

Newsletter

Pre-Medicare Retirees

Human Resources ■ Finance & Administration

This newsletter concerns current pre-Medicare retirees. References to “retirees” generally includes surviving spouses. There is a separate newsletter for Medicare retirees; if you need the Medicare newsletter and did not receive it, please contact the RIT Service Center. Contact information can be found on the last page.

Key Dates

Mon, Nov 4, 2024

RIT Retiree Open Enrollment **Begins**

Mon, Nov 25, 2024

RIT Retiree Open Enrollment **Ends**

Wed, Jun 3, 2025

Annual Retiree Luncheon at Gordon Field House

Watch for your invite in the U.S. Mail next spring.

Important: 2025 Medical Plan & Voluntary Benefit Changes

Each year, RIT evaluates plan options for employees and retirees to ensure we offer valuable coverage and meaningful choices. Healthcare costs have risen steadily and substantially the past several years for many reasons – from critical staffing shortages to the development and use of advanced medical technologies, to higher prescription drug costs, to medical inflation, and other factors.¹

As a result, employee and pre-Medicare retiree contributions will increase across all plans in 2025, along with a moderate rise in dental plan premiums. Please refer to the enclosed rate sheets for details on these changes. Additionally, medical in and out-of-network deductible and coinsurance amounts are increasing for the Point of Service (POS) B, POS B No Drug, and POS D plans. The medical deductible and coinsurance apply to inpatient hospitalization, outpatient surgery services, and advanced imaging services such as MRIs, PET and CT scans. Please see the summary on page 3 and visit rit.edu/benefits for more detailed information.

RIT will be discontinuing the POS B No Drug Plan in 2026. Retirees currently enrolled in the POS B No Drug Plan may continue this coverage for one more year. However, this plan will not be open to new enrollees in 2025.

Starting in 2025, there will be no new enrollments into the Identity Theft Protection, Legal Service, and Vision Care plans. Retirees currently enrolled in these plans can continue coverage by following the steps outlined within this newsletter. Please refer to page 6 to learn more about maintaining your coverage.

We encourage all retirees to review their medical plan options and consider what best fits their personal or family needs. For further information, please visit rit.edu/benefits.

1. The American Hospital Association, April 2023: <https://www.aha.org/guidesreports/2024-05-01-2023-costs-caring>

2025 RIT Open Enrollment Information

Now is your opportunity to make a change

The Retiree Open Enrollment period is **your only opportunity to enroll, change, or cancel your benefits elections**, unless you have an IRS-qualified family or employment status change during the year (e.g., spouse gains or loses employment).

If you have a qualified family or employment status change during the year (e.g., spouse gains or loses employment) and want to elect, change or cancel your coverage, you must make the coverage change **within 31 days of the event**. Otherwise, you must wait until the next annual Open Enrollment period. NOTE: The event must be consistent with the change you want to make. To make a mid-year change, contact the RIT Service Center (RSC) at (585) 475-5000.

Making your 2025 Medical Plan Choice

For those who live in the Rochester area, you will find an at-a-glance POS plan comparison on the next page. For more details, refer to the information on the Benefits website.

We encourage you to take the time to review your personal situation and carefully consider what medical plan is best for you and your family members.

For those who live outside the Rochester area, you continue to be eligible for the Blue PPO; plan details are on the Benefits website.

There are no changes to the pharmacy plan design for 2025. The pharmacy tier copays, out-of-pocket maximums, and the POS D pharmacy deductible remain unchanged. You will find information and tools on the Open Enrollment website to help you make your plan choice for 2025. We encourage you to consider your decision carefully.

Save on Your Prescriptions at Wegmans Pharmacies

RIT has had a preferred pharmacy arrangement with Wegmans Pharmacies for many years.

- Your copays will be lower at Wegmans than other retail pharmacies.
- You can purchase a 90-day supply of a maintenance medication at Wegmans, which you cannot do at any other retail pharmacy.

Wegmans Home Delivery is an option for those with maintenance medications. So, if it is not convenient for you to go to a Wegmans Pharmacy, you can still take advantage of the lower copays.

It is easy to transfer your prescription from another pharmacy to Wegmans Home Delivery. You can call Wegmans at 800-934-4797 for assistance.

For copay details, refer to chart on page 3.

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.

Generally, OptumRx makes updates to the formulary (tiers and exclusions) each January 1 and July 1 and we post the updated lists on the Benefits website. If you or a covered family member are impacted by any changes, OptumRx will send a notification in advance to the patient by U.S. Mail.

2025 Health Care Information



2025 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		\$500/\$1,000		\$600/\$1,200	
Coinsurance (patient pays/plan pays)	Not Applicable		20% / 80%		20% / 80%	
Annual Patient Maximum Out-of-Pocket (individual/family)	\$5,450/\$10,900		\$6,450/\$12,900		\$6,800/\$13,600	
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	20% coinsurance after deductible		20% coinsurance after deductible	
Hospital Outpatient or Ambulatory Surgical Center	\$70	\$140	20% coinsurance after deductible		20% 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		20% coinsurance after deductible		20% 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)	\$2,550/\$5,100		\$2,550/\$5,100		\$2,650/\$5,300	
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. Out-of-network deductibles and co-insurance are also increasing; please see 2025 SBCs for details.

We encourage you to visit the Open Enrollment website at www.rit.edu/benefits for helpful information and tools, including premium contribution rates and detailed summaries.

Contribution Rates-Group 2

Cost Sharing Group 2 – Employees hired before January 1, 2004 who were age 35 or over on January 1, 2008. The medical contributions are two times the cost of the active employee contributions.

Retiree Benefits Coverage Contributions

CALENDAR YEAR 2025

RIT

Pre-Medicare-Group 2*		MONTHLY RETIREE CONTRIBUTION				
PLAN	LEVEL OF COVERAGE	FULL-TIME SALARY LEVEL 1	FULL-TIME SALARY LEVEL 2	FULL-TIME SALARY LEVEL 3	FULL-TIME SALARY LEVEL 4	PART-TIME
Blue Point2 POS A	● Individual	\$416.29	\$616.55	\$724.51	\$833.85	\$892.11
	● 2 Person	\$990.50	\$1,342.20	\$1,525.08	\$1,730.28	\$1,984.52
	● Family	\$1,256.31	\$1,885.13	\$2,115.58	\$2,310.43	\$2,310.43
	● One Parent Family	\$1,140.34	\$1,560.14	\$1,768.78	\$2,000.47	\$2,071.94
Blue Point2 POS B	● Individual	\$324.06	\$486.17	\$576.79	\$668.71	\$784.81
	● 2 Person	\$752.45	\$1,044.95	\$1,192.87	\$1,361.32	\$1,717.16
	● Family	\$993.74	\$1,507.93	\$1,695.85	\$1,911.58	\$2,164.93
	● One Parent Family	\$815.54	\$1,096.52	\$1,238.44	\$1,412.98	\$1,793.63
Blue Point2 POS B No Drug	● Individual	\$24.37	\$124.33	\$181.76	\$226.00	\$408.35
	● 2 Person	\$197.59	\$295.46	\$374.08	\$468.90	\$937.33
	● Family	\$416.03	\$581.19	\$705.49	\$831.78	\$1,256.49
	● One Parent Family	\$211.50	\$336.56	\$417.52	\$518.95	\$1,032.67
Blue Point2 POS D	● Individual	\$26.96	\$143.25	\$200.11	\$256.12	\$229.78
	● 2 Person	\$237.72	\$337.87	\$416.74	\$511.60	\$1,008.98
	● Family	\$455.37	\$621.38	\$744.92	\$870.88	\$1,336.78
	● One Parent Family	\$255.23	\$382.05	\$463.49	\$565.07	\$1,098.64
Blue PPO <i>(outside Rochester area)</i>	● Individual	\$253.82	\$407.74	\$494.08	\$581.23	\$719.24
	● 2 Person	\$595.21	\$869.19	\$1,007.49	\$1,165.50	\$1,569.20
	● Family	\$911.99	\$1,306.74	\$1,483.66	\$1,687.35	\$2,050.05
	● One Parent Family	\$644.29	\$905.12	\$1,036.57	\$1,199.63	\$1,631.10
Dental Coverage - Standard	● Individual	\$33.03	\$33.03	\$33.03	\$33.03	\$33.03
	● 2 Person	\$77.26	\$77.26	\$77.26	\$77.26	\$77.26
	● Family	\$117.59	\$117.59	\$117.59	\$117.59	\$117.59
Dental Coverage - Enhanced	● Individual	\$42.24	\$42.24	\$42.24	\$42.24	\$42.24
	● 2 Person	\$100.22	\$100.22	\$100.22	\$100.22	\$100.22
	● Family	\$153.03	\$153.03	\$153.03	\$153.03	\$153.03

*** NOTES ABOUT COST SHARING**

1) There are two pre-Medicare cost sharing groups as follows:

Group 2 is what was formerly known as the Benchmark group. These employees were hired before January 1, 2004 and were age 35 or over on January 1, 2008.

Group 3 is what was formerly known as the RMA group (Retiree Medical Account). These employees were hired on or after January 1, 2004 OR hired before January 1, 2004 and under age 35 on January 1, 2008.

2) For pre-Medicare retirees who retired prior to January 1, 2006, refer to Salary Level 2 for your contribution information. For retirees who retired on and after January 1, 2006, refer to the Salary Level you were in prior to retirement.

Contribution Rates-Group 3

Cost Sharing Group 3 – Employees hired on or after January 1, 2004 OR hired before January 1, 2004 who were under age 35 on January 1, 2008. The medical contributions are 10% higher than contributions of Cost Sharing Group 2.

Retiree Benefits Coverage Contributions

CALENDAR YEAR 2025

RIT

Pre-Medicare-Group 3*		MONTHLY RETIREE CONTRIBUTION				
PLAN	LEVEL OF COVERAGE	FULL-TIME SALARY LEVEL 1	FULL-TIME SALARY LEVEL 2	FULL-TIME SALARY LEVEL 3	FULL-TIME SALARY LEVEL 4	PART-TIME
Blue Point2 POS A	• Individual	\$457.92	\$678.21	\$796.96	\$892.11	\$892.11
	• 2 Person	\$1,089.55	\$1,476.42	\$1,677.59	\$1,903.31	\$1,984.52
	• Family	\$1,381.94	\$2,073.64	\$2,310.43	\$2,310.43	\$2,310.43
	• One Parent Family	\$1,254.37	\$1,716.15	\$1,945.66	\$2,071.94	\$2,071.94
Blue Point2 POS B	• Individual	\$356.47	\$534.79	\$634.47	\$735.58	\$836.17
	• 2 Person	\$827.70	\$1,149.45	\$1,312.16	\$1,497.45	\$1,857.56
	• Family	\$1,093.11	\$1,658.72	\$1,865.44	\$2,102.74	\$2,164.93
	• One Parent Family	\$897.09	\$1,206.17	\$1,362.28	\$1,554.28	\$1,932.80
Blue Point2 POS B No Drug	• Individual	\$26.81	\$136.76	\$199.94	\$248.60	\$449.19
	• 2 Person	\$217.35	\$325.01	\$411.49	\$515.79	\$1,031.06
	• Family	\$457.63	\$639.31	\$776.04	\$914.96	\$1,382.14
	• One Parent Family	\$232.65	\$370.22	\$459.27	\$570.85	\$1,135.94
Blue Point2 POS D	• Individual	\$29.66	\$157.58	\$220.12	\$281.73	\$252.76
	• 2 Person	\$261.49	\$371.66	\$458.41	\$562.76	\$1,109.88
	• Family	\$500.91	\$683.52	\$819.41	\$957.97	\$1,470.46
	• One Parent Family	\$280.75	\$420.26	\$509.84	\$621.58	\$1,208.50
Blue PPO <i>(outside Rochester area)</i>	• Individual	\$279.20	\$448.51	\$543.49	\$639.35	\$791.16
	• 2 Person	\$654.73	\$956.11	\$1,108.24	\$1,282.05	\$1,726.12
	• Family	\$1,003.19	\$1,437.41	\$1,632.03	\$1,856.09	\$2,129.35
	• One Parent Family	\$708.72	\$995.63	\$1,140.23	\$1,319.59	\$1,794.21
Dental Coverage - Standard	• Individual	\$33.03	\$33.03	\$33.03	\$33.03	\$33.03
	• 2 Person	\$77.26	\$77.26	\$77.26	\$77.26	\$77.26
	• Family	\$117.59	\$117.59	\$117.59	\$117.59	\$117.59
Dental Coverage - Enhanced	• Individual	\$42.24	\$42.24	\$42.24	\$42.24	\$42.24
	• 2 Person	\$100.22	\$100.22	\$100.22	\$100.22	\$100.22
	• Family	\$153.03	\$153.03	\$153.03	\$153.03	\$153.03

*** NOTES ABOUT COST SHARING**

1) There are two pre-Medicare cost sharing groups as follows:

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Group 3 is what was formerly known as the RMA group (Retiree Medical Account). These employees were hired on or after January 1, 2004 OR hired before January 1, 2004 and under age 35 on January 1, 2008.

2) For pre-Medicare retirees who retired prior to January 1, 2006, refer to Salary Level 2 for your contribution information. For retirees who retired on and after January 1, 2006, refer to the Salary Level you were in prior to retirement.

Voluntary Benefits

Legal Services Plan – No New Enrollments

Effective January 1, 2025, enrollment in the Legal Services Plan will no longer be administered through RIT or billed monthly through Lifetime Benefit Solutions.

Retirees currently enrolled in coverage are eligible to continue coverage directly through MetLife Legal Plans (formerly Hyatt Legal). Retirees eligible for this coverage will receive information about next steps from the RIT Benefits Office in early December.

Identity Theft Protection– No New Enrollments

Effective January 1, 2025, enrollment in the Identity Theft Protection Plan will no longer be administered through RIT or billed monthly through Lifetime Benefit Solutions.

Retirees currently enrolled in coverage will have the opportunity to enroll in one of two enhanced plans with lower monthly premiums. Identity Force will e-mail eligible retirees in early January of 2025 to outline the steps to enroll and to set up direct billing. To view the two enhanced plan options, please visit rit.edu/benefits.

IMPORTANT: You must respond to the e-mail that Identity Force sends in January in order to elect coverage. If you need to update the e-mail that Identity Force has on record, you may reach out to Identity Force Member Services at 877-694-3367.

RIT's Vision Care Plan – No New Enrollments in 2025

RIT Retirees currently enrolled in the RIT vision coverage through VSP are eligible to continue their coverage in 2025. There are no changes in the coverage or contribution amounts for 2025.

- No new vision enrollments will be processed into this plan for 2025.
- If enrolled, your current election for vision will automatically continue into 2025.
- Lifetime Benefit Solutions (LBS) will continue to bill you for the coverage.
 - You may reach out to LBS directly at 800-828-0078 for questions related to your bill.

To make a change:

- If you want to make a change or if you wish to cancel your coverage, please complete the enclosed form, sign it and return to RIT Human Resources
 - **If you elect to cancel your RIT Vision coverage, you will not have the option of re-enrolling**
 - **If you elect to cancel coverage for a dependent, the dependent will not be eligible to re-enroll**

See pages 7 and 8 to view the 2025 Vision Care benefit summary and monthly contribution rates.

TruHearing® Hearing Aid Discount Program through RIT's Vision Care Coverage

If you are enrolled in RIT's vision care coverage with VSP, you and your family members can save up to 60% on hearing aids if purchased through TruHearing. Learn more about this VSP Exclusive Member Extra at www.truhearing.com/vsp or call 877-396-7194/V with questions.

Reminder – RIT Coverage Cancellation for Non-Payment

If your medical, dental and/or vision benefits are canceled for non-payment, you will be extended a one-time opportunity to make payment to continue your coverage. The enclosed enrollment form indicates if this rule applies to you. If you have any questions, please contact the RIT Service Center (RSC).

RIT's Vision Care Plan – No New Enrollments in 2025

IMPORTANT: If you are enrolled in coverage, VSP does not issue ID cards. Just let your provider know you have VSP coverage. The ID number for retirees is your RIT University ID (UID) (printed on the enclosed yellow form). The ID number for a surviving spouse is the surviving spouse's Social Security Number.

Benefit	Description	Copay
WellVision Exam*	Focuses on your eyes and overall wellness	\$15
Prescription Glasses		\$20
Frame	<ul style="list-style-type: none"> \$150 allowance for a wide selection of frames \$170 allowance for featured frame brands 20% savings on the amount over your allowance 	Included in prescription glasses
Lenses	<ul style="list-style-type: none"> Single vision, lined bifocal, lined trifocal lenses, and progressive lenses Impact-resistant lenses for children 	Included in prescription glasses
Lens Enhancements	<ul style="list-style-type: none"> Progressive lenses Average savings of 35-40% on other lens enhancements (e.g., anti-glare) 	\$0
Contacts <i>(instead of glasses)</i>	<ul style="list-style-type: none"> \$150 allowance for contacts and contact lens exam (fitting and evaluation) 15% savings on a contact lens exam (fitting and evaluation) 	\$0
Essential Medical Eye Care <i>(available as needed)</i>	<ul style="list-style-type: none"> Retinal screening for members with diabetes Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more. Coordination with your medical coverage may apply. Ask your VSP doctor for details. 	\$0 per screening \$20 per exam
Extra Savings	Glasses and Sunglasses <ul style="list-style-type: none"> Extra \$20 to spend on featured frame brands. Go to vsp.com/special offers for details. 30% savings on additional glasses and sunglasses, including lens enhancements, from the same VSP provider on the same day as your WellVision Exam. Or get 20% from any VSP provider within 12 months of your last WellVision Exam. 	
	Retinal Screening <ul style="list-style-type: none"> No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam 	
	Laser Vision Correction <ul style="list-style-type: none"> Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities After surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor 	

* If the exam is not considered routine, the exam would **not** be covered by VSP; it may be covered under your medical plan.

2025 Monthly Contribution Rates

Pre-Medicare Retirees		
Vision Care (VSP)- Only Currently Enrolled	● Individual	\$9.64
	● 2 Person	\$19.26
	● Family	\$31.01

Other Information

Investment Advice and Financial Coaching

RIT has a benefit with CAPTRUST for those who have funds in the RIT Retirement Savings Plan to help participants make decisions regarding their investments in the plan.

Take Free Classes through Osher Lifelong Learning Institute

RIT's Osher Lifelong Learning Institute (OLLI) offers both in-person and online non-credit classes for RIT retirees who want to keep exploring and discovering, simply for the joy of learning. In partnership with other OLLIs across the US, RIT's OLLI offers 80+ diverse courses per term. **Beginning in 2025, RIT retirees can take free classes for one trial term.** After the free trial, a small annual membership fee will gain you unlimited access to OLLI classes, the ability to audit up to two RIT undergraduate courses per semester, audiology services at NTID, and more. Contact RIT's OLLI to get started on your lifelong learning journey: www.rit.edu/osher | osher@rit.edu | 585-292-8989/V

Tuition Waiver

You and your eligible family members continue to be eligible for Tuition Waiver (courses taken at RIT).

Access Privileges to RIT Facilities

By using your Retiree ID Card, you have access privileges to RIT facilities and services such as the Student Life Center and Wallace Library.

RIT Retirees Program

RIT's Division of University Advancement works with the Retiree Committee to plan retiree events, such as the annual Retiree Luncheon. We encourage you to visit www.rit.edu/retirees for information on news and events for retirees. You can also view photos from previous retiree events as well as provide your email address so you can receive emails, including the invitation to the annual Retiree Luncheon (there will also be a mailing by U.S. Mail about the luncheon).

IMPORTANT NOTE: *If you unsubscribe from the University Advancement emails, you will be removed from the email invitation list for the annual Retiree Luncheon.*

Becoming Medicare Eligible

If You Turn 65 in 2025

This information also applies if it is your spouse or partner who is turning 65.

If you are enrolled, several months prior to your 65th birthday, RIT Human Resources will send you information about changes in your medical and dental coverage.

Your Medicare eligibility date is the first of the month in which you turn age 65; if your birthday is the first of the month, your Medicare eligibility date will be the first of the month prior to your birthday month.

Medical and Rx: Your pre-Medicare coverage will end the last day of the month prior to your Medicare eligibility date. You will need to enroll in Medicare Part A and Medicare Part B with the Social Security Administration effective on your Medicare eligibility date. You will also need to work with Via Benefits, RIT's Medicare Exchange, to enroll in coverage to supplement Original Medicare (Part A and Part B).

RIT will provide its funding through a Health Reimbursement Arrangement (HRA).

If you cover your pre-Medicare spouse/partner under your pre-Medicare policy, we will automatically set them up under an individual pre-Medicare policy on your Medicare eligibility date. If it is your spouse/partner who is becoming Medicare-eligible, we will change your coverage to an individual policy.

If you cover eligible children, they will continue with pre-Medicare coverage as well. They will be covered under your policy (if your spouse/partner becomes Medicare-eligible) or your spouse/partner's policy (if you become Medicare-eligible) or under an individual policy if both you and your spouse/partner are Medicare-eligible.

We will also notify Lifetime Benefit Solutions (LBS) to update the billing information.

Dental: Your coverage will end the last day of the month prior to your Medicare eligibility date. You will be eligible to continue coverage for up to 18 months under the Consolidated Omnibus Reconciliation Act (COBRA). P&A Group, RIT's COBRA administrator, will send you information about continuing coverage. Dental coverage is also available through Via Benefits. You may want to compare the COBRA coverage and rates with the coverage that is available in your geographic area through Via Benefits to determine which coverage is best. If you elect the COBRA continuation coverage of the RIT dental plan, you would be able to enroll in dental coverage through Via Benefits when the COBRA coverage ends.

If you cover your pre-Medicare spouse/partner under your pre-Medicare policy, we will automatically set them up under an individual pre-Medicare policy on your Medicare eligibility date. If it is your spouse who is becoming Medicare-eligible, we will change your coverage to an individual policy.

If you cover eligible children, they will continue with pre-Medicare coverage as well. They will be covered under your policy (if your spouse/partner becomes Medicare-eligible) or your spouse/partner's policy (if you become Medicare-eligible) or under an individual policy if both you and your spouse/partner are Medicare-eligible.

We will also notify Lifetime Benefit Solutions (LBS) to update the billing information.

Have Questions for RIT? The RIT Service Center (RSC) Provides Benefits Support

The RIT Service Center (RSC) provides customer service for most RIT benefits for employees, retirees, surviving spouses, and LTD recipients. The RSC is an effective, efficient single point of contact for questions, service requests, and support. In utilizing the RSC, you will ensure you receive more immediate attention than waiting for us to reply to your email or voicemail.

- You can access the RSC online portal: help.rit.edu
 - If you have maintained your RIT email, you can click on **RIT Login**
 - If you have not maintained your RIT email or if you are a surviving spouse, you can click on **Continue as Guest**
- You can call 585-475-5000 to speak to an RSC representative during business hours.

If you log in as an RIT user, you can also have an Online Live Chat through the portal during business hours. This feature is not available for Guest access.

You can access the RSC online portal 24 hours a day. The RSC staff is available for online chats (if you have logged in) and by phone Monday through Friday 7:30 a.m. to 5:00 p.m. EST

Resource Information

Name	Voice	Website
Osher Institute	(585) 292-8989	www.rit.edu/osher
HEALTH CARE		
Medical		
Excellus Blue Cross Blue Shield	(877) 253-4797	www.excellusbcbcs.com/rit
Via Benefits (<i>Medicare Retirees</i>)	(888) 586-0693	https://my.viabenefits.com/rit
Dental		
Excellus Blue Cross Blue Shield	(800) 724-1675	www.excellusbcbcs.com/rit
Prescription Drug		
OptumRx	(855) 209-1300	www.optumRx.com
Wegmans	(800) 934-6267	www.wegmans.com
Retiree Billing		
Lifetime Benefit Solutions	(800) 828-0078	
RETIREMENT PLAN		
Fidelity	(800) 343-0860	http://NetBenefits.com/RIT
TIAA	(800) 842-2776	www.tiaa.org/rit
	(585) 246-4600	
Investment Advice Program CAPTRUST	(800) 967-9948	www.captrustadvice.com
VOLUNTARY PLANS		
Identity Theft Protection		
IdentityForce	(877) 694-3367	www.IdentityForce.com
Legal Services Plan		
MetLife Legal, formerly Hyatt Legal	(800) 821-6400	www.info.legalplans.com (access code is 570005)
Vision Care Plan (VSP)	(800) 877-7195	www.vsp.com

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