td>
<td>$35/RRH  $40/Others</td>
<td>$40/RRH  $45/Others</td>
</tr>
<tr>
<td>Specialist</td>
<td>$35/RRH  $50/Others</td>
<td>$40/RRH  $55/Others</td>
<td>$45/RRH  $60/Others</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$55</td>
<td>$60</td>
<td>$65</td>
</tr>
<tr>
<td>Emergency Care</td>
<td>$115/RRH $140/Others</td>
<td>$140/RRH $190/Others</td>
<td>$165/RRH $215/Others</td>
</tr>
<tr>
<td>X-Ray</td>
<td>$50</td>
<td>$55</td>
<td>$60</td>
</tr>
</tbody>
</table>
POS B & POS D

Plans have a deductible and coinsurance for certain services

Pre-Authorization Required:
- Inpatient hospitalization
- Outpatient services
- Advanced Imaging (MRI, CT, etc.)

<table>
<thead>
<tr>
<th>In-Network Service</th>
<th>POS A</th>
<th>POS B and POS B No Drug</th>
<th>POS D</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong> (individual/family)</td>
<td>N/A</td>
<td>$250/$500</td>
<td>$300/$600</td>
</tr>
<tr>
<td><strong>Coinsurance</strong> (patient pays/plan pays)</td>
<td>N/A</td>
<td>10%/90%</td>
<td>10%/90%</td>
</tr>
</tbody>
</table>

The out-of-pocket maximums apply to **all** covered services (those with copays, deductible and coinsurance)

<table>
<thead>
<tr>
<th>Out-of-pocket maximum (individual/family)</th>
<th>POS A</th>
<th>POS B and POS B No Drug</th>
<th>POS D</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5,050/$10,100</td>
<td>$6,050/$12,100</td>
<td>$6,400/$12,800</td>
<td></td>
</tr>
</tbody>
</table>
Telemedicine visits with licensed physician

- phone or videoconference
- 24/7/365
- Low $10 copay for all RIT plans
- **REGISTER** before you need the services
- Visit the [Excellus BCBS](#) website for details

<table>
<thead>
<tr>
<th>Urgent Care Examples</th>
<th>Ongoing Behavioral Counseling Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fever</td>
<td>Addiction</td>
</tr>
<tr>
<td>Nausea &amp; Vomiting</td>
<td>Depression</td>
</tr>
<tr>
<td>Pink Eye</td>
<td>Grief and Loss</td>
</tr>
<tr>
<td>Rashes</td>
<td>Stress</td>
</tr>
</tbody>
</table>
Prescription Drug Coverage

- OptumRx Covered drug list is managed for safety and cost
  - Management Programs include:
    - Quantity limits (e.g., migraine medication)
    - Step therapy (e.g., Drug B not covered until you try Drug A and it fails)
    - Prior authorizations

- Wegmans is RIT’s Preferred Pharmacy
  - Lower copay at Wegmans than other retail pharmacies
    - You can purchase 90-day supply of maintenance medication (e.g., lower blood pressure)
    - If you purchase maintenance medication at another retail pharmacy, your copay will be higher on the 4th fill
    - Free home shipping
## Prescription Drug Costs

<table>
<thead>
<tr>
<th>Prescription Drug Coverage</th>
<th>POS A</th>
<th>POS B Only</th>
<th>POS D</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Wegmans</td>
<td>Other Retail (2)</td>
<td>Wegmans</td>
</tr>
<tr>
<td>Annual Deductible (individual/family)</td>
<td>Not Applicable</td>
<td>Not Applicable</td>
<td>$1,250 per person, then copays</td>
</tr>
<tr>
<td>Annual Patient Maximum Out-of-Pocket (individual/family)</td>
<td>$2,150/$4,300</td>
<td>$2,150/$4,300</td>
<td>$2,300/$4,600</td>
</tr>
<tr>
<td>Up to 30-Day Supply at Retail</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tier 1: Generic</td>
<td>$15.00</td>
<td>$17.00</td>
<td>$15.00</td>
</tr>
<tr>
<td>Tier 2: Brand Name-Formulary (preferred)</td>
<td>$35.00</td>
<td>$40.00</td>
<td>$35.00</td>
</tr>
<tr>
<td>Tier 3: Brand Name-Non-Formulary (non-preferred)</td>
<td>$50.00</td>
<td>$60.00</td>
<td>$50.00</td>
</tr>
<tr>
<td>Up to 90-Day Supply at Wegmans or OptumRx Mail Order</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tier 1: Generic</td>
<td>$37.50</td>
<td>Not Available</td>
<td>$37.50</td>
</tr>
<tr>
<td>Tier 2: Brand Name-Formulary (preferred)</td>
<td>$67.50</td>
<td>Not Available</td>
<td>$67.50</td>
</tr>
<tr>
<td>Tier 3: Brand Name-Non-Formulary (non-preferred)</td>
<td>$125.00</td>
<td>Not Available</td>
<td>$125.00</td>
</tr>
</tbody>
</table>
Medical Salary Levels

- There are four Medical cost-sharing levels for full-time employees
  - The base pay used for cost sharing is your salary as a new hire
  - Adjusted as of January 1 each year
  - Employee contributions available on our HR website
- Part-time employees have one cost-sharing levels
# Dental - Excellus BlueCross BlueShield

<table>
<thead>
<tr>
<th>Service</th>
<th>Standard Plan</th>
<th>Enhanced Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive</td>
<td>Plan pays 100%</td>
<td></td>
</tr>
<tr>
<td>Deductible</td>
<td>You pay $25 per person, maximum of $75 per family</td>
<td>None</td>
</tr>
<tr>
<td>Minor Restorative</td>
<td></td>
<td>Play pays 80%</td>
</tr>
<tr>
<td>Major Restorative</td>
<td>Plan pays 50%</td>
<td>Plan pays 80%</td>
</tr>
<tr>
<td>Restorative-Maximum Plan Pays (calendar year)</td>
<td>$1,250 per person</td>
<td>$2,500 per person</td>
</tr>
<tr>
<td>Orthodontia-Maximum Plan Pays (lifetime)</td>
<td>$1,250 per child under 19</td>
<td>$2,500 per child or adult</td>
</tr>
</tbody>
</table>

Recommendation: have dentist complete a pre-determination of benefits prior to minor or major services to understand your out-of-pocket costs.

- **Out of Network Services are paid at plan allowable schedule**
Vision Coverage

- Coverage through VSP and primary benefit is eyewear
  - POS medical plans cover routine and diagnostic eye exams
- Extensive national network of providers
  - [www.vsp.com](http://www.vsp.com)
  - Call 800-877-7195 or 800-428-4833/TTY
- Your ID is your RIT University ID (UID)
Flexible Spending Accounts (Beneflex)

Lifetime Benefit Solutions Administers

- Use it or lose it rule so estimate carefully
- Tax savings: federal, FICA, and state taxes
  - Health Care Spending Account-$3,050 maximum per employee
  - Dependent Day Care Spending Account-$5,000 maximum per family
- Track & submit claims on LBS website/mobile app
- Save your receipts and reimbursement documentation
- You will receive 2 LBS cards to pay providers
Employee Life Insurance

- Administered by Prudential
- Basic Life and Basic AD&D paid for by RIT
  - Full-time: 2 times annual base pay, max $100,000
  - Taxes withheld on the taxable amount, called *GTL Imp Inc* on paystub
- Supplemental life and AD&D coverage paid for by you
  - Elect 1-5 times annual base pay, max of $750,000
  - Prudential approval required for any level over 2 times for life
    - no approval required for AD&D
    - After-tax deductions
Dependent Life and AD&D Insurance

- After-tax deductions
- Spouse/domestic partner coverage
  - Choose $25,000 (no approval required) or 1-5 times your annual base pay, max of $750,000 (cannot exceed employee Basic + Supplemental)
  - Cost based on employee’s age and spouse/DP smoking status
- Child Coverage
  - Child of employee or employee’s spouse/DP who is under age 26 and unmarried
  - Choose from $10,000 or $20,000 (no approval required)
  - Same cost regardless of number of children covered

NOTE: If your spouse is an RIT employee, you cannot elect spouse coverage; only one of you can cover child.
Long-Term Disability for Full-Time Employees

- If approved, benefits begin after 6 months of total disability
  - No coverage for disability that begins within 12 months of effective date if related to pre-existing condition

- RIT Provides Basic LTD
  - 60% of base pay, max of $7,000 per month, offset by other income

- Employee may elect Supplemental LTD
  - 70% of base pay, max of $10,000, offset by other income
  - Premiums are paid after-tax
  - No insurance company approval for coverage if elected as new hire
Legal Services Plan

- Plan is with MetLaw, a MetLife company
- Covers many personal legal services in when you go to a participating attorney
  - fee schedule if not participating
- Covers legal work that begins after coverage is effective
- Contact MetLaw for authorization number before contacting attorney
Identity Theft Protection

- Plan is with Identity Force
- Two plans:
  - UltraSecure and UltraSecure+ Credit
- Children under age 26 can be covered at no charge under ChildWatch coverage
- Services include prevention, detection, and restoration
Eligibility & Enrollment
Dependent Eligibility

- Legal spouse
- A child who is under age 26
  - Your child, your spouse’s child, or your domestic partner’s child
  - A child for whom you are the legal guardian or legal custodian

Domestic Partner Eligibility

- Service Request Required
  - You and partner sign Affidavit of Domestic Partnership
  - You complete and sign Application for Domestic Partner Benefits
- Taxable benefit for you
  - Review FAQ document on HR website for details
RIT Oracle Benefits Enrollment

You will receive an e-mail with instructions requesting you log on to Oracle Employee Self Service

Self-Service enrollment information:
- Your premium contribution by benefit
- Active links will take you to additional benefit details
RIT Oracle Benefits Enrollment

What you will need to enroll:

- Your benefit effective date: 01-SEP-2023
- Dependent information: DOB, SSN
- Family member verification service request (submit after enrollment)

Tools Available:

- Step by step Instructions are available with screen shots
- A confirmation page can be printed or saved as a PDF
- RIT Service Center (RSC) is available for enrollment support
Family Member Verification Required

- Submit scanned copies of documents through **RSC Service Request**
  - Birth certificate for child
  - Marriage certificate for spouse
- Refer to **HR website** in health care section for details
Beneficiary Designation

- **Complete designation** on Prudential website for employee coverage
  - Keep up to date
  - payment will be made to the named beneficiary even if your personal situation has changed (e.g., you didn’t change your beneficiary after a divorce)
- You are automatically the beneficiary for spouse/child coverage
Changing Your Benefit Elections

- Annual Benefits Open Enrollment held each fall for a January 1 effective date
- Mid-year changes for IRS-allowed reasons
  - Marriage, divorce, birth or adoption of a child, spouse/partner/child gains or loses employment
  - Must enroll within 31 days of event with proof of event
  - Otherwise, must wait until annual enrollment
Other Valuable Benefits
Retirement Savings Plan – RIT’s 403(b) Plan

- Two record-keepers: Fidelity and TIAA
- Employee contributions: 1st of month after hire
- RIT contributions: after one year of service
  - may be waived with prior RIT service or other eligible higher ed service
  - submit form to RIT Human Resources for verification, begins 1st of month after your form is returned from prior institution
- If you take no action, you will be enrolled with 2% pre-tax contribution and the annual automatic increase program (1% increase per year).
  - You can opt out or choose a higher percentage
## Contribution Amounts

- **Elect contribution** between 2% and 80%
  - Traditional: pre-tax (before federal and state, but subject to FICA) and withdrawals will be taxable
  - Roth: after-tax and qualified withdrawals will be tax-free (includes earnings)

- **RIT contribution (when eligible) calculated on base pay**
  - RIT match will automatically start *if* you are contributing to the plan

<table>
<thead>
<tr>
<th>Employee</th>
<th>RIT</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2%</td>
<td>4%</td>
<td>6%</td>
</tr>
<tr>
<td>3%</td>
<td>6%</td>
<td>9%</td>
</tr>
<tr>
<td>4%</td>
<td>8%</td>
<td>12%</td>
</tr>
<tr>
<td>5%*</td>
<td>9%</td>
<td>14%</td>
</tr>
</tbody>
</table>

*contribute at least 5% to get RIT 9% contribution*
Additional Contribution Information

- **100% vested**
  - when you leave RIT, you have a right to the account balance

- **Maximum contribution based on your age as of December 31 in 2023,**
  - If under age 50, maximum is $22,500
  - If age 50 or over, maximum is $30,000
  - Join the [Max Out Club](#) - we will help you calculate your maximum contribution

- **Plan accepts direct rollovers from prior employer plans**
Investment Advice and Financial Coaching

- CAPTRUST can assist you with decisions related to the RIT Retirement Savings Plan and other financial priorities
  - Deciding how much you should contribute
  - Provide advice on your investment fund choices
  - Determining the difference between pretax and Roth contributions and which contribution type is best for you

- Set up an appointment with a CAPTRUST counselors by:
  - visiting www.captrustadvice.com
  - Calling 800-967-9948
  - On Campus visits – look for announcements
Join the Plan Today!

- Elect a percentage you are comfortable with
  - You can change your contribution and investments at any time
  - Contribute at least 5% to get the RIT 9% match, when eligible

- Consider enrolling in the automatic increase feature

- Enroll on Fidelity website;
  - if you contribute to TIAA, you must complete TIAA applications
  - Name a beneficiary at Fidelity and/or TIAA

- If you do not enroll, automatic enrollment (and automatic increase) will start about 2 months after date of hire
## Better Me Employee Wellness Program

RIT is committed to offering employees opportunities to engage in wellness programs, services and resources to optimize their health and well-being

<table>
<thead>
<tr>
<th>Two free fitness facilities</th>
<th>Personal training and group exercise</th>
</tr>
</thead>
<tbody>
<tr>
<td>Confidential wellness coaching</td>
<td>RRH Mobile Mammogram</td>
</tr>
<tr>
<td>Quit for Life smoking cessation support</td>
<td>Lactation Rooms</td>
</tr>
<tr>
<td>Free flu shots, blood pressure screenings, skin cancer screenings</td>
<td>Peace Partners massage on campus</td>
</tr>
<tr>
<td>E-Newsletter Thursday afternoons</td>
<td></td>
</tr>
</tbody>
</table>
Employee Assistance Program (EAP)

- Worldwide network provided by GuidanceResources
- Confidential Counseling for you and your family members
- Financial Information and Resources
- Legal Support and Resources
- Work-Life Solutions
  - Referral service for child care and elder care.
- Lots of great information on their website
Employee Education Benefits

- **Talent Development**
  - Hundreds of in-person and online education and training programs

- **Tuition Assistance**
  - Job-related credit courses taken at other accredited colleges and universities, $750 reimbursement per semester (maximum of 3 reimbursements or $2,250/year)

- **RIT Tuition Waiver**
  - Employee: undergraduate and most graduate
  - Some exclusions and special rules
Dependent Education Benefits

- **RIT Tuition Waiver**
  - Undergraduate
  - Percentage of waiver increases with length of service

- **Tuition Exchange**
  - For children of employees who have met service requirement
  - Full-time undergraduate study during regular academic year
  - Not guaranteed, up to receiving school

- **Tuition Scholarship**
  - For children of employees who have met service requirement
  - Reimburse up to $750 for full-time undergraduate study during regular academic year (max $1,500/child/year)
Other Benefits

- **The Rochester Area Recreation and Employee Services Association (RARES)**
  - RARES login code is RARES4me

- **RIT Home Owner Partnership (HOP)** – 10 loans offered per year
  - Partner with City of Rochester and two lenders for funding if you purchase a home in the City of Rochester
    - $3,000 loan or grant from each for a total of $9,000 to use toward down payment or closing costs

- **Adoption Assistance Plan**
  - Reimbursed up to $2,000 for eligible adoption expenses
  - Maximum of $4,000 per family in 12-month period
Legal Information

- If there is any confusion or conflict regarding plan features, the governing plan document/contract will be the final authority.

- RIT reserves the right to change, modify, discontinue, or terminate benefits at any time for any reason.