

Newsletter

Medicare Retirees

Human Resources ■ Finance & Administration

This newsletter concerns current Medicare retirees. References to “retirees” generally includes surviving spouses.

There is a separate newsletter for pre-Medicare retirees; if you need the pre-Medicare newsletter and did not receive it, please contact the RIT Service Center (RSC). Contact information is on the back page.

Key Dates

Mon, Nov 4, 2024

RIT Retiree Open Enrollment **Begins**

Mon, Nov 25, 2024

RIT Retiree Open Enrollment **Ends**

Sat, Dec 7, 2024

Medicare Open Enrollment **Ends**

Tues, Jun 3, 2025

Annual Retiree Luncheon at Gordon Field House

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

Important: 2025 Voluntary Benefit Changes

Each year RIT evaluates plan options for active employees and retirees related to plan features, enrollment, utilization and value to participants. This year that, analysis has resulted in changes to the voluntary benefits.

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 will have an opportunity to continue coverage by taking the steps outlined within the newsletter. Please refer to pages 3-5 to learn more about the steps you must take to continue coverage.

Please Note: The enclosed yellow **Retiree Benefits Open Enrollment Form** shows your current benefits.

Medical and Prescription Coverage:

Enrollment in medical and prescription drug coverage to supplement Original Medicare is a separate process through Via Benefits. The enrollment dates are **October 15 through December 7**. If you want to enroll or review other available plans and potentially change your coverage for 2025, Via Benefits can help you. You can contact Via Benefits at 888-586-0693/V. **Note: wait times can be long.**

Please remember that if you decide to enroll or change plans, the enrollment call is recorded and tends to be a lengthy and detailed process, as prescribed by Medicare requirements. The Via Benefits representative is required to read detailed legal information about the plan and your enrollment. You should plan on one to two hours per person.

IMPORTANT REMINDER

Insurance companies are making changes to their 2025 medical plans, which may require that you elect a new plan. Do ***not*** enroll in health care coverage directly with an insurance company. If you do, the coverage you elected through Via Benefits ***will be cancelled*** and you will not have access to the RIT-funded HRA. You only have access to the HRA if you are enrolled in medical coverage through Via Benefits.

Updates and Reminders for Via Benefits, RIT's Medicare Exchange

RIT Health Reimbursement Account (HRA) Credit for 2025

Your HRA amount for 2025 can be found on the enclosed yellow form. The amounts are also listed in a knowledge article in the RSC portal at help.rit.edu – (search for “2025 HRA”), as well as in your record at Via Benefits.

Automatic Reimbursement

You can work with Via Benefits to enroll in an automatic reimbursement program so you can be reimbursed automatically each month for your health care and Medicare Part B premiums. If you are currently enrolled, you may need to take action to update your request for 2025.

- If you are utilizing the *Automatic Reimbursement* (A/R) feature, the new premium amount will be automatically updated and reimbursed. This feature is not available for all insurance carriers; it is only available if your insurance carrier notifies Via Benefits when you have paid your premium.
- If you submitted a request for *recurring premium reimbursement*, your reimbursement amount will not automatically change. You need to submit to Via Benefits a new recurring premium request annually, indicating the updated premium amount.

Health Reimbursement Arrangement (HRA) Eligible and Ineligible Expenses

Expenses that ARE eligible for reimbursement

- Medical, prescription drug, dental, and vision premiums (*pre-tax deductions from a paycheck are **not** eligible for reimbursement*)
- Medicare Part B premiums
- Higher premiums you may pay above the standard premiums for Medicare Part B or Medicare Part D due to higher income; this is called an Income-Related Monthly Adjustment Amount (IRMAA) by Medicare
- Qualifying out-of-pocket medical, dental, and vision expenses such as deductibles, copays and your share of coinsurance, excluding prescription drugs.

Expenses that are NOT eligible for reimbursement

- Prescription drug out of pocket costs (e.g., deductible, copays)
- Long-term care premiums and out-of-pocket expenses.

Reminder about Dental and Vision Coverage

RIT Medicare retirees are eligible for dental and vision coverage through Via Benefits annually.

If you are not currently enrolled in dental or vision coverage, you can work directly with Via Benefits to review dental and vision plans and enroll in coverage.

RIT Retirees currently enrolled in the RIT vision coverage through VSP (see page 3 for details) are eligible to continue their coverage in 2025.

- No new vision enrollments will be processed into this plan for 2025
- If you elect to cancel your coverage you will not have the option of enrolling in vision coverage in the future
- If you elect to cancel coverage for a dependent, the dependent will not be eligible to re-enroll
- Lifetime Benefit Solutions (LBS) will continue to bill you for the coverage

You can be reimbursed from the RIT HRA for dental and vision premiums and eligible out of pocket expenses. Speak to Via Benefits directly for information on the reimbursement process.

2025 RIT Open Enrollment Information

Now is your opportunity to make a change

The Benefits 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.

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.

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**
- 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.

Below are the 2025 monthly contribution rates and the benefit summary for the RIT Vision Care plan:

Only Available to Retirees Currently Enrolled	LEVEL OF COVERAGE	2025 MONTHLY CONTRIBUTION
Vision Care (VSP)	Individual	\$9.64
	2 Person	\$19.26
	Family	\$31.01

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.

VSP Benefit Highlights	Description	Copay
WellVision Exam (routine)*	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, and lined trifocal lenses Polycarbonate lenses for dependent 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 (instead of glasses)	<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
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Diabetic Eyecare Plus Program	<ul style="list-style-type: none"> Services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD). Retinal screening for eligible members with diabetes. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details. 	\$20
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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.

Reminder – RIT Coverage Cancellation for Non-Payment

If your 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).

Other Voluntary Benefits

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.

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.

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

RIT Retirees Programs and Services

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).

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.

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, *except as noted below about Via Benefits questions*. 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.

Continue to contact Via Benefits for some topics. You should contact Via Benefits about the following:

- enrolling or changing your medical and/or prescription drug coverage
- questions or concerns about your medical and/or prescription drug coverage
- how to get reimbursed from your Health Reimbursement Arrangement (HRA)
- what items are eligible for reimbursement from your HRA
- how to enroll in an automatic reimbursement feature for premiums

2025 Resource Information

Name	Voice	Website
RIT ITS (RIT email)	585-475-5000	help.rit.edu
RIT ID Card Office	585-475-5000	www.rit.edu/its/rit-id-cards
RIT Parking Office	585-475-5000	help.rit.edu
Osher Institute	(585) 292-8989	www.rit.edu/osher
HEALTH CARE		
Via Benefits	(888) 586-0693	https://my.viabenefits.com/rit
Retiree Billing (Lifetime Benefit Solutions)	(800) 828-0078	
RETIREMENT PLAN		
Fidelity	(800) 343-0860	http://NetBenefits.com/RIT
TIAA (New York City)	(800) 842-2776	www.tiaa.org/rit
TIAA (Rochester)	(585) 246-4600 (877) 209-3144	www.tiaa.org/rit
Investment Advice Program (CAPTRUST)	(800) 967-9948	www.caprustadvice.com
VOLUNTARY BENEFITS		
Vision Care Plan (VSP)	(800) 877-7195	www.vsp.com
Identity Theft Protection (IdentityForce)	(877) 694-3367	www.IdentityForce.com
Legal Services Plan (MetLife, formerly Hyatt Legal)	(800) 821-6400	www.info.legalplans.com access code is 570005

The RIT 2025 Retiree Benefits Open Enrollment Newsletter is distributed to retirees to help explain RIT's benefits plans, describe features and provide information 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.