

Updates To the Summary Plan Descriptions and Other Benefit Summaries

To RIT Faculty and Staff:

To comply with the requirements of the Employee Retirement Income Security Act (ERISA), we are providing you with this summary of material changes and clarifications to the descriptions of employee benefit plans. This update is a “summary of material modifications” (SMM) required by ERISA.

For those who received a hard copy *Summary Plan Descriptions and Other Benefit Summaries*, you should keep this SMM with that book.

All of the summaries published on the HR website (www.rit.edu/benefits) have been updated for the changes outlined in this SMM. In addition, we have posted this SMM on the HR website in the Summary Plan Descriptions and Other Benefit Summaries page

This update modifies the summary plan descriptions of a number of RIT’s employee benefit plans. Benefits under each plan are determined by the terms of the underlying plan documents and contracts. In the event of any inconsistency between this update, the handbook and the plan document or contract, the plan document or contract will govern your rights and benefits.

This update is being provided to all regular full-time and part-time employees as well as adjunct employees. Therefore, some of the plans may apply to you and others may not. Your eligibility for any RIT benefit plan is not established merely by your receipt of this update.

RIT intends to continue the benefit plans indefinitely, but reserves the right to modify or terminate all or any portion of the employee benefits package at any time with or without notice. Such changes automatically will apply to you and your employment relationship at RIT. Participation in these plans is provided to eligible employees and does not constitute a guarantee of employment, requires continued employment and eligibility and is subject to the terms and conditions of the underlying plan documents and contracts.

Questions? Please visit the RIT Service Center portal at help.rit.edu where you can ask questions and find answers immediately.

- If you cannot find what you are looking for, you can
 - chat online with a representative through the [RSC portal](#),
 - click on Report Issue / Ask Question to submit your question, or
 - call the RSC at 585-475-5000.

You can access the RSC online portal 24 hours a day. The RSC staff is available for online chats and by phone Monday through Friday 7:30 a.m. to 5:00 p.m. Eastern Time.

Issue Date: July 20, 2022

MEDICAL CARE AND PRESCRIPTION DRUG PLAN

The *Medical Benefits Comparison Book* is a separate document but it is part of the Medical Care and Prescription Drug Plan Summary Plan Description. Effective January 1, 2022, it is updated as follows:

The *Rochester Regional Health Copay Option and Medical Practice* section under RRH Copay Option, the following is added:

Under POS A only, there is a lower copay for Inpatient Hospitalization and Outpatient Services.

Under POS A, the following in-network services have a copay instead of a deductible and coinsurance.

Service	RRH	Other In-Network
Inpatient Hospital	\$150	\$200
Outpatient-Hospital or Ambulatory Surgical Center	\$70	\$140
Advanced Imaging (CT, MRI, etc.)	\$75	

All RIT medical plans have coverage for hearing aids in-network as follows:

The plan pays 80%, up to \$3,000 every three (3) years.

All RIT medical plans have coverage for the replacement of a functioning cochlear implant in-network and out-of-network as follows:

The plan pays 80%, up to \$6,000 every six (6) years.

The annual medical plan in-network out of pocket maximums are updated as follows:

POS A		POS B and POS B No Drug		POS D	
RRH	Other In-Network	RRH	Other In-Network	RRH	Other In-Network
\$5,050/\$10,100		\$6,050/\$12,100		\$6,400/\$12,800	

The annual prescription drug out of pocket maximums are updated as follows:

POS A		POS B Only		POS D	
Wegmans	Other Retail ⁽²⁾	Wegmans	Other Retail ⁽²⁾	Wegmans	Other Retail ⁽²⁾
\$2,150/\$4,300		\$2,150/\$4,300		\$2,300/\$4,600	

In the *Who Pays For This Protection* section, the Salary Levels are updated as follows:

Effective January 1, 2022, regular full-time employees will pay for coverage based on their annual base pay as follows; these salary levels are generally adjusted on an annual basis, effective each January 1.

- Level 1: less than \$46,000
- Level 2: \$46,000-\$97,999
- Level 3: \$98,000-\$145,999
- Level 4: \$146,000 or more

In the *When Coverage Ends* Section, the following bullet is added:

- Your long-term disability benefits end and you are not eligible to retire from RIT;

DENTAL CARE PLAN

The *Open Enrollment* section is modified to read as follows:

Because dental coverage needs change from time to time, you have the opportunity once each year – effective as of January 1 - to make changes in your election. You can enroll in or cancel coverage, change plans, or change your coverage level (e.g., change from individual to two person). If you do *not* make a change during this open enrollment period, you will have to wait until the next open enrollment period to make a change unless you experience a qualified change in status, described in the next section.

The *Election Changes During the Plan Year* section has been modified to read as follows:

In general, once you have enrolled in the Plan, you cannot change plans, change your coverage level or cancel coverage until the beginning of the next plan year. However, pursuant to federal regulations, you may be able to make mid-year election changes if you meet certain criteria, as explained in items one through six, below. Your requested election change must be consistent with the reason for the change, as defined by the Internal Revenue Service. For example, it would be consistent for an employee with two-person coverage that adopts a child during the year to change his or her election to family coverage. It would not be consistent to move from family coverage to individual coverage. Changes must be made within 31 days of the event that gives you the right to make a new election. The Plan Administrator may require you to submit certain documentation related to your reason for making a mid-year election change. New elections will become effective on the qualifying event date.

Your dental benefit elections may be changed – consistent with the event - to reflect the following events:

1. Qualified Change in Status

The following events constitute a qualified change in status:

- a change in legal marital status: for example, a marriage or divorce
- a change in the number of dependents: for example, the birth of a child, an adoption, a death, and so on
- a change in a dependent's eligibility: for example, a child reaches the maximum age under a dental plan
- you, your spouse or your child become eligible for continued health coverage under federal law (COBRA) or similar state law

2. Change in Employment Status

The following events constitute a change in employment status where they affect you or your spouse or child:

- termination of employment
- commencement of employment
- commencement or return from an unpaid leave of absence
- change in employment classification that makes the person either eligible or ineligible to participate in a plan (for example, a change from full-time to part-time status, or the reverse, if such a change affects one's eligibility to participate in a plan).

3. Changes in Employee's Cost of Coverage

With respect to your pre-tax premium contributions, you are permitted to make a mid-year election change if there is a significant increase in the cost of the plan. If there is an ordinary increase or decrease in premiums, your payroll deductions will be automatically adjusted to reflect this change. Any determination of what constitutes a "significant increase" will be made by RIT.

4. Changes in Coverage

You may make a change in your election regarding your pre-tax premium contributions consistent with the following changes in coverage in an underlying plan:

- If the coverage provided by an underlying plan is significantly curtailed, you may revoke your prior election with regard to that plan
- If a new dental care option is added or an option you have selected is eliminated, you may make a new election.

5. Qualified Medical Child Support Orders (QMCSO)

If a court ordered judgment requires you to provide health care coverage for a child or foster child, or if the order requires someone else to provide coverage, which you were previously providing, you may make mid-year election changes consistent with the QMCSO.

In the *Dental Care Plan Options* section the note about a two-year enrollment cycle has been removed.

In the *When Coverage Ends* Section, the following bullet is added:

- Your long-term disability benefits end and you are not eligible to retire from RIT;

EDUCATION BENEFITS SUMMARY

The beginning of the Tuition Waiver section is modified as follows to add the Service Request links:

Regular Full-Time and Part-Time Employees: Tuition Waiver for regular employees is automatic for credit courses – you do not need to complete an application; you simply register for the class; please note that if you take a graduate class, you will need to complete a process described in the *Taxability of Tuition Waiver* section of this summary. For eligible courses taken through the Academic Success Center or the English Language Center, complete the Service Request found at help.rit.edu.

Tuition Waiver for eligible family members of regular employees is automatic for credit courses after you complete and submit on an annual basis (academic year) the online process through [Oracle Employee Self-Service \(https://myinfo.rit.edu\)](http://Oracle Employee Self-Service (https://myinfo.rit.edu)). For eligible courses taken through the Academic Success Center or the English Language Center, complete the Service Request found at help.rit.edu.

Online edX courses: There are a number of RIT offerings through an online learning collaboration called edX (<https://www.edx.org/>). There is no Tuition Waiver for employees or family members of employees for edX courses. However, eligible employees will be eligible for reimbursement for job-related edX offerings under RIT's Tuition Assistance plan; please refer to the details later in this summary.

Adjunct Employees: Tuition Waiver for adjunct employees and eligible family members is available **only during the semesters in which you work**. You must complete the Service Request found at help.rit.edu each semester you will use the benefit.

The *Course of Study for Family Members* is modified to read as follows:

Course of Study for Family Members –The course of study eligibility is based on your adjusted date of hire, as follow:

- If your adjusted date of hire is prior to January 1, 2006, Tuition Waiver for your eligible family members is provided for most RIT undergraduate programs, provided the student is matriculated in a program, unless noted in the *Exclusions* section below. In addition, Tuition Waiver for your

eligible family members is provided for most RIT graduate programs, unless noted in the *Exclusions* section below.

Please note that Tuition Waiver for graduate courses are generally taxable to the employee. Refer to the *Taxability of Tuition Waiver* section below.

If a family member is enrolled in an accelerated undergraduate/graduate dual degree program (e.g., BS/MS), when the student's enrollment status changes from undergraduate to graduate, the Tuition Waiver benefit for graduate courses that count toward the graduate degree would be taxable. Graduate courses that count toward the undergraduate degree would not be taxable. Refer to the *Taxability of Tuition Waiver* section below for more information.

- If your adjusted date of hire is on or after January 1, 2006, Tuition Waiver for your eligible family members is provided for most RIT undergraduate programs (there is no Tuition Waiver for graduate programs), provided the student is matriculated in a program, unless noted in the *Exclusions* section below. If the student is enrolled in an accelerated undergraduate/graduate dual degree program (e.g., BS/MS), the Tuition Waiver will be available only when the student is enrolled as an undergraduate student. Once the enrollment status changes to graduate, there would be no further Tuition Waiver benefit, even for undergraduate courses.

The first part (above "Tax Amount") of the *Taxability of Tuition Waiver* section is modified to read as follows: Tuition benefits may be taxable. It is important that you understand the tax implications before you or your family members register for classes.

- Generally, Tuition Waiver for undergraduate courses is tax-free. However, there are situations when Tuition Waiver for an undergraduate course would be taxable, including the following:
 - An undergraduate Tuition Waiver for your child who is not your tax dependent would be taxable to you.
 - An undergraduate Tuition Waiver for your domestic partner would be taxable to you.
- Generally, all Tuition Waivers for graduate courses that you and your eligible family members take are taxable, except as described below regarding job-related courses for RIT employees.
 - **IMPORTANT:** If you or your eligible family member are enrolled as an undergraduate student and take an graduate class that does not count toward the undergraduate degree, the Tuition Waiver for the graduate class will be taxable to you.
- If the eligible family member of an employee whose adjusted date of hire is before January 1, 2006 is enrolled in an accelerated undergraduate/graduate dual degree program (BS/MS), when the enrollment status and tuition changes to graduate, the Tuition Waiver for graduate courses would be taxable.
 - If the family member takes a graduate course that counts toward the undergraduate degree, the Tuition Waiver for that course would not be taxable.

The following bullet is added to the When Tuition Waiver Ends

- Your long-term disability benefits end and you are not eligible to retire from RIT;

EMPLOYEE ASSISTANCE PROGRAM (EAP)

The section titled Mandatory EAP Referrals has been deleted.

LEGAL SERVICES PLAN

In the *Introduction*, the following sentence is added:

This summary so for regular faculty, regular staff, and retirees, LTD recipients, and surviving family members of retirees.

In the *Who is Covered and When* section, the following sentence is added:

In addition, retirees, LTD recipients, and eligible surviving family members of retirees are eligible to participate.

The section *When Coverage Ends* is modified to read as follows:

Your Plan participation coverage ends the last day of the month in which

- Your employment ends*;
- You are a less than 9-month employee and you are not working for RIT;
- Your employment ends under the RIT Severance Plan and you are not eligible for RIT retirement;
- You no longer meet the Plan's eligibility requirements; this includes transfer to an employment category that is not eligible for coverage under the Plan, such as an adjunct employee;
- You stop making required contributions;
- Your long-term disability benefits end and you are not eligible to retire from RIT;
- You die; or
- RIT discontinues the Plan.

* *Special Note for 9-month faculty:*

- *Coverage will end on June 30 for a faculty member on a 9-month contract , provided that the faculty member works until the end of the contract period, and the contract is not being renewed for the following academic year;*
- *Coverage for a faculty member on a 9-month contract will continue during the summer between the two academic years, provided that the contract is being renewed for the following academic year.*

If you cease to be eligible to participate in the plan or your employment with the Rochester Institute of Technology ends, the Plan will cover the legal fees for those covered services that were opened and pending during the period you were enrolled in the plan. No new matters may be started after you become ineligible.

EMPLOYEE RESOURCES AND PRIVILEGES

The RIT Home Owner Partnership (HOP) section has been modified as follows:

The first paragraph is modified to read as follows:

Regular full-time and part-time employees who are scheduled to work at least 750 hours per year are eligible for the Home Owner Partnership program. RIT has teamed up with the City of Rochester and two financial institutions to give you a chance to own a home in the City of Rochester with \$9,000 in help. The Partnership provides eligible employees with the opportunity to receive \$3,000 from RIT, \$3,000 from the City of Rochester, and \$3,000 from either Advantage Federal Credit Union or Genesee Regional Bank (GRB) (if you obtain your financing from them). GRB also provides a \$500 discount on closing costs. There is one RIT loan per house (i.e., if both purchasers are eligible RIT employees, one

employee will be eligible for the loan). You can use these funds toward your down payment and/or closing costs for the purchase of your primary residence.

The following has been added to the end of the section:

For questions, contact the City representative at 585-428-6888 or HomeBuyer@cityofrochester.gov.

To get started, complete the Service Request called [Request Home Owner Partnership Eligibility Letter](#) at the RIT Service Center (RSC) portal at help.rit.edu. For RIT questions, refer to the RSC portal or call the RSC at 585-475-5000.

In the Other RIT Privileges section, discount section:

The reference to Barnes & Noble @RIT has been removed and the Tiger Bucks and RIT Digital Den section has been modified to read as follows:

You can also use your RIT ID card as a debit card — called **Tiger Bucks** — by making deposits to your debit card account. With this account, you will receive a *10% discount* in all **Dining Services facilities** when you pay with your ID card. You may add to your account as needed or choose the convenience of direct deposit through payroll deduction. For more details, refer to the Dining Services website at <https://www.rit.edu/fa/diningservices/faculty-staff>.

Employees enjoy the convenience of **personal computer repair services** from the **RIT Digital Den**, RIT's computer sales retail store. They offer two different services plans as well as a single incident purchase option.

You can meet directly with a technician who is trained to answer your technical questions during certain hours. Appointments are recommended but not required; call them for technician hours and to schedule an appointment.

For questions and details about the plan costs, visit their website at www.rit.edu/digitalden or call 585-475-2505.