

Get Ready for 2025 Open Enrollment!

**October 28 –
November 15, 2024**



Welcome

What we'll cover today

- **What you need to know**
 - What's *not* changing
 - Medical & prescription drug contributions and plan designs
 - Dental contributions
 - Employee Supplemental Life increase opportunity
 - Identity Theft Protection offering
 - Employee Assistance Program (EAP) provider
- **Review of RIT's 2025 benefits and programs**
- **Your next steps**

What you need to know

What's *Not* Changing: Medical & Pharmacy

Preventive care coverage

Virtual care options

Plan design components for the Point-of-Service (POS) POS B, POS B No Drug, and POS D plans:

- Copays:
 - PCP
 - Specialists
 - X-rays
 - Labs
 - Urgent care
 - Pharmacy
- Prescription Drug deductible (for the POS D plan)

Out-of-pocket maximums

POS A & PPO plan designs

What's *Not* Changing: Other Benefits

Dental

- Plan Design

Vision

- Cost
- Plan Design

Legal Services

- Cost
- Plan Design

Overview of 2025 Benefits Changes

Benefit

Coverage Changes

Medical

- **Contribution rate increases** across all plans
- **Deductibles and coinsurance increases** for:
 - POS B
 - POS B No Drug
 - POS D (*medical only; prescription drug deductible will not change*)
- **POS B No Drug plan to be discontinued** in 2026; not available to new enrollees in 2025

Overview of 2025 Benefits Changes (cont.)

Benefit	Coverage Changes
Dental	<ul style="list-style-type: none">• Contribution rate increases of less than \$1 per paycheck for the majority of employees
Employee Supplemental Life Insurance	<ul style="list-style-type: none">• Special opportunity to increase coverage by 1x base pay (up to 3x base pay) if you currently have coverage
Identity Theft Protection	<ul style="list-style-type: none">• No new enrollments for 2025• Current enrollees' payment method changing to direct bill; watch for an e-mail with more information
Employee Assistance Program (EAP)	<ul style="list-style-type: none">• Vendor changing from ComPsych to NexGen EAP• Enhancements to services and support



Understanding Medical Plan Changes

Employee Contribution Increases

- **Healthcare costs have risen the past several years**
 - Staffing shortages
 - Use of advanced technologies
 - Higher prescription drug prices
 - Medical inflation
- **Contribution increases for all employees**
 - RIT will continue to contribute majority of medical plan cost

Log on to **Oracle Self-Service** to view your **2025 contributions**.

Medical Plan Design Changes

Medical Plan	In-Network Plan Design	2024	2025
POS B & POS B No Drug (No new enrollments for 2025)	Medical deductible	\$250 individual / \$500 family	\$500 individual / \$1,000 family
	Coinsurance	10%	20%
POS D	Medical deductible	\$300 individual / \$600 family	\$600 individual / \$1,200 family
	Coinsurance	10%	20%

- Medical deductibles and coinsurance apply to inpatient hospital, outpatient surgical, and advanced imaging services.
- Out-of-network deductibles and co-insurance are also increasing; please see 2025 SBCs for details.

Understanding Your Plan Features

- We encourage employees to look at both **paycheck contribution** and **plan out-of-pocket costs** when comparing plan options.
- While the POS A, POS B and POS D plan all cover the same services, the member **out-of-pocket cost will vary** based on the plan components – copayments, deductibles and co-insurance.

MRI Claim Example

This example shows how an MRI claim* is processed by plan.

MRI Contracted Rate = \$1,500	Plan Options		
	POS A	POS B	POS D
Employee Contributions**	\$3,699	\$2,917	\$860
Copayment	\$75	n/a	n/a
Individual Deductible	n/a	\$500	\$600
Coinsurance	n/a	\$200	\$180
Total Out-of-Pocket Cost	\$75	\$700	\$780
Total Member Cost	\$3,774	\$3,617	\$1,640

*In-network

**Individual tier, Salary level 2

$\$1,500 - \$500 \text{ deductible} = \$1,000$
 $20\% \text{ of } \$1,000 = \200

$\$1,500 - \$600 \text{ deductible} = \900
 $20\% \text{ of } \$900 = \180

Outpatient Claim Example

This example shows how an outpatient surgery claim* is processed by plan.

Outpatient Surgery Contracted Rate = \$9,000	Plan Options		
	POS A	POS B	POS D
Employee Contributions**	\$3,699	\$2,917	\$860
Copayment	\$140 (facility fee) \$50 (physician fee)	n/a	n/a
Individual Deductible	n/a	\$500	\$600
Coinsurance	n/a	\$1,700	\$1,680
Total Out-of-Pocket Cost	\$190	\$2,200	\$2,300
Total Member Cost	\$3,889	\$5,117	\$3,140

*In-network

**Individual tier, Salary level 2

\$9,000 - \$500 deductible = \$8,500
20% of \$8,500 = \$1,700

\$9,000 - \$600 deductible = \$8,400
20% of \$8,400 = \$1,680

Plan Comparison Examples

The following slides include employee profiles to illustrate cost impacts of various scenarios under each 2025 plan option.

When reviewing, please keep in mind:

- Employee profiles are illustrative only; out-of-pocket costs can vary widely based on actual services and providers.
- Annualized payroll contributions assume Salary Level 2.
- The *total cost* includes both out-of-pocket costs and annualized payroll contributions.
- Medical deductibles and coinsurance apply to inpatient stays, outpatient surgery, and advance imaging. Estimated member costs are based on estimated regional costs.

Benefit Summary

	POS A	POS B	POS D
Medical Deductible (Fam)	\$0	\$1,000	\$1,200
Pharmacy Deductible (per Ind)	\$0	\$0	\$1,250
Medical Coinsurance	0%	20%	20%
Medical Out-of-Pocket Max (Fam)	\$10,900	\$12,900	\$13,600
Rx Out-of-Pocket Max (per Ind)	\$5,100	\$5,100	\$5,300
PCP Visit	\$35 copay	\$40 copay	\$45 copay
Specialist Visit	\$50 copay	\$55 copay	\$60 copay
Urgent Care Visit	\$55 copay	\$60 copay	\$65 copay
Emergency Room Visit	\$140 copay	\$190 copay	\$215 copay
Imaging, X-Ray	\$50 copay	\$55 copay	\$60 copay
Advanced Imaging, MRI	\$75 copay	20% coinsurance	20% coinsurance
Outpatient Facility Surgery	\$190 copay	20% coinsurance	20% coinsurance
Rx Copays (30-Day Wegmans Retail)	\$15 / \$35 / \$50 copay	\$15 / \$35 / \$50 copay	\$25 / \$75 / \$130 copay

Meet Shane, 37

- Shane and his husband, Luis, have two kids, and Shane covers his **entire family** on his medical plan.
- They all need their **annual well visits**.
- Additionally, they expect to have **several specialist visits**, as Shane visits the cardiologist annually, Luis meets with a rheumatologist to manage his back pain, and the kids each visit the allergist.
- Shane's children have the typical illnesses and injuries that come with being little, so they plan for some **sick visits to their PCP, urgent care visits** and **medication** to make them feel better.

Medium Plan Usage	Plan Options		
	POS A	POS B	POS D
Employee Contributions	\$11,311	\$9,048	\$3,728
Preventive Care (4)	\$0	\$0	\$0
PCP Visit (4)	\$140	\$160	\$180
Specialist Visit (6)	\$300	\$330	\$360
Urgent Care Visit (3)	\$165	\$180	\$195
Medication: Generic (2)	\$30	\$30	\$50
Total Out-of-Pocket Costs	\$635	\$700	\$785
Total Shane Pays	\$11,946	\$9,748	\$4,513

Meet Deshaun, 41

- Deshaun is married and covers **himself and his wife** on his medical plan.
- He ruptured his Achilles tendon playing basketball, and he expects to need **surgery** in the coming year.
- He also anticipates high healthcare costs as he recovers from surgery, with **doctors' visits, imaging** and even a visit to the **Emergency Room**.
- His wife takes a generic blood pressure medication which she fills at Wegmans monthly.

Higher Plan Usage	Plan Options		
	POS A	POS B	POS D
Employee Contributions	\$8,053	\$6,270	\$2,027
Preventive Care (1)	\$0	\$0	\$0
Emergency Visit (1)	\$140	\$190	\$215
Imaging, X-Ray (1)	\$50	\$55	\$60
Advanced Imaging, MRI (1)	\$75	\$700	\$780
Outpatient Facility Surgery (1)	\$190	\$1,800	\$1,800
Specialist Visit (5)	\$250	\$275	\$300
Medication: Tier 1 (12)	\$180	\$180	\$360
Total Out-of-Pocket Costs	\$885	\$3,200	\$3,515
Total Deshaun Pays	\$8,938	\$9,470	\$5,542

Ways to Save on Healthcare Costs



1. Set aside pre-tax funds to your ***Health Care FSA*** to pay for expenses.
2. Download the free Wellframe app to connect with Excellus' care management team.
 - Guidance on your wellness journey
 - Personalized plan to manage your health



Ways to Save on Healthcare Costs (cont.)

3. Schedule your *no-cost* annual physical exam and preventive care screenings.
4. Talk to a doctor *virtually* through MDLIVE:
 - 24/7 non-urgent health care (medical and behavioral)
 - \$10 copay
5. Fill your prescriptions at *Wegmans pharmacy* for lower copays.



Ways to Save on Healthcare Costs (cont.)

6. Fill your prescriptions through *mail order or Wegmans 90-day retail* for additional savings.
7. Visit **Urgent Care** instead of the Emergency Room (ER) for non-life-threatening illnesses/injuries.

Medical Plan	Urgent Care Copay	ER Copay
POS A	\$55	\$115
POS B / POS B No Drug	\$60	\$140
POS D	\$65	\$165
PPO	\$30	\$75



Other 2025 Benefits Updates

Dental
Coverage

Employee
Supplemental Life
Insurance

Employee
Assistance Program
(EAP)

Identity Theft
Protection

Dental Coverage

- **Contribution rate increases:**
 - Less than \$1 per paycheck for the majority of employees
- **No changes to plan design:**
 - 2 options through Excellus Blue Cross Blue Shield:
 - Standard Plan
 - Enhanced Plan
 - Both include 100% preventive coverage

Employee Supplemental Life Insurance

- **Special opportunity to increase coverage for 2025 without proof of good health (EOI):**
 - 1x base salary
 - To a maximum of 3x base salary
 - Note: You must already be enrolled in Supplemental Life to take advantage of this special opportunity

Identity Theft Protection

- **No new enrollment for 2025**
- **Transitioning to direct bill**
 - Current members **must register for a new account** and **set up online payment**
- **Enhanced coverage**
- **Lower monthly premiums**
- **Expect an e-mail from Identity Force in early January 2025**

IMPORTANT: If you do not create a new account in January of 2025, your coverage will be terminated!

Employee Assistance Program (EAP)

- **Transitioning from ComPsych to NexGen EAP for all EAP services**
- **Enhances services include:**
 - Navigation/advocacy support
 - Access to the Bree Health platform, which provides tools and resources for mental health and overall well-being
 - Access to an employee discount program



RIT's 2025 benefits and programs

Available Benefits and Programs

Benefits to Elect or Update during Open Enrollment:

- Medical & Prescription Drug
- Dental
- Vision
- Flexible Spending Accounts
- Supplemental Life and Accidental Death & Dismemberment (AD&D)
- Supplemental Long-Term Disability
- Legal Services
- Identity Theft Protection (*no new enrollment for 2025*)

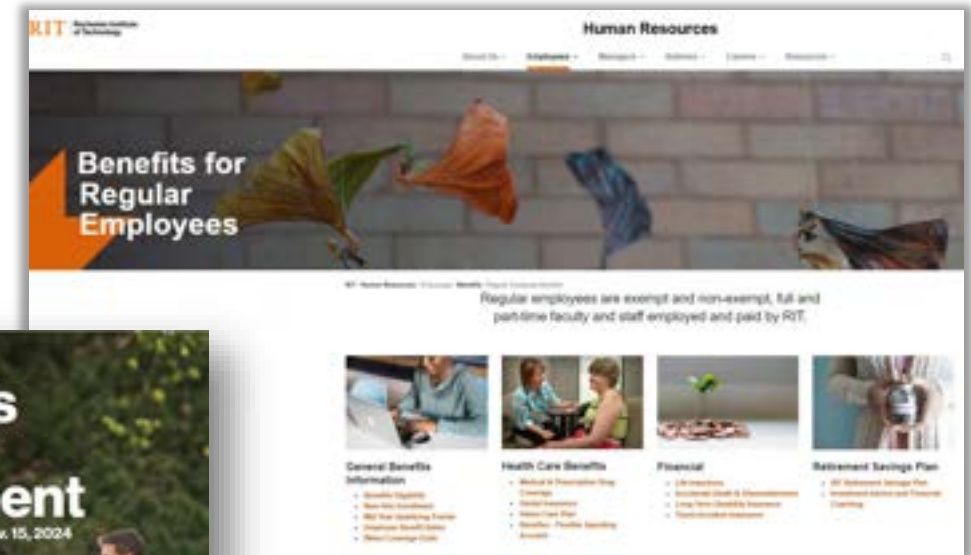
Valuable Benefits Available All Year Long:

- Employee Assistance Program (EAP)
- 403(b) Retirement Savings Plan
- CAPTRUST Investment Advice and Financial Coaching
- Better Me Employee Wellness Program
- Education Benefits (including Tuition Assistance and Talent Development Courses)
- RIT Home Owner Partnership
- Adoption Assistance

Your next steps

Review Your Open Enrollment Materials

- Benefits website: rit.edu/benefits
- Newsletter (inter-office delivery)
- RIT Mail announcements and reminders



Choose Your Benefits: Oct. 28 – Nov. 15

- **Complete enrollment online in Oracle Employee Self- Service (myinfo.rit.edu)**
 - Print the confirmation page after you complete enrollment
- **You must take action if you would like to:**
 - Change benefit elections for 2025
 - Add dependents to your coverage
 - Participate in FSAs
- **If you don't make changes, your 2024 benefits will continue into 2025**

Remember:
Health Care and
Dependent Care FSA
elections do not roll
over. You must re-enroll
each year.

Review and/or Update Your Beneficiaries

■ Life Insurance (Prudential)

- Prudential: prudential.com/mybenefits

■ 403(b) Retirement Plan

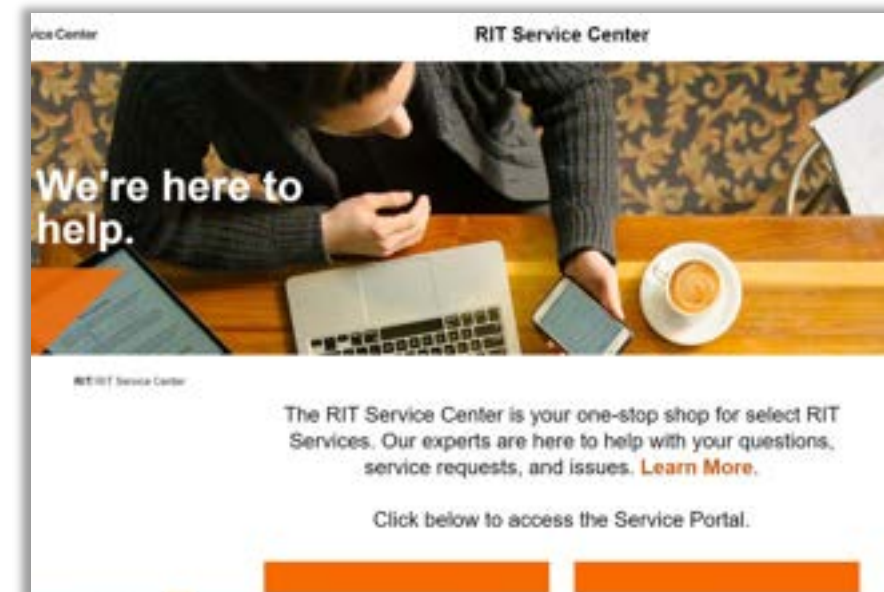
- Fidelity: netbenefits.com/RIT
- TIAA: tiaa.org/RIT

Open Enrollment is a great time to review your beneficiaries, but you can update them any time during the year!



Questions? Contact the RIT Service Center (RSC)

- **Your first point of contact for general benefits questions**
 - Inquiries that require research will be submitted to the HR Benefits Team
- **Portal available 24/7 (help.rit.edu)**
 - Search for an answer in the many knowledge articles
 - Submit a ticket with your question
- **Speak with an agent during business hours**
 - Online chat
 - Phone conversation (585-475-5000)



Questions?