

2010 Benefits Enrollment NEWSLETTER

Human Resources ■ Finance & Administration

RETIREE EDITION

October 2009

The logo for the Rochester Institute of Technology (RIT) is displayed in a large, white, serif font against a dark background.

This newsletter concerns the following populations:

- Current pre-Medicare retirees
- Current Medicare-eligible retirees

Reference to “retirees” generally include surviving spouses.

2010 Open Enrollment Key Dates

October 7
Retiree Open Enrollment
Begins

Week of October 12
Retiree Meetings
(see schedule on page 3)

October 30
Retiree Open Enrollment
Ends



Rochester Institute of Technology
Department of Human Resources
George Eastman Building
8 Lomb Memorial Drive
Rochester, New York 14623-5604

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2010 OPEN ENROLLMENT BEGINS

The annual Benefits Open Enrollment period provides an opportunity to learn what’s new about the RIT plans and make any changes you wish for 2010.

For pre-Medicare retirees, we are introducing a new, low monthly contribution medical plan option called *Blue Point2 POS C* that you may want to consider. In addition, there will be an improvement in coverage for processors for cochlear implants under POS A, as well as a change in prescription drug coverage for diabetic medications and supplies under POS A, B, and B No Drug. A supplement is enclosed for pre-Medicare retirees with details on this new plan and these changes.

For Medicare-eligible retirees, there are a few changes for Preferred Gold outlined on page 4. At the time of this newsletter printing, we had not been advised of any changes in Medicare Blue Choice.

Enclosed you will find a *2010 Medical Benefits Comparison Book*. Since the plans vary based on Medicare eligibility, there are two versions of the book: 1) Pre-Medicare and 2) Medicare-eligible. Enclosed is the book (or books) applicable to you and your family, according to our records. If you need a version you did not receive, please check the HR website at <http://finweb.rit.edu/humanresources/benefits/>. If you prefer a hard copy, please contact the RIT Human Resources Department (see back page for contact information). If you contribute toward the cost of your medical coverage, please refer to the enclosed 2010 Retiree Medical Contribution Rates sheet.

We have made some improvements to the *Medical Benefits Comparison Book*. The General Information section remains at the beginning of the booklet. However, the remainder of the book now lists the medical services available in alphabetical order. We hope this change will make it much easier for you to find the services you are looking for.

The *RIT 2010 Retiree Open Enrollment Newsletter* is distributed to retirees and surviving spouses and children of deceased employees/retirees to help explain RIT’s benefits, 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.



2010

Open Enrollment News

Action Needed During Enrollment, if you want to:

- Enroll, cancel, or change your medical coverage
- Enroll in the Vision Care Plan (requires enrollment annually)
 - **To enroll in the Vision Care Plan**, simply complete the enclosed form and send along with a check made payable to RIT for the annual premium amount for the coverage level you elect (see form for amounts). Please put a note in the memo line that says “vision.”
- Enroll in the Hyatt Legal Plan (requires enrollment annually)
 - **To enroll in the Hyatt Legal Plan**, send a check for \$225 made payable to RIT for the annual premium. Please put a note in the memo line that says “Hyatt.”

If you do nothing during the enrollment period, your 2010 benefits will be as follows:

- Your medical enrollment in 2010 will be the same as 2009*
- You will NOT be enrolled in the Vision Care Plan
- You will NOT be enrolled in the Hyatt Legal Plan

Change in Family/ Employment Status

If you have a qualified family or employment status change during the year (e.g., spouse gains or loses employment) you are eligible to make a mid-year change, as long as you notify RIT’s administrator, Q&F Benefit Administration within 31 days of the event. Otherwise, you must wait until the next annual Open Enrollment. The event must be consistent with the change you want to make, and the change must be permitted under IRS rules. You cannot change medical plans during the year, even if you have a change in family or employment status, or if your physician leaves the plan you are in.

**If you or your spouse becomes eligible for Medicare during the year, the Medicare-eligible person will elect a new plan about three months before Medicare eligibility. The change does not need to be made during the enrollment period.*



Retiree Meetings

Once again this year, we will offer several informational sessions to help you better understand your benefits. This year, these sessions will be held at a new location: **Rivers Run/Osher Institute** located at 50 Fairwood Drive in Henrietta.* As in the past, RIT Human Resources staff members will be available, along with representatives from Excellus BlueCross BlueShield and MVP Health Care (formerly Preferred Care).

Included in each session is a benefits presentation followed by presentations from representatives from Rivers Run, Osher, and RIT *Better Me* wellness program. In addition, we have coordinated optional tours of Rivers Run.

Reservations are required, so please RSVP in one of two ways:

1. Send an e-mail to benefits@rit.edu

OR

2. Call the RSVP Hot Line at (585) 475-5877/V and leave a message.

For TTY users, please call the main Human Resources TTY number at (585) 475-2420.

When you RSVP, please be sure to include:

- The session number you would like to attend
- Your name
- Whether your spouse/partner will be attending with you
- Your phone number
- If you plan to take a Rivers Run tour

You will not be contacted unless there is a need to reschedule. If you would like to take a tour of Rivers Run, please indicate that as well.

Meeting Schedule

- 1. Monday, October 12**
6:00 – 8:00 p.m.
(tour begins at 5:15 p.m.)
- 2. Thursday, October 15**
9:00 – 11:00 a.m.
(tour begins at 8:15 a.m.)
- 3. Thursday, October 15**
1:00 – 3:00 p.m.
(tour begins at 12:15 p.m.)
- 4. Friday, October 16**
9:00 – 11:00 a.m.
(tour begins at 8:15 a.m.)

*Sign language interpreter
will be provided upon request,
subject to availability.*

**Fairwood Drive is off East River Road, between Lehigh Station Road and the RIT Campus. After turning onto Fairwood Drive, follow signs for Osher Institute.*

News

for Medicare-Eligible Retirees

MVP Health Care

Announces

Preferred Gold Changes for 2010

MVP Health Care (formerly Preferred Care) has announced the following changes in benefits for the Preferred Gold plan, effective January 1, 2010:

New Out-of-Pocket Maximum

Preferred Gold will now have an “out-of-pocket maximum” of \$4,000 per year to help protect members from financial loss from catastrophic medical expenses.

How does it work?

The out-of-pocket maximum is a set dollar amount (\$4,000 per individual) that is the most you will pay for covered medical expenses in a calendar year before the plan begins paying 100% of the cost for these expenses. This means, if a person has high medical expenses during the year, once they reach

the **out-of-pocket maximum**, their eligible medical expenses for the remainder of the year will be covered at 100%.

Please note that Part D prescription drug expenses, eyewear, and acupuncture **do not** count toward the out-of-pocket maximum, and these expenses are also **excluded** from the 100% covered feature once the out-of-pocket annual maximum has been met. Also, this does not change any of the plan’s limits, such as the \$5,000 travel benefit, limit on speech/occupational/physical therapies, and the 100-day limit on skilled nursing facilities.

Copay Changes

The following copays will increase in 2010:

	Current Copay	New Copay
Office visit — Specialist	\$20	\$30
Urgent care visit	\$20	\$30
Hospital admission	\$100 per admission, maximum 3 copays per year	\$250 per admission, Maximum 3 copays per year
X-rays	\$20	\$30
Routine eye exams	\$15	\$30
Diagnostic eye exams	\$20	\$30
Home care	\$0 per day for days 1-20 \$20 per day for days 21+	\$0 per day for days 1-20 \$30 per day for days 21+



MVP Expands Prescription Drug Plan to 5 Tiers

Prescription Drug Coverage Changes

MVP is expanding its prescription drug plan from 3 tiers to 5 tiers. While the copays are not increasing, it is possible that the copay you pay for a specific drug may be higher if it is now in a higher tier. The following is a comparison of the 2009 and 2010 prescription drug tiers:

	2009 Tiers	2010 Tiers	2010 Retail Copay (30-day supply)	2010 Mail Copay (90-day supply)
Tier 1	Generic drugs	Most generics	\$10	\$20
Tier 2	Brand name drugs not in Tier 3	Preferred drugs	\$25	\$50
Tier 3	High cost drugs (costing over \$500) and specialty drugs	Non-preferred drugs	\$40	\$80
Tier 4		Specialty drugs	\$40	\$80
Tier 5		Limited/restricted drugs	\$40	\$80

You will receive more details in a mailing from MVP Health Care later this fall. If you have any questions in the meantime, please direct them to MVP member services (refer to the back page for contact information).

MEDICARE BLUE CHOICE 2010 CHANGES

At the time of this newsletter printing, we had not been advised of any changes in Medicare Blue Choice.



Benefits Information for All Retirees

BCBS COMPREHENSIVE PLAN UPDATE

Due to the dramatic increase in popularity of managed care plans like RIT's pre-Medicare POS A and POS B plans and our Medicare plans, Medicare Blue Choice and Preferred Gold, very few people now participate in the RIT BlueCross BlueShield (BCBS) Comprehensive plan. In fact, only about a dozen RIT pre-Medicare employees and retirees still have coverage in this plan. And when retirees become eligible for Medicare, they now enroll in Medicare Blue Choice or Preferred Gold, if they live in the Rochester area and enroll in the Medicare Blue PPO, if they live outside the Rochester area.

Therefore, effective January 1, 2010, RIT will no longer offer the pre-Medicare BCBS Comprehensive Plan. RIT Human Resources will work directly with those impacted to help them make a new choice. In addition, the Medicare BCBS Comprehensive Plan will be frozen, so no new participants will be able to enroll in this plan.

If you are *already enrolled* in the Medicare BCBS Comprehensive Plan, you can remain in that plan after January 1, 2010. However, we encourage you to review the other options available:

- If you live in the Rochester area at least six months of the year, you are eligible for *Medicare Blue Choice and Preferred Gold*.
- If you live outside the Rochester area, you can enroll in *Medicare Blue PPO*.

You will find plan details in the enclosed *Medical Benefits Comparison Book*.





Urgent Care is Convenient Care

Urgent care centers can be a convenient and cost-effective alternative for the emergency room, if you have an urgent need (not an emergency) or you cannot get in to see your physician. Earlier this year, Excellus BlueCross BlueShield (BCBS) launched a campaign to promote the benefits of urgent care centers and mailed each plan participant a refrigerator magnet with contact information for the nearest urgent care centers.

“I am so glad BlueCross sent the urgent care mailing. I didn’t know there was an immediate care center so close to my home. When my son was injured in a soccer game on the weekend, I decided to try the urgent care center instead of the emergency room. I am glad I did! He was called in to the exam room within two minutes of checking in. In fact, we were in and out in about an hour (even with x-rays!).

It was much better than our past experiences in the emergency room.”

— RIT employee

For many urgent medical needs, an urgent care center can be a much better alternative than the emergency room for several reasons:

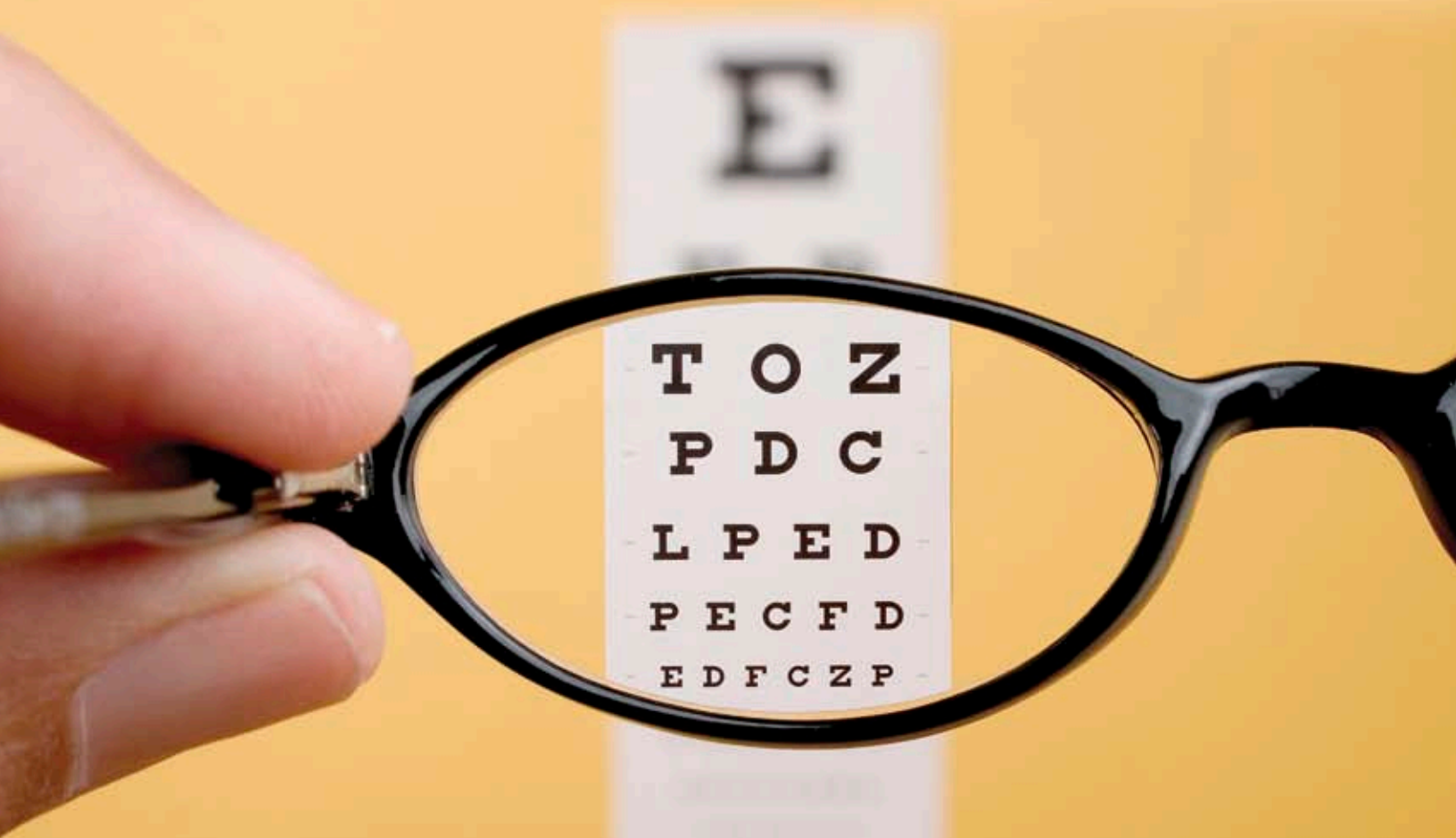
- Shorter wait times
- Convenient locations
- Licensed professionals
- No appointment necessary at some centers
- Extended and weekend hours
- Less costly than the emergency room
- Almost all insurances are accepted

If you don’t have the urgent care magnet, check for the urgent care center nearest you on the Excellus BCBS website. An urgent care center link is on the home page to help you find a center easily. You can also get to the page directly at <http://www.findanurgentcarecenter.com/>.

Locate the urgent care center nearest your home now, before a need arises, and keep the number in an easy-to-access place, like your cell phone.



Reminders About RIT's Vision Care Coverage



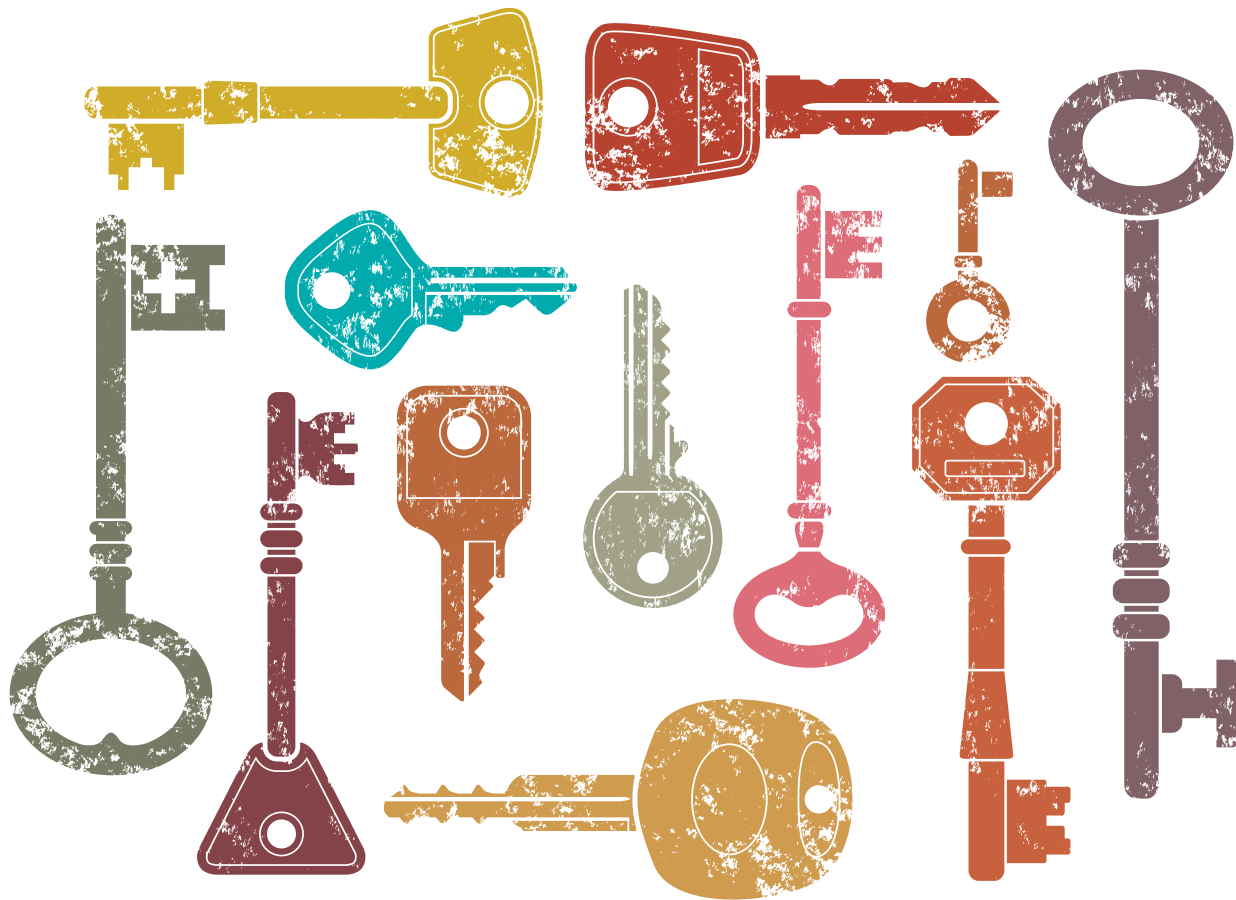
Vision Care coverage does not continue from year to year — you must enroll annually. If you want Vision Care coverage in 2010, you must enroll, even if you have coverage in 2009. Below are reminders for those who have coverage, as well as helpful information for those who decide to enroll for 2010.

- If you are enrolled for 2009, your coverage will NOT automatically continue for 2010.
- To enroll in the Vision Care Plan, simply complete the enclosed form and send along with a check made payable to RIT (for the annual premium amount for the coverage level you elect) to the RIT Human Resources Department by Friday, October 30, 2009. Please be sure to write “Vision” on the memo line of the check. **This is the only opportunity you will have to participate until next year’s Open Enrollment period.**
- Vision coverage is provided by VSP. To locate a participating provider, visit the VSP website at www.vsp.com or call VSP at (800) 877-7195/V and (800) 428-4833/TTY (Monday – Friday, 8 a.m. – 10 p.m., Eastern Time).
- You can enroll in the RIT Vision Care Plan *whether or not* you have RIT medical coverage — they are two separate enrollments.
- If you have RIT medical coverage, your coverage level under the RIT Vision Care Plan can be different. For example, you can have ‘family’ medical coverage, but you can have ‘two person’ vision care coverage. This provides flexibility if some family members don’t wear glasses. However, the RIT retiree must be covered in order to cover other family members.
- You are not required to change your eye doctor. RIT’s medical coverage under all plans provides coverage for routine eye exams with a copayment. If you want to continue to go to your regular eye doctor who is not a VSP provider, simply use your RIT medical ID card at the eye doctor. Have that doctor give you a prescription for eyeglasses that you can then take to a VSP provider to purchase your eyeglasses.
- If you are enrolled in Medicare Blue Choice, Preferred Gold, or Medicare Blue PPO, the eyewear benefit remains under the medical plan. The Vision Care Plan coverage can be added to supplement your medical plan eyewear coverage, if you would like.
- You will not receive an ID card from VSP. Instead, when you go to a VSP provider, simply tell them you have VSP coverage and they will take care of the rest.
- You have online access to your benefit information with VSP. When you go to the VSP site (www.vsp.com),
 - Click on *Members*
 - Click on *Benefits Overview*
 - Click on *Register Now*
 - To set up a login, enter your Social Security Number in the Member/Employee ID box
 - Once you have registered, you will be able to see information about your coverage as well as print a Member Reference Card to keep in your wallet

If you wear contacts, evaluate if it is more economical to use the VSP coverage for eyeglasses or contacts. Contact lens wearers have indicated that overall costs may be lower by paying for contacts directly and saving the VSP coverage for eyeglasses.

IMPORTANT REMINDER! If you would like to participate in RIT’s Vision Care Plan for 2010, you **MUST ENROLL** during the open enrollment period (by no later than October 30th).





The Keys to Longevity

By Robert McCann, M.D., F.A.C.P.

Reprinted with permission from *Doctor's Advice* (Spring 2009),
published by the Monroe County Medical Society, www.mcms.org.

What can we learn from the people who live beyond 100 years that will help us stay fit and remain independent and productive? This is an important question for individuals and society as our over 65 years of age population expands at a rate never experienced before. In fact, the most rapidly expanding portion of our population are persons greater than 85 years old. The level of fitness and independence of older persons will have dramatic repercussions on our health care systems, social service programs, and family caregivers. Thus there is a tremendous imperative to keep people as healthy, independent, and productive as possible.

People living beyond 100 years, centenarians, are currently being studied by several investigators including Dr. Tom Perls, a graduate of the University of Rochester School of Medicine. Researchers have made significant advances in understanding important elements of why some people live long, healthy lives, while others are beset with illness and disability.

While heredity has some influence over successful aging, life style choices are also very important in determining longevity and function throughout life. People who live to be 100 have made similar life style choices that we can learn from to lessen our chances of developing disease and build upon our unique strengths.

Some of these choices include:

Smoking Cessation

One of our greatest opportunities to avoid disease and functional decline is to avoid exposure to cigarette smoke. Only a small number of the centenarians are active smokers and we know now that even exposure to second hand smoke is hazardous to our health. It is estimated that since 1964, 12 million Americans have died from the effects of cigarette smoking. Exposure to cigarette smoke has been linked to heart disease, dementia, stroke, and emphysema, many types of cancer, osteoporosis, and gum disease. Despite overwhelming evidence of harm, 1 in 5 persons in our country smoke. The nicotine in cigarettes is one of the most addicting substances on earth, and quitting can be very difficult. There are a variety of programs in New York State and Rochester that can help people quite smoking. These programs utilize a variety of techniques including counseling, peer support, nicotine replacement, and medications to help people who wish to stop smoking.

Moderate Alcohol Consumption

While a modest consumption of red wine may prove beneficial to our health, overindulgence in alcohol poses significant harm over time, including the addition of calories with minimal dietary benefits. Greater than two drinks per day of alcohol can increase chances of liver disease, obesity, depression, and falls, and may increase the possibility that people will become dependent on alcohol. Traffic fatalities are often linked to people who are driving and drinking.

Positive Social Interactions and Relationships

An abundance of friends, family as well as close personal relationships have been shown in many studies to be predictors of longevity and health. The willingness to meet new people and continually establish relationships may be proxy measures for physical and



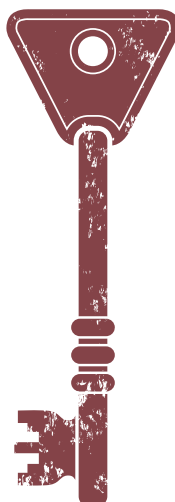
mental health. There are many programs in Rochester where older persons can engage in enjoyable activities and meet new friends. These are organized as part of churches, senior citizen centers, and local YMCAs. One local organization, OASIS offers a broad range of educational activities including history, arts and humanities, and health issues. Another way to actively engage with other people is through volunteerism. Using your knowledge and background to teach and help others is one way to maintain your well-earned life skills and in the process, make the world a better place. Organizations such as Lifespan, hospitals, nursing homes, and schools provide opportunities for older persons to connect with people in need.

Mental Activity

People who regularly challenge themselves mentally show less decline in cognitive function and memory. Activities such as games, crossword puzzles, reading and writing, can keep minds sharp and more able to cope with challenges.

Regular Exercise

In the last decade there have been many studies that highlight the benefits of exercise. These benefits include preservation of mental function, strength, flexibility, and general well being. Regular training lowers the risk of heart disease, osteoarthritis, osteoporosis, falls, and hip fractures. It has also been shown to decrease depression and anxiety in several studies. Exercise provides opportunity to socialize and form new friendships especially when performed in groups. Specific types of exercise like weight lifting and resistance exercise increase muscle strength, balance, and decrease risk of falls, even in 90 year old persons. Aerobic activities such as hiking, jogging, and walking increase endurance and promote wellness. For people with joint problems like arthritis, there are a variety of machines like treadmills, ellipticals, and bicycles that can provide



aerobic benefit with less stress on your hips, knees, and ankles. Yoga and Tai Chi have been shown to improve balance and flexibility while decreasing falls and also lowering blood pressure. Whether walking at the mall or practicing Pilates at a YMCA, investing in regular exercise may be one of the most important life style choices you can make to maintain or improve health and well being.



Prudent Diet and Weight Control

The great majority of centenarians have body weights that are normal or slightly above normal. Excess body fat, particularly around the waist has been shown to pose a significant risk for heart disease, stroke, diabetes, arthritis, frailty, weakness, and even urinary incontinence. The worldwide epidemic of obesity threatens to erase some of the longevity and health gains that we have experienced over the past century. Recent articles in the winter 2009 edition of "Doctors Advice" focused on the best ways to improve your diet. These strategies include eating more fruits and vegetables while avoiding processed foods, simple sugars, and saturated fats. Dietary counseling is available in Rochester through the local health plans, hospitals, and through

private dieticians. Weight Watchers has one of the best track records of helping people to lose weight and maintain the reduction.

Medical Therapies — Prevention and Screening

When we consider preventing disease and improving the health of our population, treating high blood pressure and high cholesterol contribute the most to disease prevention. It has been estimated that 75 percent of the decrease in death from heart disease we have experienced in the last 20 years is from smoking cessation, blood pressure control, and treatment of people with high cholesterol. Screening for breast and colon cancer, vision problems, osteoporosis, and falls risks have been proven to be effective in improving the health of older persons. Despite good evidence of the benefits of these screening and treatment tools, and that they are covered by Medicare, fewer than 50 percent of older adults take advantage of them. Living in the northeast makes people particularly susceptible to Vitamin D deficiency, increasing the risk for osteoporosis, bone pain, falls, and perhaps certain types of cancer. Screening for deficiency involves a simple blood test. Your doctor can use this value to advice you about the best way to address the deficiency.



Lifestyle choices remain the most important controllable factors to improve and maintain our health. Regular exercise, eating well, and having an active social network improve our chances of living longer, healthier and more fulfilling lives.

Robert McCann, M.D., F.A.C.P. is a Professor of Medicine at the University of Rochester School of Medicine and Dentistry, and is Chief of Medicine at Highland Hospital in Rochester, New York. Dr. McCann is the recipient of the "Rochester Distinguished Physician of the Year" award which was given to him by the Visiting Nursing Service in 1993 and an American College of Physicians Laureate award in 2005.



Community Conversations

on Compassionate Care



**Know your choices,
Share your wishes.**

**Maintain control,
Achieve peace of mind,
Assure your wishes are honored.**

**Complete or update your
Advance Care Directives.**

What if sudden illness prevented you from making your own medical decisions? Would you receive the kind of care you want? Would your loved ones know enough about your values and beliefs to make decisions about your care? Would you want your health care decisions left to the courts or made by trusted loved ones who understand what is important to you?

A Rochester-based program, *Community Conversations on Compassionate Care*, provides resources to help people with Advance Care Planning (ACP). ACP is a process of planning for future medical care in case you are unable to make your own decisions. When you can't make your own decisions, ACP takes the worry and guessing out of end-of-life care. It reduces uncertainty about what you would want and avoids potential conflict among your loved ones, giving your family peace of mind.

Preparing for future medical care is appropriate, not only for individuals with life-limiting illness, but for all adults 18 years of age and older. Anyone can have a sudden, unexpected life-limiting illness or injury. The time to make your wishes known is when you're well.

Community Conversations on Compassionate Care promotes the following "Five Easy Steps" to assist you in completing your Health Care Proxy and Living Will:

- 1** Learn about advance directives
- 2** Remove barriers
- 3** Motivate yourself
- 4** Complete your Health Care Proxy and Living Will:
 - Have a conversation with your family and health care provider
 - Choose the right health care agent
 - Discuss your values, beliefs, and what is important to you
 - Understand life-sustaining treatments
 - Share copies of your completed advance care directives
- 5** Review and update

Each state has its own laws governing ACP and the use of health care proxy forms and living wills. Advance care directives from each state can be found at your state's Department of Health website or at www.caringinfo.org.

The *Community Conversations on Compassionate Care* website has an array of videos illustrating stories from real patients and families and describes the ACP process using the Five Easy Steps. Visit their website at www.CompassionAndSupport.org.

If you haven't completed or recently updated your advance care directives, we urge you to visit their website or call their toll-free phone number, (877) 718-6709/V.

AWARD

RIT HUMAN RESOURCES RECEIVES THREE AWARDS IN 2009 FOR

A Great Place to Work

For the second year in a row, RIT has been named on *The Chronicle of Higher Education's* "**Great Colleges to Work For**" list. RIT ranked among the top schools in six survey categories, including:

- Overall satisfaction with benefits
- Compensation and benefits
- Tuition reimbursement
- 403(b) or 401(k) plans
- Disability insurance
- Life insurance

The Chronicle's list is similar to *Fortune's* "100 Best Companies to Work For" list. Unlike *Fortune's* ranking style, *The Chronicle* recognizes small groups of colleges (arranged by size of the student population) for specific best practices and policies. Results are based on responses from more than 41,000 administrators, faculty members, and staff members at 300 colleges and universities. Survey participants are selected randomly.

"This is wonderful news not only for RIT, but for the greater Rochester community where higher education is a major component of the economic engine," says RIT President Bill Destler. "We are proud to be a university that attracts the best and brightest. This honor is a testament to our employees who make RIT a great place to work." The recognition appeared in the July 6 issue of *The Chronicle of Higher Education*.

Encouraging Healthy Employees

RIT was selected for the "**Wealth of Health Award**," sponsored by the *Rochester Business Journal*, which is designed to encourage and support workplace wellness programs. RIT is recognized in the "3,000 employees and up" category for its **Better Me** employee wellness program. Led by Midge Berfield, RIT's manager of employee health and wellness, **Better Me** is provided to campus employees to help them explore healthy lifestyles while connecting participants to a variety of related services available on campus. *Rochester Business Journal* presented the award during a ceremony on June 9.

"These awards are external recognition of the leading-edge work that is being done by our benefits and wellness staff to deliver the very best practices and programs to RIT faculty and staff," says

Patty Spinelli, assistant vice president of human resources. "I'm proud of the significant contribution our staff makes to ensure that RIT is a great place to work."



OS

BEST PRACTICES

Excellence in Human Resource Practices

The eastern region of the College and University Professional Association for Human Resources (CUPA-HR) honored RIT with the “**Excellence in Human Resource Practices Award**” for the *Fit for Retirement* program. The award recognizes outstanding achievement in improving the quality of programs and services offered through effective human resource administration practices.

Fit for Retirement is RIT’s branded educational and promotional initiative designed to encourage and assist employees in increasing their retirement savings. Since its creation in 2006, faculty and staff contribution rates to the university’s 403(b) retirement plans have increased dramatically. The program has been submitted to CUPA-HR’s national awards committee, and will now be considered for the “**National Excellence in Human Resource Practice Award**” to be announced in October.



Other RIT Benefits Available to You

As an RIT Retiree, you are eligible for a number of additional benefits and services. Below is a summary. For details, refer to your *Retiree Benefits Handbook* or the HR website at <http://finweb.rit.edu/humanresources/benefits/>.

Group Discount Programs

- Long-Term Care Insurance
- Personal Insurance (auto, homeowners, umbrella, etc. through Marsh @WorkSolutions)
- RARES 2010 number will be **20105259**
- Pet Insurance
- Group Legal Service (Hyatt Legal)
- Vision Care Plan (VSP)

RIT Services and Discounts

- Tuition Waiver
- Access privileges to RIT facilities
- RIT Bookstore (Barnes & Noble @ RIT)



2010 RITiree Picnic

Gordon Field House
Wednesday,
June 9, 2010

Mark your calendars for the 12th Annual RITiree Picnic!

Look for your invitation in the mail next spring.

We hope to see you there!

2010

Resource Information



For any benefits questions you may have, please contact your benefits representative in the Human Resources Department (TTY (585) 475-2420):

Last Name	Contact	Telephone (V)	E-mail Address
A – L	Valerie Liegey	(585) 475-5346	valpsn@rit.edu
M – Z	Brett Lagoe	(585) 475-5983	blpsn@rit.edu

Enrollment Information Resources

Assembled here is a list of contact names, phone numbers, and websites to assist you as you begin to carefully evaluate your many choices.

Name	Voice	TTY	Website
ITS Help Desk	(585) 475-4357	(585) 475-2810	http://www.rit.edu/~wwwits/
Registrar's Office	(585) 475-2821	(585) 475-2821	http://www.rit.edu/~605www/
RIT Human Resources	(585) 475-2424	(585) 475-2420	http://finweb.rit.edu/HumanResources/benefits/
Osher Institute	(585) 292-8989	Use Relay	www.rit.edu/~osherwww
Health Care			
Excellus BlueCross BlueShield	(877) 668-7636	(585) 454-2845	www.excellusbcbs.com
MedAmerica	(800) 544-0327	(585) 454-2845	www.yourlongtermcare.com
Medco (pre-Medicare retirees only)	(800) 230-0508	(800) 759-1089	www.medco.com
Medicare Blue Choice	(877) 883-9577	(585) 454-2845	www.excellusbcbs.com
Preferred Gold	(585) 327-2480	(585) 325-2629	www.mvphealthcare.com
Q&F Benefit Administration	(585) 383-8520 (800) 687-0578	Use Relay	
Vision Care Plan	(800) 877-7195	(800) 428-4833	www.vsp.com
Retirement Program			
Fidelity	(800) 343-0860	(800) 259-9743	www.fidelity.com
TIAA-CREF (New York City)	(800) 842-2776	(800) 842-2755	www.tiaa-cref.org
TIAA-CREF (Rochester)	(585) 246-4600 (877) 209-3144	(585) 246-4610	www.tiaa-cref.org
Discount Services			
Hyatt Legal	(800) 821-6400	(800) 821-5955	www.legalplans.com password = 570005
Marsh @WorkSolutions	(866) 272-8902	Use Relay	
RARES	(585) 503-8160	Use Relay	www.rares.org
Veterinary Pet Insurance	(800) 872-7387 ext 4937	Use Relay	http://eb.petinsurance.com

Check out the Human Resources Department website at:
<http://finweb.rit.edu/humanresources/benefits/>