

2026 Benefits Open Enrollment Newsletter

Monday, Nov. 3 – Friday, Nov. 28

2026 Retiree Edition

2026 Benefits Open Enrollment

Now is the time to review your current benefits, explore what's new for the upcoming year and make changes that support your needs, whatever they may be. Read on for key details to help you make informed decisions, including important updates to know about and helpful resources to guide you.

Check out the HR benefits website at rit.edu/hrboe25 for steps to take as you prepare to enroll.

Take Action During Open Enrollment!

- If you are enrolled in the POS B No Drug Plan for 2025, you **must** elect a new medical plan.
- If you'd like to enroll in the **New** HDHP with HSA plan, you must actively choose this coverage.

Even if you don't need to take action, we encourage you to **review your current choices** to make sure they still meet your needs.



Medical Plan Contribution Increases

Colleges and universities nationwide continue to face growing financial challenges driven by several factors, including fewer students considering college, shifts in federal research funding, and more. RIT is no exception.

While contribution rate increases are never welcome news, RIT will continue to subsidize your medical premiums, which are also increasing for the university next year.

Tips to Help You Save on Health Care Costs

We understand it's more important than ever to get the most value from your medical plan. Here are a few ways you can save money while staying healthy:

> Use in-network providers

Excellus BlueCross BlueShield providers will give you high-quality care at the most cost-effective rates.

> Get your preventive care

Well visits and routine screenings are covered at 100% under all RIT medical plans. These visits often turn up nothing, giving you peace of mind. Sometimes, however, they detect issues early, which can help you avoid more serious health problems and higher costs down the road.

> Know your prescription drug options

Generic medications are safe, effective and approved by the Food and Drug Administration. They typically cost much less than brand-name medications. If your prescription is eligible for one of RIT's two new copay assistance programs, you can use the program to save significantly on specialty medications.

> Use Excellus BlueCross BlueShield's online resources

Visit member.excellusbcbs.com for articles about a variety of health topics, discounts on health and fitness products and services, health coaching, healthy recipes and more.

Medical Plans

> Cost Increases

Contribution rates across all medical plan options will increase for both the university, employees, and retirees in 2026. Your actual increase will depend on your plan selection, covered dependents and cost share group level.

> New Plan Option

We're introducing a new medical plan option to give employees and retirees additional choice: the High-Deductible Health Plan (HDHP), which includes access to a Health Savings Account (HSA).

> Discontinuation of POS B No Drug Plan

As we communicated last year, the POS B No Drug plan will no longer be available in 2026. If you are enrolled in this plan for 2025, you'll need to select a new plan for 2026. If you do not take any action, you will be automatically enrolled in the POS D plan.

> Rochester Regional Health Copay Change

Beginning in 2026, the discounted copay for Rochester Regional Health providers will no longer apply. Copays will be the same as other in-network providers across all plans, except for the HDHP with HSA, which does not include copays.

> Specialty Prescription Copay Assistance

We're introducing two copay assistance programs, PillarRx and HelpScript, to significantly reduce out-of-pocket costs for members who use certain specialty drugs.

Other Benefits

> Dental and Vision Benefits Remain the Same

There will be no changes to your Dental or Vision insurance options.

Expanding Your Choices

Introducing the High-Deductible Health Plan (HDHP) with Health Savings Account (HSA)

As part of our ongoing commitment to your well-being, we are introducing a new medical plan this year: the HDHP. We know everyone's health care needs are different, and we want to ensure you have options to support your personal health and lifestyle.

The HDHP may be a good fit if you prefer lower premiums in exchange for higher out-of-pocket costs when receiving

care. It also includes access to an HSA, which allows you to save tax-free dollars for qualified medical expenses, giving you more control and flexibility in how you manage your health care spending.

The HDHP provides national in-network coverage, which makes it a good option for employees and dependents who live outside the Rochester area and need out-of-area care.

Understanding the HDHP

Like RIT's other medical plan options, the HDHP provides comprehensive medical coverage, including prescription drugs and no-cost preventive care. However, the way you pay for care under the HDHP is different from RIT's other plans.

With the HDHP, you're responsible for the full cost of your non-preventive medical care and prescription drugs until you meet your deductible. After that, you pay a percentage (20%) of the cost of medical care, called coinsurance, and copays for prescription drugs until you reach your out-of-pocket maximum. If and when you reach that limit, the plan pays 100% of eligible expenses for the rest of the year.

HDHP with HSA Plan Design

Benefit	Details
Deductible (Medical & Pharmacy Combined)	Individual: \$3,000 Family: \$6,000
Out-of-Pocket Maximum (Medical & Pharmacy Combined)	Individual: \$6,000 Family: \$12,000
Coinsurance (After Deductible, Before Out-of-Pocket Max)	You pay 20%, plan pays 80% for: <ul style="list-style-type: none">> PCP Visits> Specialist Visits> Urgent Care Visits> ER Visits> Imaging (X-Ray)> Advanced Imaging (MRI)> Outpatient Surgery
Prescription Drug Copays (After Deductible, Before Out-of-Pocket Max)	30-Day Supply (Wegmans Retail): <ul style="list-style-type: none">> Tier 1/Generic: \$25> Tier 2/Brand Name-Formulary: \$75> Tier 3/Brand Name-Non Formulary: \$130



Understanding the HSA

To help you save for current or future medical costs, the HDHP includes access to a Health Savings Account (HSA). When enrolled in an HDHP, the IRS permits you to set up an account at any qualifying bank or institution.

Contributing to Your HSA

You make contributions to your HSA in any amount you choose, up to the IRS annual limits.

2026 HSA Contribution Limits

Coverage Level	2026 IRS Limit 55+
Individual	\$5,400
Family	\$9,750

Exploring the Unique Features of an HSA

- > **You own your HSA:** An HSA is portable, which means the account is yours to keep for as long as you'd like, even if you change medical plans.
- > **Adjust your contribution amount any time:** You can change your contribution amount at any time throughout the year.
- > **Control your spending and saving:** When you receive care, you decide if you want to pay with your HSA funds or out-of-pocket. Saving your HSA dollars now can help you pay for significant or unexpected health care expenses in the future. If you choose to save, you may want to open your account through Fidelity, RIT's chosen HSA partner. Fidelity can invest some or all of your balance in a variety of funds.

This gives your savings the potential to grow over time, like a retirement plan for health care expenses.

- > **Note:** RIT cannot provide guidance on individual tax benefits related to HSAs. Please consult your personal tax advisor for information.

HSA Eligibility

You must meet specific eligibility requirements to contribute to an HSA. Before enrolling, please review the requirements below to ensure you are eligible:

- > The IRS requires you to be enrolled in a qualified HDHP to contribute to an HSA. You may not contribute if you are enrolled in a POS plan.
- > If you contribute to an HSA, you may not contribute to a Health Care FSA at the same time, including through your spouse's employer. However, you may contribute to both an HSA and Dependent Care FSA at the same time.
- > If you are enrolled in any part of Medicare, TRICARE or Social Security Disability Insurance (SSDI), you are not able to participate in an HSA.

Learn More

We know you may have more questions about how the HDHP with HSA works. Find additional information and tools by visiting rit.edu/hrboe25.



Other Medical Plan Changes

Discontinuation of the POS B No Drug Plan

The POS B No Drug plan will be discontinued for 2026 because it is not considered creditable coverage under Medicare. If you are enrolled in this plan for 2025, you must elect a new plan during Open Enrollment. If you do not make a new election, you will be automatically enrolled in the POS D plan.

Medical plan options for 2026 include:

- > POS A
- > POS B
- > POS D
- > HDHP
- > BluePPO (out-of-area only)

For more information, visit rit.edu/hrboe25.

Please Note:

Aside from the change to Rochester Regional Health copays, all other plan design features of the POS A, POS B, POS D and PPO plans will remain the same for 2026.

Copay Assistance Programs for Specialty Prescription

As prescription drug costs continue to rise, RIT is introducing two new copay assistance programs to help medical plan enrollees and their covered dependents reduce the cost to fill the specialty medications they need for complex or chronic conditions:

- > **PillarRx:** For drugs you'd get through OptumRx (like at the pharmacy)
- > **HelpScript:** for drugs that are processed through your Excellus medical coverage (like ones you'd receive at a doctor's office or through infusions)

These copay assistance programs also come with highly trained, certified pharmacy technicians who can help you refill prescriptions, manage claims, and coordinate with your pharmacy, drug manufacturers, and medical plan.

If you or a covered family takes a medication that qualifies for either program, PillarRx or HelpScript will contact you.

What Isn't Changing?

Aside from the changes outlined above, Dental and Vision will remain the same for 2026.

Most of your 2025 elections will automatically carry over into 2026 unless you make changes. However, you'll need to elect a new plan in during Open Enrollment if:

- > You are enrolled in the **POS B No Drug Plan** in 2025
- > You want to enroll in the **HDHP**

Make Informed Choices for 2026

We encourage you to take full advantage of the comprehensive benefits and programs RIT offers to support your health and well-being in 2026 and beyond. Review your options, get support, and make informed decisions for 2026. Visit rit.edu/hrboe25.



2026 Common Medical Services At-A-Glance

In-Network Medical Coverage	POS A	POS B	POS D	HDHP
	In-Network	In-Network	In-Network	In-Network
Annual Deductible (individual/family)	Not Applicable	\$500/\$1,000	\$600/\$1,200	\$3,000/\$6,000
Coinsurance (patient pays/plan pays)	Not Applicable	20% / 80%	20% / 80%	20% / 80%
Annual Patient Maximum Out-of-Pocket (individual/family)	\$5,450/\$10,900	\$6,450/\$12,900	\$6,800/\$13,600	\$6,000/\$12,000
Preventive Services	Covered in Full	Covered in Full	Covered in Full	Covered in Full
Telemedicine with MDLive	\$10	\$10	\$10	20% coinsurance after deductible
Primary Care Physician (PCP)	\$35	\$40	\$45	20% coinsurance after deductible
Specialist	\$50	\$55	\$60	20% coinsurance after deductible
Urgent Care	\$55	\$60	\$65	20% coinsurance after deductible
Emergency Room	\$140	\$190	\$215	20% coinsurance after deductible
Hospital Inpatient	\$200	20% coinsurance after deductible	20% coinsurance after deductible	20% coinsurance after deductible
Hospital Outpatient or Ambulatory Surgical Center	\$140	20% coinsurance after deductible	20% coinsurance after deductible	20% coinsurance after deductible
Laboratory & Pathology	Covered in Full	Covered in Full	Covered in Full	20% coinsurance after deductible
X-ray	\$50	\$55	\$60	20% coinsurance after deductible
Advanced Imaging (CT, MRI, etc.)	\$75	20% coinsurance after deductible	20% coinsurance after deductible	20% coinsurance after deductible

2026 Common Rx Services At-A-Glance

Prescription Drug Coverage	POS A		POS B		POS D		HDHP	
	Wegmans	Other Retail ⁽¹⁾	Wegmans	Other Retail ⁽¹⁾	Wegmans	Other Retail ⁽¹⁾	Wegmans	Other Retail ⁽¹⁾
Annual Deductible (individual/family)	Not Applicable		Not Applicable		\$1,250 per person Rx expenses only		\$3,000/\$6,000 Medical and Rx combined	
Annual Patient Maximum Out-of-Pocket (individual/family)	\$2,550/\$5,100		\$2,550/\$5,100		\$2,650/\$5,300		\$6,000/\$12,000	
Up to 30-Day Supply at Retail								
Tier 1: Generic	\$15.00	\$17.00	\$15.00	\$17.00	\$25.00	\$30.00	\$25.00	\$30.00
Tier 2: Brand Name-Formulary (preferred)	\$35.00	\$40.00	\$35.00	\$40.00	\$70.00	\$80.00	\$70.00	\$80.00
Tier 3: Brand Name-Non-Formulary (non-preferred)	\$50.00	\$60.00	\$50.00	\$60.00	\$130.00	\$150.00	\$130.00	\$150.00
Up to 90-Day Supply at Wegmans or OptumRx Mail Order								
Tier 1: Generic	\$37.50	Not Available	\$37.50	Not Available	\$62.50	Not Available	\$62.50	Not Available
Tier 2: Brand Name-Formulary (preferred)	\$87.50	Not Available	\$87.50	Not Available	\$175.00	Not Available	\$175.00	Not Available
Tier 3: Brand Name-Non-Formulary (non-preferred)	\$125.00	Not Available	\$125.00	Not Available	\$325.00	Not Available	\$325.00	Not Available

⁽¹⁾ The non-Wegmans 30-day retail copay applies only for acute medications (e.g., antibiotic), controlled substances and the first three fills of a maintenance medication (e.g., cholesterol lowering). The copay for the 4th fill of a maintenance medication at a non-Wegmans retail pharmacy will be 90-day copay amount. Please see 2026 SBCs for details.



2026 Group 2 Rates

Pre-Medicare-Group 2*		MONTHLY RETIREE CONTRIBUTION				
PLAN	LEVEL OF COVERAGE	FULL-TIME SALARY LEVEL 1	FULL-TIME SALARY LEVEL 2	FULL-TIME SALARY LEVEL 3	FULL-TIME SALARY LEVEL 4	PART-TIME
Blue Point2 POS A	• Individual	\$484.32	\$712.42	\$835.38	\$959.92	\$1,016.12
	• 2 Person	\$1,150.80	\$1,551.38	\$1,759.68	\$1,993.40	\$2,260.37
	• Family	\$1,457.26	\$2,173.48	\$2,435.96	\$2,631.58	\$2,631.58
	• One Parent Family	\$1,322.46	\$1,800.62	\$2,038.26	\$2,302.14	\$2,359.95
Blue Point2 POS B	• Individual	\$378.62	\$563.26	\$666.48	\$771.18	\$898.64
	• 2 Person	\$878.20	\$1,211.36	\$1,379.84	\$1,571.68	\$1,966.40
	• Family	\$1,156.54	\$1,742.20	\$1,956.24	\$2,201.96	\$2,465.86
	• One Parent Family	\$950.92	\$1,270.96	\$1,432.60	\$1,631.40	\$2,053.94
Blue Point2 POS D	• Individual	\$38.30	\$170.76	\$235.54	\$299.32	\$369.78
	• 2 Person	\$287.88	\$401.96	\$491.78	\$599.84	\$1,157.78
	• Family	\$538.40	\$727.50	\$868.20	\$1,011.68	\$1,532.46
	• One Parent Family	\$309.12	\$453.56	\$546.32	\$662.02	\$1,260.56
HDHP	• Individual	\$34.02	\$144.96	\$208.72	\$257.82	\$258.00
	• 2 Person	\$235.14	\$343.76	\$431.04	\$536.28	\$1,048.30
	• Family	\$479.92	\$663.24	\$801.22	\$941.40	\$1,403.76
	• One Parent Family	\$252.00	\$390.82	\$480.68	\$593.28	\$1,154.88
BluePPO <i>(outside Rochester area)</i>	• Individual	\$298.46	\$473.78	\$572.12	\$671.38	\$823.90
	• 2 Person	\$698.74	\$1,010.80	\$1,168.32	\$1,348.30	\$1,797.70
	• Family	\$1,063.00	\$1,512.62	\$1,714.14	\$1,946.14	\$2,347.12
	• One Parent Family	\$755.44	\$1,052.52	\$1,202.24	\$1,387.96	\$1,868.58
Vision Care <i>(eligible only if enrolled in 2025)</i>	• Individual	\$9.64	\$9.64	\$9.64	\$9.64	\$9.64
	• 2 Person	\$19.26	\$19.26	\$19.26	\$19.26	\$19.26
	• Family	\$31.01	\$31.01	\$31.01	\$31.01	\$31.01
Dental Coverage - Standard	• Individual	\$33.03	\$33.03	\$33.03	\$33.03	\$33.03
	• 2 Person	\$77.26	\$77.26	\$77.26	\$77.26	\$77.26
	• Family	\$117.59	\$117.59	\$117.59	\$117.59	\$117.59
Dental Coverage - Enhanced	• Individual	\$42.24	\$42.24	\$42.24	\$42.24	\$42.24
	• 2 Person	\$100.22	\$100.22	\$100.22	\$100.22	\$100.22
	• Family	\$153.03	\$153.03	\$153.03	\$153.03	\$153.03

NOTES ABOUT COST SHARING

1. There are two pre-Medicare cost sharing groups as follows:

Group 2 is what was formerly known as the Benchmark group. These employees were hired before January 1, 2004 and were age 35 or over on January 1, 2008.

Group 3 is what was formerly known as the RMA group (Retiree Medical Account). These employees were hired on or after January 1, 2004 OR hired before January 1, 2004 and under age 35 on January 1, 2008.

2. For pre-Medicare retirees who retired prior to January 1, 2006, refer to Salary Level 2 for your contribution information. For retirees who retired on and after January 1, 2006, refer to the Salary Level you were in prior to retirement.

2026 Group 3 Rates

Pre-Medicare-Group 3*		MONTHLY RETIREE CONTRIBUTION				
PLAN	LEVEL OF COVERAGE	FULL-TIME SALARY LEVEL 1	FULL-TIME SALARY LEVEL 2	FULL-TIME SALARY LEVEL 3	FULL-TIME SALARY LEVEL 4	PART-TIME
Blue Point2 POS A	• Individual	\$532.75	\$783.66	\$918.92	\$1,016.12	\$1,016.12
	• 2 Person	\$1,265.88	\$1,706.52	\$1,935.65	\$2,192.74	\$2,260.37
	• Family	\$1,602.99	\$2,390.83	\$2,631.58	\$2,631.58	\$2,631.58
	• One Parent Family	\$1,454.71	\$1,980.68	\$2,242.09	\$2,359.95	\$2,359.95
Blue Point2 POS B	• Individual	\$416.48	\$619.59	\$733.13	\$848.30	\$952.40
	• 2 Person	\$966.02	\$1,332.50	\$1,517.82	\$1,728.85	\$2,115.76
	• Family	\$1,272.19	\$1,916.42	\$2,151.86	\$2,422.16	\$2,465.86
	• One Parent Family	\$1,046.01	\$1,398.06	\$1,575.86	\$1,794.54	\$2,201.46
Blue Point2 POS D	• Individual	\$42.13	\$187.84	\$259.09	\$329.25	\$406.76
	• 2 Person	\$316.67	\$442.16	\$540.96	\$659.82	\$1,273.56
	• Family	\$592.24	\$800.25	\$955.02	\$1,112.85	\$1,685.71
	• One Parent Family	\$340.03	\$498.92	\$600.95	\$728.22	\$1,386.62
HDHP	• Individual	\$37.42	\$159.46	\$229.59	\$283.60	\$283.80
	• 2 Person	\$258.65	\$378.14	\$474.14	\$589.91	\$1,153.13
	• Family	\$527.91	\$729.56	\$881.34	\$1,035.54	\$1,544.14
	• One Parent Family	\$277.20	\$429.90	\$528.75	\$652.61	\$1,270.37
BluePPO <i>(outside Rochester area)</i>	• Individual	\$328.31	\$521.16	\$629.33	\$738.52	\$906.29
	• 2 Person	\$768.61	\$1,111.88	\$1,285.15	\$1,483.13	\$1,977.47
	• Family	\$1,169.30	\$1,663.88	\$1,885.55	\$2,140.75	\$2,425.32
	• One Parent Family	\$830.98	\$1,157.77	\$1,322.46	\$1,526.76	\$2,055.44
Vision Care <i>(eligible only if enrolled in 2025)</i>	• Individual	\$9.64	\$9.64	\$9.64	\$9.64	\$9.64
	• 2 Person	\$19.26	\$19.26	\$19.26	\$19.26	\$19.26
	• Family	\$31.01	\$31.01	\$31.01	\$31.01	\$31.01
Dental Coverage - Standard	• Individual	\$33.03	\$33.03	\$33.03	\$33.03	\$33.03
	• 2 Person	\$77.26	\$77.26	\$77.26	\$77.26	\$77.26
	• Family	\$117.59	\$117.59	\$117.59	\$117.59	\$117.59
Dental Coverage - Enhanced	• Individual	\$42.24	\$42.24	\$42.24	\$42.24	\$42.24
	• 2 Person	\$100.22	\$100.22	\$100.22	\$100.22	\$100.22
	• Family	\$153.03	\$153.03	\$153.03	\$153.03	\$153.03

NOTES ABOUT COST SHARING

1. There are two pre-Medicare cost sharing groups as follows:

Group 2 is what was formerly known as the Benchmark group. These employees were hired before January 1, 2004 and were age 35 or over on January 1, 2008.

Group 3 is what was formerly known as the RMA group (Retiree Medical Account). These employees were hired on or after January 1, 2004 OR hired before January 1, 2004 and under age 35 on January 1, 2008.

2. For pre-Medicare retirees who retired prior to January 1, 2006, refer to Salary Level 2 for your contribution information. For retirees who retired on and after January 1, 2006, refer to the Salary Level you were in prior to retirement.

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

Enrollment Information, Resources, and Contact Information

Visit rit.edu/hrboe25 to explore plan details, tools and resources. The site will be updated continuously with the latest information, so check back regularly.

Questions? Call the RIT Service Center at 585-475-5000 or visit help.rit.edu.

Heath Care

Medical

Excellus BlueCross BlueShield
877-253-4797
excellusbcbs.com/rit

Prescription Drug

OptumRx
855-209-1300
optumrx.com

Prescription Drug

Wegmans
800-934-6267
(Call to be transferred to
your local store.)
wegmans.com

Vision

VSP
800-877-7195
vsp.com

Dental

Excellus BlueCross BlueShield
800-724-1675
excellusbcbs.com/rit

Health Savings Account

Fidelity
800-544-3716
netbenefits.com/RIT

Retirement Program

Fidelity

800-343-0860
netbenefits.com/RIT

TIAA

800-842-2776
585-246-4600
877-209-3144 (local)
tiaa.org/RIT

Investment Advice Program

CAPTRUST
800-967-9948
captrustadvice.com

This RIT 2026 Benefits Open Enrollment Newsletter is distributed to benefit eligible individuals to help explain RIT's 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.