RIT

Introduction to Benefits

Human Resources

2026 New Faculty
Benefits Orientation

Overview

Help Resources

Benefits that require action within 31 days

- Medical, Dental & Vision
- FSA
- Life and AD&D Insurances
- LTD
- Legal Services

Other great benefits

- Retirement
- Time Off
- Employee Wellness/EAP
- Home Owner Partnership Program
- Adoption Assistance

Next Steps/Enrollment

Contacts

RIT Service Center (RSC)

- help.rit.edu
  - Online Chat
  - Report Issue / Ask Questions
  - Call (585) 475-5000

RIT Benefit Admin Team

- Handle escalated tickets

Health Advocacy Representatives at Bree Health

Need to talk with someone about your medical plan options?

Insurance Vendors

- Handle coverage, claims, and web login questions.

Benefits that require election within 31 days from hire date.

Benefits are effective September 1st

Medical

- **Excellus BlueCross BlueShield**
  - POS A
  - POS B
  - POS D
  - BluePPO *(out of area employees only)*
  - High Deductible Health Plan (HDHP)
- POS B & POS D have deductibles for certain services:
  - Inpatient Hospitalization
  - Outpatient Services
  - Advanced Imaging (MRI, CT, etc.)

Pharmacy

- **OptumRx**
  - Benefits determined by your medical plan selection
  - Separate ID card
- POS D has a pharmacy deductible that has to be met per person

To compare medical plans, visit www.rit.edu/humanresources/medical-and-prescription-drug-coverage

Medical – Salary Levels

- **Full-time employee have four cost-sharing levels**
  - The base pay used for cost sharing is your salary
  - Adjusted as of January 1 each year
- **Part-time employees have one cost-sharing level**

To view benefit rates, visit www.rit.edu/humanresources/2026-employee-benefits-rates

Pharmacy – Prescription Drug Coverage

- **OptumRx Covered drug list is managed for safety and cost**
  - Management Programs:
    - Quantity limits
    - Step therapy
    - Prior authorizations
- **Wegmans is RIT's preferred Pharmacy**
  - Lower copays
  - 90-day supply of maintenance medications
  - Free home shipping

To view pharmacy benefits and covered drugs, visit www.rit.edu/humanresources/medical-and-prescription-drug-coverage#prescription-drug-benefits

MDLIVE

Telemedicine visits with licensed physicians (phone or videoconference)

Urgent Care Examples:

- Fever
- Nausea & Vomiting
- Pink Eye
- Rashes

Behavioral Counseling Examples:

- Addiction
- Depression
- Grief & loss
- Stress

Dental

- **Excellus BlueCross BlueShield**
  - Separate ID Card
  - Plan Options
    - Standard
    - Enhanced

To view dental benefits, visit www.rit.edu/humanresources/dental-care-benefits

Vision

- **VSP**
  - No ID Card sent
  - Need your University ID
- Each medical plan includes an eye exam but is limited to every other year.

To view vision benefits, visit www.rit.edu/humanresources/vision-care-benefits

Flexible Spending Accounts

Lifetime Benefit Solutions (LBS)

Health Care Spending Account

- Per employee
- $3,400 annual maximum

Dependent Care Account

- Per family
- $7,500 annual maximum

Amount chosen needs to be used by the end of the calendar year, or you lose it.

To view eligible expenses, visit www.fsafeds.gov/support/eligibleexpenses

Health Savings Account

Fidelity

- Save pre-tax for qualified medical expenses
- Pay for current or future healthcare costs
- Roll over balance year to year
- Invest your funds for long term growth

Must enroll in the RIT HDHP & HSA in Workday

Addt'l Eligibility Considerations can be found on the Benefits website

Employee Life Insurance

- **Prudential**

- **Make sure to assign your Beneficiary(s) and keep them updated**

- **Basic Life and AD&D paid for by RIT**
  - 2 times annual base salary (FT Max of $100,000, PT Max $50,000)
  - Taxes withheld on taxable amount – shown as GLT Imp Inc on paystub

- **Supplemental Life and AD&D paid for by the employee**
  - Elect 1-5 times annual base pay, max $750,000
  - Supp Life - approval required for any level over 3 times
    - 3 times is only available as a new hire without approval, max of $375,000

Dependent Life and AD&D Insurance

- **Spouse/Domestic Partner Coverage**
  - Elect $25,000 with no approval required or 1-5 times annual base pay, max $750,000
  - Cost based on employee's age and spouse/domestic partner smoking status
- **Child Coverage**
  - Elect $10,000 or $20,000
  - Same cost regardless of number of children covered

Note: If your spouse/domestic partner is an RIT employee, you CANNOT elect spouse coverage, and you also cannot both cover same child(ren).

Long-Term Disability (LTD)

- **If approved, benefit begins after 6 months of total disability**

- **Basic LTD paid for by RIT**
  - 60% of annual base pay, max $7,000/month, offset by other income

- **Supplemental LTD paid for by the employee**
  - 70% of annual base pay, max $10,000/month, offset by other income
  - After-tax premiums.
  - No underwriting needed if enrolled in as a new hire

Legal Services

- **MetLife**

- **Regular FT and PT Employee are eligible**
  - Covers the Employee, their Spouse/Domestic Partner and Children

- **How to use the plan**
  - Contact MetLife Legal Plans' Client Service Center at 800-821-6400 prior to obtaining legal services to get a referral.
  - Plan benefits will be denied if you do not call first

To view legal services benefits in full, visit www.rit.edu/humanresources/legal-services-plan-summary-plan-description

Eligibility & Enrollment

Family Member Eligibility

Dependent(s)

- Legal spouse
- A child who is under the age of 26 and unmarried

Domestic Partner

- What Qualifies someone to be DP?
  - Reside together for one year minimum, intention to remain together indefinitely and neither are legally married
- Further action required
  - You and domestic partner sign and notarize the Affidavit of Domestic Partnership form
- Taxable benefit to you

Family Member Enrollment

Information needed

- Dependent DOB and Social

Family Member Verification

- Submit Family Member Verification documents
- **For a complete list of acceptable documents, visit www.rit.edu/humanresources/family-member-verification-benefits**

Mid-Year Benefit Changes

What is a Qualifying Event?

To view the complete list of eligible events, visit www.rit.edu/humanresources/benefits-mid-year-benefit-changes

Notify Benefits within 31 days of the event

- Request the Benefit Enrollment Change in Workday
- Provide detailed proof of the event

Open Enrollment for 2027

- Mid/late October

Other Great Benefits

Retirement Savings Plan – 403(b)

- **Two recordkeepers: Fidelity and TIAA**
- **RIT's Contribution match begins after 1 year of service**
  - Waiting period waived for those that have prior RIT service or other Higher ED service of 1 or more FT regular service within 90 days of your date of hire.
    - Complete and Submit the Retirement Plan Prior Service form through the RSC.
    - Benefits will contact your former employer to complete the verification.
    - Match will begin the 1st of the month **after** your form is approved.
- **If you take no action, you will be enrolled with a 2% pre-tax contribution with the annual automatic increase program after 60 days with Fidelity**
- **Make sure to assign your Beneficiary(s) and keep them updated**

403(b) Contributions

Election

- Between 2% and 80%
- Traditional and Roth Accounts

RIT Contribution Match

- Employee: 2%, 3%, 4%
- RIT: 4%, 6%, 8%

RIT’s contribution is 100% vested

Maximum contributions based on your age as of December 31

- If under age 50 - $24,500
- If age 50 or over - $32,500

CAPTRUST – Investment & Financial Coaching

- **Decisions related to RIT's Retirement Savings Plan and other financial priorities**
  - Deciding how much you should contribute
  - Provide advise on your investment fund choices
  - Determining the difference between traditional and roth contributions and which type is best for you

- **Schedule Appointment**
  - Visit www.captrustadvice.com
  - Call 800-967-9948
  - On campus visits

Illness/Sick Time

- **All Faculty**

- **Illness/Sick is front-loaded and resets on a fiscal year basis**
  - July 1 through June 30
  - Full balances appear on your start date or July 1 every year
  - Prorated time for those that work less than 12 months or new hires
  - Use it or lose it

- **Hour Calculation**
  - 9 Month: 64 hours (72 hours for full fiscal year)
  - 12 Month: 88 hours (96 hours for full fiscal year)

Vacation Time

- **12-month Faculty ONLY**

- **Vacation is earned of a fiscal year basis**
  - July 1 through June 30
  - Accrue each pay period
  - Prorated time for those that work less than 12 months or new hires

- **Anniversary Increase at 20 years**

- **Carry-over feature: ½ of your yearly accrual**
  - Amount does not combine from year to year

Holiday Time

Twelve Paid Holidays Each Year

- New Year’s Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving Day
- Christmas Day
- 4 RIT designated days

Early Release Days

- Day before Thanksgiving Day
- Day before Christmas Day

Holiday time is automatically applied through Workday

Better Me Employee Wellness Program

- Three free fitness center
- Confidential wellness coaching
- Flu shots and COVID-19 vaccines
- Personal training
- Functional movement assessments

- RRH Mobile Mammogram
- Free group exercise classes
- Free wellness workshops
- Free fitness center tours
- And more!

Visit RIT.edu/betterme

Employee Assistance Program (EAP) – Bree Health

- Health Advocacy
- Confidential counseling for you and your family members
- Financial information and resources
- Legal support and resources
- Work-life balance solutions
- And much more!

Bree Health®

Phone Support
1-800-327-2255

Download the mobile app: Bree Health

www.breehealth.com
RIT Group ID: 10924

For additional information, visit www.rit.edu/humanresources/employee-assistance-program-eap-summary

Employee Education Benefits

Talent Development

- Hundreds of in-person and online education and training programs

Tuition Assistance

- Reimbursement for job-related courses taken at other accredited colleges or universities

RIT Tuition Waiver

- Undergraduate and most graduate courses
- Some exclusions and special rules

To view education benefits, visit www.rit.edu/humanresources/education-benefits

Dependent Education Benefits

- **RIT Tuition Waiver -** Spouse/DP and children are eligible
  - Undergraduate credit-bearing courses at RIT
  - FT 6 months – 50%
  - FT 5 years – 100%
- **Tuition Exchange -** Only children are eligible
  - Full-time undergraduate study during regular academic year
  - Not guaranteed; would need to be accepted into the program & school
  - 5 years FT service/ 10 years PT service
- **Tuition Scholarship -** Only children are eligible
  - Full-time undergraduate study during regular academic year
  - 5 years FT service/ 10 years PT service

More Benefits

Home Owner Partnership (HOP) Program

- RIT - $3,000 loan
  - Live in and be employed by RIT for 5 years from the mortgage date
- City of Rochester- $3,000 grant
- One of two lenders - $3,000 grant
- $9,000 total for down payment and/or closing costs

Adoption Assistance Program

- Up to $2,000 reimbursement for eligible expenses per child
- Maximum of $4,000/family/year

To view these benefit details, visit www.rit.edu/humanresources/employee-benefits-resources

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.

Next Steps/Recap

Enroll in Benefits within 31 days

- Elect Benefits and add dependents in Workday
- Submit Family Member Verification documents if applicable

Other Actions

- Update Beneficiary
  - Life Insurance:
    Prudential: prudential.com/mybenefits
- Update 403(b) Contribution
  - Fidelity: netbenefits.com/RIT
  - TIAA: tiaa.org/RIT