

NEWSLETTER

# Benefits Open Enrollment

Monday, Oct. 28 – Friday, Nov. 15, 2024

2025 | Employee Edition



RIT | Human Resources





# What to Know

As you prepare to review your coverage for 2025, there are some important updates to be aware of:

## Medical Plans

- › **Cost Increases**  
Medical plan contribution rates will increase across all plans. Your actual increase depends on the plan you choose, who you cover, and your salary level.
- › **Plan Features**  
Deductibles and coinsurance amounts are increasing for *POS B*, *POS B No Drug*, and *POS D* plans. *POS A* and *PPO* (out-of-area) plans are not changing. Out-of-pocket maximums and prescription drug designs will remain the same on all plans.
- › **POS B No Drug plan**  
RIT will discontinue this plan in 2026. Employees currently enrolled in the *POS B No Drug* plan may continue their coverage for one more year. However, this plan will not be open to new enrollees for 2025.

## Dental Plans

- › **Cost Increases**  
Employee contribution rates will increase by less than \$1 per paycheck, for the majority of employees.
- › **Plan Features**  
There are no changes to the dental plans for 2025.

## Employee Supplemental Life Insurance

- › **Special Opportunity to Increase Coverage**  
If you currently have Supplemental Life Insurance through RIT and want to increase your coverage for 2025, you may add *one times your base pay* without providing health information (Evidence of Insurability), subject to certain limitations (see page 5).

## Identify Theft Protection

- › **Program and Billing Changes**  
For those currently enrolled in Identity Theft Protection, **the cost of this coverage will be directly billed to you** instead of taken out of your paycheck in 2025. You will receive an email directly from Identity Force with the steps to take to enroll. RIT is happy to share that plan designs are enhanced, *with lower monthly premiums!*

Please note: There will be no new enrollments in Identity Theft Protection for 2025.

While you are not required to re-elect your benefits (other than your Flexible Spending Account (FSA) contributions), we encourage you to **review your current choices** to ensure they still meet your needs.

Read on to learn more about what you need to **know** and **do** during Open Enrollment!



## Medical Plan Employee Contribution Increases

Each year, RIT reviews its medical plans to ensure we are achieving our commitment to offer employees and dependents valuable coverage and meaningful choice. We strive to provide *all* employees access to the medical coverage that best fits their individual needs and budget.

Healthcare costs have risen steadily and substantially the past several years for many reasons – from critical staffing shortages to the development and use of advanced medical technologies, to higher prescription drug prices, to medical inflation, and other factors.<sup>1</sup>

Because of this, employee and employer contributions will increase across all plans. RIT will continue to contribute the majority of medical plan costs for our employees.

You will continue to have access to the well-being programs and resources you've become familiar with, along with low cost virtual care through MDLIVE, no-cost preventive care, and additional offerings.

Visit the Benefits website at [rit.edu/benefits](http://rit.edu/benefits) for the 2025 employee contribution rates.

Medical Plan	2024 Plan Design	Changes for 2025
<b>POS B</b>	<ul style="list-style-type: none"> <li>Medical deductible: \$250 individual / \$500 family</li> <li>Coinsurance: 10%</li> </ul>	<ul style="list-style-type: none"> <li>Medical deductible: \$500 individual / \$1,000 family</li> <li>Coinsurance: 20%</li> </ul>
<b>POS B No Drug</b>	<ul style="list-style-type: none"> <li>Medical deductible: \$250 individual / \$500 family</li> <li>Coinsurance: 10%</li> </ul>	<ul style="list-style-type: none"> <li>Medical deductible: \$500 individual / \$1,000 family</li> <li>Coinsurance: 20%</li> <li><b>No new enrollments for 2025</b></li> </ul>
<b>POS D</b>	<ul style="list-style-type: none"> <li>Medical deductible: \$300 individual / \$600 family</li> <li>Coinsurance: 10%</li> </ul>	<ul style="list-style-type: none"> <li>Medical deductible: \$600 individual / \$1,200 family</li> <li>Coinsurance: 20%</li> </ul>

### PLEASE NOTE

There are no plan design changes to the **POS A** or the **PPO** (for out-of-area employees) plans for 2025.

Medical deductible and coinsurance apply to inpatient hospitalization, outpatient surgery services and advanced imaging. See plan summaries for more information.

### Final Year of the POS B No Drug Medical Plan

RIT will be discontinuing the *POS B No Drug* plan after 2025. This plan does not meet Medicare Part D creditable coverage requirements, which could negatively impact our employees who are or will become Medicare-eligible and enroll in this plan. Additionally, this plan may result in unexpected costs for those who need prescription drugs during the year.

Employees currently enrolled in the *POS B No Drug* Plan may continue their coverage through 2025. However, it will **not** be available for new members to enroll for 2025.

### Review Your Medical Plan Options

Take this time to review the medical plan options available to you and consider whether there might be a better fit for your personal or family situation. For example, the *POS B* plan offers the same medical coverage as the *POS B No Drug* plan and includes comprehensive prescription drug coverage to protect you from significant or unexpected pharmacy expenses.

### Managing Prescription Drug Costs

A key benefit of the *POS A*, *POS B*, and *POS D* plans is coverage that helps you pay for your prescription drug costs. If your prescriptions are still more expensive than you expect even with this coverage, talk to your prescribing doctor about alternatives. Chances are there is an equivalent medication available to treat your condition with equal effectiveness, at a lower cost.

You can use funds from your Flexible Spending Account (FSA) to pay for your medications.



### Choose These Benefits During Open Enrollment:

- > Medical
- > Dental
- > Vision
- > Health Care Flexible Spending Account (FSA)
- > Dependent Care FSA
- > Life and Accidental Death & Dismemberment (AD&D) Insurance
- > Long-Term Disability
- > Legal Services

### Small Dental Plan Increases

For 2025, employees will see very small increases to dental plan contributions – the majority less than \$1 per paycheck. Everything else about your dental coverage will stay the same: you will have two plans to choose from, each with the same plan design that is available today.

### Special Opportunity to Increase Supplemental Life Insurance

If you currently have Supplemental Life Insurance coverage, you may increase your coverage for 2025 by one times your base pay without Evidence of Insurability (EOI), provided your total coverage amount does not exceed the Guarantee Issue level (three times salary) under the plan. If your coverage exceeds three times salary or you are newly enrolling in coverage, EOI is required. This special opportunity only applies to your own Supplemental Life Insurance. Spousal Supplemental Life Insurance will still require EOI, as will Supplemental Long-Term Disability coverage.

### What is Evidence of Insurability (EOI)?

EOI, also called “proof of good health,” is a process that involves providing information about your health to determine your eligibility for insurance coverage.

### Changes to the Identity Theft Protection Program

For those currently enrolled in Identity Theft Protection, your monthly premium will be direct billed to you effective January 1, 2025. Please watch for an email from Identity Force with the steps you need to take to enroll in direct bill. Payment options include credit card, debit card, or EFT (electronic funds transaction). **You must take action, or your coverage will be terminated.**

Please note: There will be *no new enrollments* in the Identity Theft program for 2025.

### What Isn't Changing

Aside from changes to some of the medical plans (see previous page), identity theft protection, and increases to medical and dental contributions, RIT's benefits will remain the same for 2025.

All of your current elections will automatically carry over into 2025 unless you make changes, **except** for Health Care and Dependent Care Flexible Spending Account (FSA) contributions. Remember – **you must re-enroll in FSAs each year**. If you do not re-enroll, your FSA amount for 2025 will be \$0.

1. The American Hospital Association, April 2023: <https://www.aha.org/guidesreports/2024-05-01-2023-costs-caring>





## Attend the Benefits Fair

Tues. Oct. 29 and  
Wed. Oct. 30, 2024

9 a.m. – 3 p.m.

Fireside Lounge,  
Student Alumni Union (SAU)

We will be introducing a new Employee Assistance Program (EAP) Jan. 1, 2025. Information will be provided soon.

### Consider Your Needs for 2025

Are you planning to expand your family? Do you have a planned surgery? Do you or a family member have new medical concerns? Think about what may be in store for you in 2025 and whether you need to update your benefits to meet your evolving needs.

### Review and Update Your Beneficiaries

Open Enrollment is an opportunity to make sure your beneficiaries are up-to-date on your life insurance policy and retirement plan. It is the most important thing you can do to make sure the right people are supported if the unthinkable were to occur.

Update your beneficiaries by visiting:

- > Life Insurance (Prudential): [prudential.com/mybenefits](https://prudential.com/mybenefits)
- > 403(b) Retirement Plan:
  - > Fidelity: [netbenefits.com/RIT](https://netbenefits.com/RIT)
  - > TIAA: [tiaa.org/RIT](https://tiaa.org/RIT)

### Choose Your Benefits Between Oct. 28 – Nov. 15

Log into Oracle Employee Self-Service at [myinfo.rit.edu](https://myinfo.rit.edu) to elect or make changes to your coverage. You **must take action** if you would like to:

- > Change any of your benefit elections for the coming year
- > Add dependents to any of your coverages (be sure to have supporting documentation ready to verify their eligibility)
- > Participate in a Health Care or Dependent Care Flexible Spending Account (FSA) in 2025. Remember, these elections will not roll over from 2024 into 2025 – you **must** re-enroll every year

Health Care FSA annual contribution limit is \$3,200 and the Dependent Care FSA annual contribution limit is \$5,000 (filing married) or \$2,500 (filing separately). 2025 amounts have not been announced yet.

Above all, we encourage you take advantage of everything available to you in the coming year.

Connect with our benefits vendors to learn about the programs they offer and how they can support you and your dependents' well-being. This year's attendees include:

- > Excellus BlueCross BlueShield (Medical and Dental)
- > OptumRx (Prescription Drug)
- > Wegmans Pharmacy (Prescription Drug)
- > Lifetime Benefit Solutions (Flexible Spending Accounts)
- > VSP (Vision)
- > Fidelity (Retirement Plan)
- > TIAA (Retirement Plan)
- > CAPTRUST (Investment Advice Program)
- > Prudential (Life, AD&D, and Disability)
- > MetLife Legal (Legal Services Plan)
- > City of Rochester (Home Owner Partnership)
- > RIT's Better Me (Employee Wellness Program)
- > RIT Audiology Center

At the Benefits Fair, you can receive a free chair massage and blood pressure check, and enter for a chance to win prizes and giveaways.\*

\*UNDER IRS REGULATIONS, PRIZES MAY BE TAXABLE.

### Attend a Webinar

RIT will host multiple sessions for employees to learn about their benefits and ask questions. Visit the Benefits website at [rit.edu/benefits](https://rit.edu/benefits) to find the complete webinar schedule and register to attend. We will also record these webinars and post them to the Benefits website for those unable to attend.

### Review Open Enrollment Materials

In addition to reading this newsletter, attending the Benefits Fair, and a webinar, be sure to visit the Benefits website at [rit.edu/benefits](https://rit.edu/benefits), where you will find helpful information and tools, including premium contribution rates and detailed plan design summaries.

# What to Do



### Get Your Flu and COVID Vaccines

Wegmans will be administering free employee flu and COVID-19 vaccines.

Schedule your appointment by visiting [rit.edu/betterme/flu-vaccines](https://rit.edu/betterme/flu-vaccines) and click "Schedule your vaccine today" or scan the QR code. Walk-ins will be accepted on a first come, first serve basis.

Mon. Oct. 28 and Tues. Oct. 29, 2024

9 a.m. – 3 p.m.

1510/1829 Room,  
Student Alumni Union (SAU)



## Enrollment Information Resources and Contact Information

If you have questions for RIT, please refer to the RIT Service Center (RSC) portal at [help.rit.edu](http://help.rit.edu) or call 585-475-5000. For 2025 benefits details, go to [rit.edu/benefits](http://rit.edu/benefits) and click on the Open Enrollment link.

<b>Health Care</b> <b>Medical (Excellus BlueCross BlueShield)</b> 877-253-4797 <a href="http://excellusbcbs.com/rit">excellusbcbs.com/rit</a> <b>Prescription Drug (OptumRx)</b> 855-209-1300 <a href="http://optumrx.com">optumrx.com</a> <b>Prescription Drug (Wegmans)</b> 800-934-6267 Call to be transferred to your local store. <a href="http://wegmans.com">wegmans.com</a>	<b>Vision Care Plan (VSP)</b> 800-877-7195 <a href="http://vsp.com">vsp.com</a> <b>Dental (Excellus BlueCross BlueShield)</b> 800-724-1675 <a href="http://excellusbcbs.com/rit">excellusbcbs.com/rit</a> <b>Beneflex (Lifetime Benefit Solutions)</b> 800-327-7130 <a href="http://lifetimebenefitsolutions.com">lifetimebenefitsolutions.com</a>	<b>Other Insurance</b> <b>Life, AD&amp;D, STD, FMLA, NYS PFL and LTD (Prudential)</b> 877-908-4778 <a href="http://prudential.com/mybenefits">prudential.com/mybenefits</a> <b>Retirement Program</b> <b>Fidelity</b> 800-343-0860 <a href="http://netbenefits.com/RIT">netbenefits.com/RIT</a> <b>TIAA</b> 800-842-2776 585-246-4600 877-209-3144 (local) <a href="http://tiaa.org/RIT">tiaa.org/RIT</a> <b>Investment Advice Program (CAPTRUST)</b> 800-967-9948 <a href="http://captrustadvice.com">captrustadvice.com</a>	<b>Other Benefits</b> <b>Legal Services Plan (MetLife Legal Plans)</b> 800-821-6400 <a href="http://legalplans.com">legalplans.com</a> access code: 570005
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The RIT 2025 Benefits Open Enrollment Newsletter is distributed to employees to help explain RIT's employee benefits plans, describe features, and provide information 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.