2023 Benefits Highlights for Staff Council and Faculty Senate
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October 2022
## 2023 Benefits Update

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Coverage</th>
<th>Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td>Annual out-of-pocket maximum</td>
<td>Increase</td>
</tr>
<tr>
<td>Prescription Drug</td>
<td>• Semi-annual update to formulary and excluded medications lists</td>
<td>Included in medical</td>
</tr>
<tr>
<td></td>
<td>• Adding patient safety programs</td>
<td></td>
</tr>
<tr>
<td>Dental</td>
<td>No change</td>
<td>Increase</td>
</tr>
<tr>
<td>Vision</td>
<td>No change</td>
<td>No change</td>
</tr>
<tr>
<td>Beneflex</td>
<td>• Employees must enroll; coverage does not continue</td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td>• 2023 contribution maximum not yet announced</td>
<td></td>
</tr>
</tbody>
</table>
# 2023 Benefits Update, cont’d

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Coverage</th>
<th>Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Insurance</td>
<td>No change</td>
<td>No change*</td>
</tr>
<tr>
<td>Accidental Death &amp; Dismemberment (AD&amp;D) Insurance</td>
<td>No change</td>
<td>No change**</td>
</tr>
<tr>
<td>Long Term Disability (LTD) Insurance</td>
<td>No change</td>
<td>No change**</td>
</tr>
<tr>
<td>Legal Services Plan</td>
<td>No change</td>
<td>No change</td>
</tr>
<tr>
<td>Identity Theft Protection</td>
<td>No change</td>
<td>No change</td>
</tr>
</tbody>
</table>

* Employee cost could increase due to pay increase and/or age band change  
** Employee cost could increase due to pay increase
Medical Plan Coverage Updates

- No change in plan design: covered services, copays, deductibles, coinsurance

- One change: maximum out of pocket amounts (max patient pays) increasing per Federal guidelines; financial protection for the patient (increase $200 individual and $400 family)

- Reminder: added coverage for hearing aids and replacement of functioning cochlear implant processor beginning in 2022
Prescription Drug Coverage Updates

- No change in plan design: copays, deductible (POS D)
- Semi-annual changes: formulary change (Tier 2 and Tier 3) and updates to excluded drug list
  - Optum sends notification to those impacted by U.S. Mail
  - Updated lists will be posted on HR website
- Adopting new patient safety initiatives (no added cost)
  - *Meds on Track* – improve medication adherence
  - *Polypharmacy* – medication review for those with 5+ chronic medications to identify if unnecessary or adverse drug event
Medical/Rx Costs

- RIT will absorb the vast majority of the increase
- Overall, RIT continues to support ~75% of the premium equivalent (varies based on plan choice, coverage type, and salary level)
- Primary drivers are increases in number and cost of claims
  - Musculoskeletal
  - Mental health
  - Surgeries
Employee Cost Sharing

- Employee contributions for the medical plans depend on several factors
  - Medical plan choice (POS A, POS B, POS D)
  - Coverage type (individual, two person, family, one parent family)
  - Salary Level (Salary Level 1, 2, 3, 4, part-time, adjunct)

- We encourage employees to compare plans and make an informed choice about coverage and costs to best meet their needs
  - For example, Salary Level 2 annual 2023 savings (individual/2 person/family)
    - POS B instead of POS A: $666 / $1,517 / $1,926
    - POS D instead of POS A: $2,415 / $5,124 / $6,449
Benchmarking

- **Nationally/Regionally – USI, Mercer, others**
  - Richer benefits than most; employee contribution higher in some cases, but overall value is similar or better

- **Higher Education – 25 institutions**
  - RIT medical coverage is in top third; one of few that does not offer high deductible health plan
  - RIT employee contributions approximate the median; better coverage = higher cost

- **Locally – Rochester Chamber of Commerce**
  - RIT pays a much higher percentage of the premium on an overall basis, as well as compared to 1,000+ employees, human services, and non-profit
## Benchmark Schools

<table>
<thead>
<tr>
<th>Carnegie Mellon</th>
<th>Northeastern</th>
<th>Syracuse</th>
</tr>
</thead>
<tbody>
<tr>
<td>Case Western</td>
<td>Pace</td>
<td>Univ at Albany-SUNY</td>
</tr>
<tr>
<td>Clarkson</td>
<td>Purdue</td>
<td>Univ at Buffalo-SUNY</td>
</tr>
<tr>
<td>Cornell</td>
<td>RPI</td>
<td>Univ of Dayton</td>
</tr>
<tr>
<td>Drexel</td>
<td>Rice</td>
<td>Univ of Rochester</td>
</tr>
<tr>
<td>Illinois Inst of Tech</td>
<td>St. John Fisher</td>
<td>Virginia Tech</td>
</tr>
<tr>
<td>Lehigh</td>
<td>Stevens</td>
<td>WPI</td>
</tr>
<tr>
<td>Nazareth</td>
<td>SUNY Brockport</td>
<td></td>
</tr>
<tr>
<td>New York University</td>
<td>SUNY Geneseo</td>
<td></td>
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</tbody>
</table>
Dental Coverage

- Small increase: 3%
- Monthly employee contribution increase
  - Standard Plan - $0.32 to $1.13
  - Enhanced Plan - $0.59 to $2.18
- Reminder….removed the 2-year lock last year; employees can make dental coverage changes for 2023
RIT Service Center (RSC)

- First point of contact for general benefits questions
- Goal is to provide better and quicker service for employees
- RSC portal available 24/7 ([help.rit.edu](help.rit.edu))
  - Search for an answer in the many knowledge articles
  - Submit a question in the RSC portal → creates a ticket that you can track
- Agents available during business hours
  - Have an online chat or phone conversation (585-475-5000)
  - If agent cannot answer your question, issue is escalated to Benefits staff
RIT Service Center (RSC), cont’d

- Ensures your question is not inadvertently missed in our email or voicemail
- If you have an urgent issue during business hours, you can reach the RSC; you may not be able to reach a Benefits staff member
- If a ticket is created for the Benefits staff, you can track the status
Tickets Escalated to Benefits Staff

- No different than you waiting for a response to an email or voicemail
- We do not always have the answer right away either → sometimes we need to do research
- If you have a confidential topic, let the agent know that you need confidential outreach from Benefits
- If private or confidential, we do not respond in the ticket
Open Enrollment Information

- **Monday, October 24 through Wednesday, November 16**
  - RITMail announcements and reminders
  - Inter-office hard copy newsletter
  - HR website
  - Zoom webinars that we will record and post

- **In-Person Benefits Fair Tue, Oct 25 and Wed, Oct 26**
  - 9 a.m. – 3 p.m. in the Fireside Lounge, SAU
  - Free giveaways, prizes, free chair massages
Employee Action

- All benefits continue automatically except Beneflex
  - Beneflex does not continue; employees must re-enroll
- Complete enrollment online in Oracle Employee Self-Service
- Take time to review your benefits
Questions