

2022

RIT

Human Resources | Finance & Administration
November 2021
REGULAR EMPLOYEES

RIT Benefits Open Enrollment Newsletter

Key Dates

November 4
Open Enrollment Begins

November 4 - 22
Virtual Benefits Fair

November 22
Open Enrollment Ends

Make informed benefits choices.

Read this newsletter carefully and refer to the Open Enrollment website for more information and tools to help you make your 2022 benefits decisions.

2022 Highlights (details enclosed)

Benefit	Coverage Update	Rates
Medical	<ul style="list-style-type: none"> NEW coverage for hearing aids NEW coverage for replacement of a functioning cochlear implant processor NEW copays added back to POS A to replace deductible and coinsurance for <ul style="list-style-type: none"> Inpatient Hospitalization Outpatient Services Advanced Imaging 	Increase
Prescription Drug	<ul style="list-style-type: none"> Semi-annual update to formulary and excluded medications list Adding utilization, diabetic, and opioid management programs for patient safety and shared savings 	Cost included in medical premiums
Dental	Two year enrollment lock removed	Increase <\$2/month
Vision	No change	No change
Beneflex	You must enroll for 2022 - your 2021 election does not continue 2022 limits: Health care - \$2,750 Dependent care - \$5,000	N/A
Life Insurance	For 2022 Only - Employees can newly elect or increase their supplemental life insurance up to 3x salary (max \$375,000) without insurance company approval	No change
Accidental Death & Dismemberment Insurance (AD&D)	No change	Decrease
Long Term Disability Insurance (LTD)	No change	Increase
Legal Plan	No change	No change
Identity Theft Protection	New services added	No change

Most Benefits Continue

Your current elections for medical, dental, vision, life, AD&D, and LTD insurance, legal plan, and identity theft protection automatically continue.

To make changes, log in to Oracle Employee Self-Service at <https://myinfo.rit.edu>

This is your only opportunity to enroll, change, or cancel most benefits elections for 2022 unless you have a mid-year IRS qualifying event. **If you have an event, you must notify HR within 31 days of the event or you cannot make a change in your benefits.**

Questions?

Self-Service: help.rit.edu
Call: 585-475-5000



Who must enroll?

Now is your opportunity to make a change

Please remember that the Benefits Open Enrollment period is **your only opportunity to enroll, change, or cancel most of your benefits elections**, unless you have a qualified family or employment status change during the year. These events include:

- Marriage
- Birth or adoption of a child
- Divorce
- Death of a spouse or dependent
- A change in employment (e.g., spouse or child gaining or losing employment, or your status changing from part time to full time)

If you experience one of these events and want to elect, change, or cancel your coverage, under IRS rules, you must notify the Human Resources Department **within 31 days of the event, even if you do not yet have the required proof.**

You can make changes to the following benefits, which will be effective January 1, 2022:

- Medical
- Dental
- Vision
- Beneflex (you must enroll to participate)
- Supplemental, Spouse, and Child Life Insurance
- Supplemental, Spouse, and Child AD&D Insurance
- Supplemental LTD Insurance
- Legal Services Plan
- Identity Theft Protection

If you do not take action during the open enrollment period, you will not be able to make changes to these benefits during the year, except as described at the left. Your 2021 elections for the benefits listed above will continue into 2022 except for Beneflex. **Your 2021 Beneflex election does not continue in 2022 automatically. If you want to participate in Beneflex for 2022, you must re-enroll.**

RIT will work with **Airbo** again this year to host a **Virtual Benefits Fair**. **Airbo** will send you an email invitation to attend the Fair and you can attend during the entire enrollment period. You can invite your spouse/partner to attend, and, as always, you can win free giveaways!

Important Information: Medical Plan Updates and Changes

Medical and prescription drugs (Rx) costs rise every year. At RIT, the university supports 75% of the premium contribution and the employee pays 25% with some variation by plan choice, coverage level, and salary level.

There are three ways to manage increased medical/Rx cost and RIT considers these options every year:

1. Employee contributions
2. RIT cost
3. Plan design features/patient cost-sharing for services

Last fall when planning for 2021, we faced a substantial cost increase that neither our employees nor RIT could take on. So we made a plan design change for **all** POS plans, adding a deductible and coinsurance for three types of services -- hospital inpatient, outpatient services, and advanced imaging -- that are used less frequently. Copays continue to apply for the most commonly used services such as office visits. We did not increase the employee contribution amount for 2021 -- employees pay the same amount for coverage in 2021 as they did in 2020. RIT took on the entire premium increase.

While the deductible amounts and coinsurance percentage are low compared to the market, we understand that the change impacted those employees who were hospitalized or used outpatient or advanced imaging services.

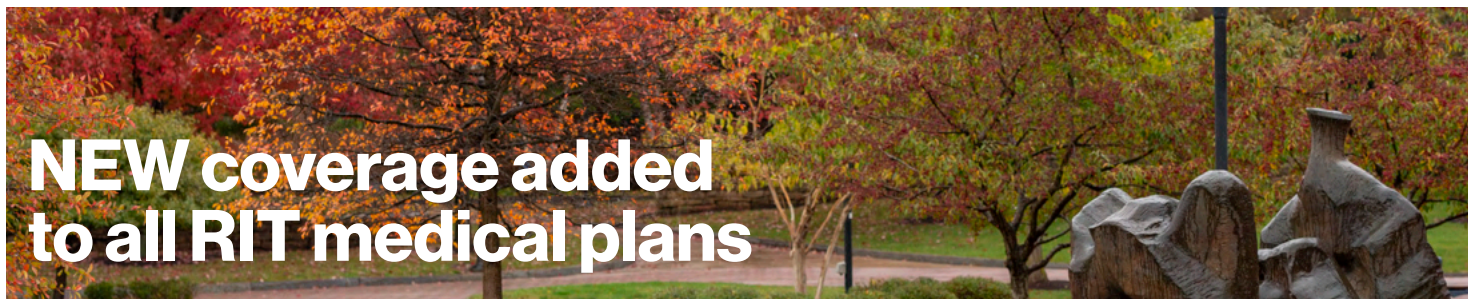
Beginning January 1, 2022, we will convert POS A back to the 2020 plan structure and reinstate copays in POS A for inpatient hospitalization, outpatient services, and advanced imaging, discontinuing the deductible and coinsurance feature for these services. Because of this major enhancement, premium contributions for POS A will increase much more than they will for the other plans. POS B, POS B No Drug, and POS D will continue to have the deductible and coinsurance feature for these three services and will have a smaller premium increase.

Make an Informed Choice

We suggest you review your personal situation and carefully consider what medical plan is best for you and your family members. For those in POS A, consider switching to POS B; you will find your 2022 POS B premium contribution is lower than this year's POS A contribution. The contribution for POS D is even lower due to the prescription drug deductible and higher Rx copays.

And, as you will read below, beginning January 1, 2022, all plans will cover hearing aids and the replacement of a functioning cochlear implant processor (has only been covered under POS A), so this will no longer be a decision factor when making your plan choice.

You will find information and tools on the Open Enrollment website to help you make your plan choice for 2022. We encourage you to consider your decision carefully.



We are pleased to announce that beginning January 1, 2022, **all** RIT POS plans and the Blue PPO will include the following coverage. Currently, this coverage is available only in POS A.

- > **Hearing aids** - you will pay 20% and the plan will pay 80% for hearing aids purchased from a participating provider. The plan will cover up to \$3,000 per ear every three years.
- > **Replacement of a functioning cochlear implant processor** - you will pay 20% and the plan will pay 80% for the replacement of a functioning cochlear implant processor. The plan will cover up to \$6,000 every six years.

2022 Common Medical/Rx Services At-A-Glance

For more detailed information, please refer to the Medical Benefits Comparison Book found in the healthcare section of the benefits website (www.rit.edu/benefits).

In-Network Medical Coverage	POS A		POS B and POS B No Drug		POS D	
	RRH ⁽¹⁾	Other In-Network	RRH ⁽¹⁾	Other In-Network	RRH ⁽¹⁾	Other In-Network
Annual Deductible (individual/family)	Not Applicable		\$250/\$500		\$300/\$600	
Coinsurance (patient pays/plan pays)	Not Applicable		10% / 90%		10% / 90%	
Annual Patient Maximum Out-of-Pocket (individual/family)	\$5,050/\$10,100		\$6,050/\$12,100		\$6,400/\$12,800	
Telemedicine with MD Live	N/A	\$10	N/A	\$10	N/A	\$10
RRH On-Campus Practice	\$20	N/A	\$20	N/A	\$20	N/A
Primary Care Physician (PCP)	\$30	\$35	\$35	\$40	\$40	\$45
Specialist	\$35	\$50	\$40	\$55	\$45	\$60
Urgent Care	\$55		\$60		\$65	
Emergency Room	\$115	\$140	\$140	\$190	\$165	\$215
Hospital Inpatient	\$150	\$200	10% coinsurance after deductible		10% coinsurance after deductible	
Hospital Outpatient or Ambulatory Surgical Center	\$70	\$140	10% coinsurance after deductible		10% coinsurance after deductible	
Laboratory & Pathology	Covered in Full		Covered in Full		Covered in Full	
X-ray	\$50		\$55		\$60	
Advanced Imaging (CT, MRI, etc.)	\$75		10% coinsurance after deductible		10% coinsurance after deductible	

Prescription Drug Coverage	POS A		POS B Only		POS D	
	Wegmans	Other Retail ⁽²⁾	Wegmans	Other Retail ⁽²⁾	Wegmans	Other Retail ⁽²⁾
Annual Deductible (individual/family)	Not Applicable		Not Applicable		\$1,250 per person, then copays	
Annual Patient Maximum Out-of-Pocket (individual/family)	\$2,150/\$4,300		\$2,150/\$4,300		\$2,300/\$4,600	
Up to 30-Day Supply at Retail						
Tier 1: Generic	\$15.00	\$17.00	\$15.00	\$17.00	\$25.00	\$30.00
Tier 2: Brand Name-Formulary (preferred)	\$35.00	\$40.00	\$35.00	\$40.00	\$70.00	\$80.00
Tier 3: Brand Name-Non-Formulary (non-preferred)	\$50.00	\$60.00	\$50.00	\$60.00	\$130.00	\$150.00
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
Tier 2: Brand Name-Formulary (preferred)	\$87.50	Not Available	\$87.50	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

(1) The lower RRH copays do not apply to tests, treatments or any other services (e.g., allergy shots, chiropractic services, physical therapy, etc.).

(2) 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.

We encourage you to check out the Open Enrollment website at www.rit.edu/benefits for helpful information and tools, including premium contribution rates, Medical Benefits Comparison Book, and an Excel calculator to model estimated total medical/Rx costs.

Remove the 2-year lock for dental election changes

We are pleased to provide more flexibility for employees. Effective January 1, 2022, there will no longer be a two-year lock for making changes. This means you can enroll, cancel, change dental plans, or change coverage levels during this year's open enrollment period. In addition, qualifying mid-year changes as described on page 2 will be allowed, provided you make the election within 31 days of the qualifying event.

Need coverage for in-vitro fertilization?

Under a New York State program called the Infertility Demonstration Program, the state subsidizes higher level infertility treatments in vitro fertilization (IVF) and gamete intra fallopian transfer (GIFT) for privately insured women for whom these procedures are not covered by insurance. The program also includes a subsidy for testicular sperm extraction (TESE). University of Rochester is one of the participating providers. For more information and resources, please refer to the program website at https://www.health.ny.gov/community/reproductive_health/infertility/.

RIT Audiology Center is a Great Resource

Regular employees are eligible for free diagnostic hearing tests and consultations at the RIT Audiology Center. The center also serves dependents of employees (age 6+) for a charge. Purchase hearing aids, ear molds, tubes, domes, and batteries at competitive prices and get help with selection, fitting, adjustment, and troubleshooting of hearing aids as well as cochlear implant mapping and troubleshooting. Contact them at 585-475-6473, audiology@rit.edu.

Will you or a family member purchase eyeglasses in 2022?

Consider enrolling in RIT's Vision Care plan with VSP. At participating providers, frames are covered with a \$150 allowance and lenses are covered in full!

Prescription Drug Updates

The OptumRx *Pharmacy and Therapeutics Committee*, comprised of physicians and pharmacists, meets regularly to provide clinical reviews of all medications to help inform decisions about the tier, exclusions list, and utilization programs. Refer to the summary on the HR website called Understanding your Formulary for helpful information.

Generally, there are updates to the formulary (tiers and exclusions) each January 1 and July 1; the updated lists are posted on the HR website. In addition, RIT is adopting additional utilization management programs as well as diabetic and opioid management programs. These programs focus on patient safety and shared savings. If you are impacted by any of these programs, OptumRx will reach out to you directly.

Mental health and other resources are available for you and your family

The COVID-19 pandemic has negatively affected many people's mental health and created new barriers for people already suffering from mental illness and substance use disorders. In addition, people are dealing with other issues as well, such as finding caregivers for children and parents. RIT has a number of resources available to help.

- > Employee Assistance Program (EAP) is available 24 hours a day, seven days a week to assist you and your family with virtually any issue. Call 844-572-9730/V and 800-697-0353/TTY.
- > Telemedicine with MDLIVE for those enrolled in RIT's medical coverage. You can have virtual ongoing mental health visits with the same therapist for a low \$10 copay.
- > Care.com membership provides unlimited access to find caregivers for children and seniors, tutors, and more. They also offer emergency backup care.

Refer to the COVID-19 Employee Resources page on the HR website for more details on these services.

Other Benefits Updates and Information

Life, AD&D, and LTD Insurance Update

RIT completed a Request for Proposals (RFP) process and Prudential will continue as RIT's insurance partner. As a result of the negotiations, eligible employees will have a special enrollment opportunity for 2022 only. They will be able to enroll or increase their **Supplemental Life Insurance** as described below, up to a maximum coverage amount of \$375,000, **without Prudential's approval**. Employees would still need Prudential's approval for amounts over \$375,000 for 1, 2, or 3 times pay as well as for elections of 4 or 5 times pay. Employees who need approval will receive an email from Prudential in December with instructions on how to complete the approval process.

In addition, the Supplemental, Spouse, and Child Life Insurance rates remain the same, the Supplemental, Spouse, and Child AD&D rates will decrease, and the Supplemental LTD rate will increase.

When you log in to Oracle Employee Self-Service, you will see your coverage options as well as the pay period cost for each option.

Reminder....review and update your beneficiary designations for your life insurance, Retirement Savings Plan and any other insurance you have outside RIT. You will find details on how to do this on the HR website.

Identity Theft Protection

RIT's coverage through Identity Force, a Sontiq company, has added new coverages including Identity Vault & Secure Storage and Password Manager. They are also introducing digital safety and security features for families, which includes the following areas.

- > Cyberbullying - help obtaining the services of a specialist to remove online content, finding legal resources
- > Social Engineering (e.g., phishing) - help canceling or freezing accounts, getting reimbursement of lost funds from bank/credit card company, placing additional security on accounts moving forward
- > Ransomware Resolution - determining the severity of an attack, advising on immediate action steps

You will find more details in the flyers posted on the Open Enrollment website.

Will you need legal services in 2022?

It can be difficult to know how to find an attorney when you need one. With RIT's legal plan through MetLife Legal (formerly Hyatt Legal), you can have a team of attorneys ready to help you take care of life's planned and unplanned legal events. You would have coverage for services such as creating or updating a will and representation for purchasing or selling a home. You will find more details about the benefit on the HR website. We have also posted a new flyer with information on how MetLife is focused on meeting the needs of a diverse workforce including the LGBTQ community, caregivers, veterans, and more.

Save on Taxes with Beneflex (Flexible Spending Accounts)

Under RIT's Beneflex Plan, you can use tax-free money for eligible health care and/or dependent day care expenses. You contribute to the plan tax-free and are reimbursed tax-free, so you pay less in taxes, leaving you with more money to spend (or save).

Use the **Health Care Spending Account** for out-of-pocket medical, prescription drug, dental and vision care expenses as well as over-the-counter medications such as ibuprofen and acetaminophen.

Use the **Dependent Day Care Spending Account** for eligible eligible day care expenses for your tax-dependent children who are under age 13 as well as your tax-dependent adult, such as a parent.

Remember, if you participate in 2021, you must re-enroll. Your participation in Beneflex **does not continue** in 2022.

Employees who participate in 2021 can use their 2021 account to pay for eligible services as long as the date of service is on or before March 15, 2022, called the grace period.



Adoption Assistance Plan

Eligible employees can be reimbursed for up to \$2,000 for expenses incurred in the placement and adoption of a child. This includes costs for fees of a private or government adoption agency that is accredited or licensed, and placement fees. Please visit the Employee Resources and Privileges section of the benefits website for additional information.

Voluntary Programs: Pet Insurance, Personal Lines of Insurance, and New York's 529 Savings Program

Through group purchasing power, RIT offers regular full-time and part-time employees an opportunity to purchase pet insurance (medical coverage for your pets), and auto, homeowners, and other types of personal insurance at group rates. New York's 529 College Savings Program Direct Plan provides a flexible, convenient, and low-cost way to save for college. The program features a wide range of investment choices, tax-free withdrawals when used for qualified higher education expenses, and contributions that are tax-deductible (up to certain limits) for New York state residents. For more details on these programs, refer to the information in the Other Benefits and Resources section of the HR website. You can enroll in these programs at any time; you do not need to make an election during the benefits open enrollment period.

RARES Discount Program

RIT is a General Member of The Rochester Area Recreation and Employee Services Association (RARES), a not-for-profit organization dedicated to employee buying power through discounts. RIT employees and retirees are automatically participants in RARES with no added cost. To find out more about the discounts, enter the member ID#RARES4me on the RARES website, www.rares.org.

RIT Home Owner Partnership (HOP)

RIT partners with the City of Rochester to provide financial help for regular full-time and part-time employees scheduled to work 750 or more hours per year who purchase a home in the City of Rochester. The partnership provides eligible employees with the opportunity to receive a \$3,000 forgivable loan from RIT and a \$3,000 grant from the City of Rochester. You can also receive a \$3,000 grant from Advantage Federal Credit Union or Genesee Regional Bank (GRB) if you obtain your mortgage through them. These funds can help make your new home affordable. RIT limits this program to 10 employees per year. You will find more details about the program in the Other Benefits and Resources section of the HR website. Please note that you should always compare interest rates and other aspects of any mortgage among different lenders before you apply for a mortgage.



2022 Resource Information

For any RIT benefits questions, please contact the **RIT Service Center (RSC)**:

- You can access the RSC online portal: help.rit.edu
- If you cannot find what you are looking for, you can
 - o chat online with a representative through the RSC portal,
 - o click on Report Issue / Ask Question to submit your question, or
 - o call the RSC at 585-475-5000.

Enrollment Information Resources & Contact Information

Name	Voice	TTY	Website
Health Care			
Medical (Excellus BlueCross BlueShield)	877-253-4797	585-454-2845	www.excellusbcbs.com/rit
Prescription Drug			
(OptumRx)	855-209-1300		www.optumrx.com
(Wegmans)	800-934-6267	Call to be transferred to your local store.	www.wegmans.com
Rochester Regional Health Family Medicine at RIT	585-922-3100		
Vision Care Plan (VSP)	800-877-7195	800-428-4833	www.vsp.com
Dental (Excellus BlueCross BlueShield)	800-724-1675	585-454-2845	www.excellusbcbs.com/rit
Beneflex (Lifetime Benefit Solutions)	800-327-7130		www.lifetimebenefitsolutions.com
Employee Assistance Program (GuidanceResources)	844-572-9730	800-697-0353	www.guidanceresources.com web ID: RITEAP
Other Insurance			
Life, AD&D, STD, FMLA, NYS PFL and LTD (Prudential)	877-908-4778		www.prudential.com/mybenefits
Retirement Program			
Fidelity	800-343-0860	800-259-9734	http://netbenefits.com/RIT
TIAA	800-842-2776 585-246-4600 877-209-3144 (local)	800-842-2755 585-246-4610	www.tiaa.org/RIT
Other Programs			
NYS College Savings Program	877-697-2837		www.nysaves.org
U.S. Savings Bonds	800-487-2663		www.treasurydirect.gov
Employee Discount Services			
Identity Theft Protection (Identity Force)	877-694-3367		www.identityforce.com
Legal Services Plan (MetLife Legal)	800-821-6400	800-821-5955	www.legalplans.com access code: 570005
Auto/Homeowners Insurance (Mercer Voluntary Benefits)	866-272-8902		
RARES	585-789-0223		www.rares.org
Veterinary Pet Insurance Nationwide	877-738-7874		www.petinsurance.com

The RIT Benefits Open Enrollment Newsletter is distributed to employees to help explain RIT's Employee Benefits plans, describe features and provide hints 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.