

2011 Benefits Enrollment NEWSLETTER

Human Resources ■ Finance & Administration

EMPLOYEE EDITION

October 2010

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

2011 Key Dates

October 22

Open Enrollment **Begins**

October 26 & 27

Benefits Fair

9:00 a.m. – 3:00 p.m.

(both days) Fireside Lounge,
Student Alumni Union

November 2

Seasonal Flu Shot Clinic*

7:00 a.m. – 5:00 p.m.

Student Development Center,
(Bldg 55), Room 1310

November 10

Seasonal Flu Shot Clinic*

7:00 a.m. – 5:00 p.m.

Gordon Field House,
Reception Room
(upper level overlooking pool)

November 17

Open Enrollment **Ends**

November 18

Seasonal Flu Shot Clinic*

7:00 a.m. – 5:00 p.m.

Louise Slaughter Hall, Room 2220

**If possible, attend the clinic nearest
your work location.*

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

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Dear Colleagues:

Health care benefits have been prominently featured in the national news for much of this year. As you are no doubt aware, the federal government enacted health care reform legislation in March. This legislation has broad implications for the future of health care benefits. The full impact will not be known for several years. RIT Human Resources is keeping up with emerging information and making any required changes to our plans. For changes affecting RIT plans for 2011, see the article "Overview of Health Care Reform" on page 4, and for future updates, check out the new health care reform feature on the HR website at <http://finweb.rit.edu/humanresources/benefits/>.

Another important change for 2011 involves the insurance company that RIT contracts with to provide employees with insurance benefits other than health care. This coverage, as well as absence reporting currently with Unum, will be moving to Prudential Insurance Company as of January 1, 2011. Refer to the article "Announcing New Relationship with Prudential Insurance Company" on page 14 for more details.

Our medical and prescription drug costs are increasing at a higher percentage in 2011 than in the last several years. Most of the increase is related to greater use of medical services and prescription drugs by participants. In particular, inpatient hospitalizations increased in 2009 and 2010. Also, the price of medical services and prescription drugs continues to escalate. And the health care reform changes created some of the additional costs.

The good news is that RIT is sharing a portion of its savings associated with the change from Unum to Prudential with employees in the form of a greater than usual subsidy of the medical and prescription drug increase. As a result, employee payroll contribution increases will be lower than they would have been in the absence of this shared savings.

This year, our annual Benefits Fair will be held, once again, at the center of campus on October 26 and 27 in the Fireside Lounge. A new feature at the fair will be the availability of computers so you can complete your *Better Me* online health risk assessment (HRA) on the spot. If you have not yet completed an HRA, this is a great time to do so.

As always, your benefits representatives in Human Resources are happy to help you with any questions or concerns during Open Enrollment. And our HR website is filled with many resources to assist you.

Sincerely,

A handwritten signature in cursive script, reading "Renee Brownstein".

Renee Brownstein

Associate Director, Human Resources

2011

Open Enrollment News

2011 Key Changes

- Family member eligibility changes (see page 6)
- Preventive services covered with no cost sharing (see page 8)
- Beneflex eligibility changes for over the counter drugs and medicines (see page 10)
- New insurance partnership with Prudential (see page 14)

THE FOLLOWING ARE BENEFITS YOU NEED TO CONSIDER FOR 2011:

- Medical
- Dental
- Vision Care
- Beneflex
- Hyatt Legal Plan
- Supplemental LTD Insurance
- Supplemental, Spouse, Child Life Insurance
- Supplemental, Spouse, Child AD&D Insurance

If you do not take action during the enrollment period, you will not be able to make changes to these benefits during the year, except as described at right. Your 2010 benefit elections for the benefits listed here will continue into 2011 EXCEPT Beneflex. Your 2010 Beneflex election DOES NOT CONTINUE in 2011. If you want to participate in Beneflex for 2011, you MUST enroll.

THIS IS YOUR ONLY 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 benefit elections**, unless you have a qualified family or employment status change during the year. A qualified family or employment status change includes:

- Marriage
- Birth or adoption of a child
- Divorce
- Death of a spouse or dependent
- A change in employment (e.g., spouse 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, you must notify the Human Resources Department **within 31 days of the event**. Otherwise, you must wait until the next Open Enrollment for a January 1 effective date. Please remember that the event must be consistent with the change you want to make (e.g., changing from two person to family coverage after the birth of a child) and allowed under IRS rules. **You cannot change insurance plans during the year** (e.g., Blue Point2 POS B No Drug to Blue Point2 POS A) even if you have a change in family or employment status.

Refer to the chart called *Mid-Year Benefits Enrollment Change Summary* on the benefits page of the HR website under "Other Resources" for more details on making mid-year changes. If you are adding a family member, proof of eligibility is required. See the Family Member Verification link on the benefits page of the HR website.

Come to the Benefits Fair!

We are back in the Fireside Lounge this year.

Refer to page 19 of this newsletter for more details.

REMEMBER

If you did not add a new baby to your medical or dental plan when he/she was born, Open Enrollment is the time to do it. You cannot add the child during the year.

Employee Self-Service

To log in, go to <http://myinfo.rit.edu>
You will need your:

- Oracle Username
- Oracle Password

If you do not know your Oracle username and password:

• **Click on the link:**
“Forgot your Password or Username?” below the login screen.



HOW TO ENROLL

You can make changes to your benefits, enroll in new benefits, or cancel coverage online using Employee Self-Service at <http://myinfo.rit.edu> (same place you access your online paystub).

We encourage you to take advantage of the many enrollment resources available to you. Enclosed in this packet you will find the 2011 employee contribution information for the various benefit plans. Additionally, your personalized contribution amounts for your benefit choices are displayed on the enrollment screens when you log in to Employee Self-Service. Also enclosed with this packet is a *Medical Benefits Comparison Book* to help you review your available options.

While the online enrollment process is fairly simple, we have added detailed, step-by-step instructions to the HR website. In addition, each screen has Help Text with important information. And, when you finish your enrollment, you will be able to print the confirmation page so you have a record of your elections for 2011. Please note that you will not receive any other confirmation statement of your elections.

We have also scheduled several Open Lab sessions (see schedule below), staffed by HR representatives, where you can come, at your convenience, for help with the online enrollment process and to get questions answered.

Lab Schedule

#	Date	Time	Location
1	Tuesday, November 2	10:00 a.m. – 2:00 p.m.	Wallace Library, Room 3650
2	Wednesday, November 10	7:30 a.m. – 10:00 a.m.	Wallace Library, Room 3650
3	Monday, November 15	11:00 a.m. – 5:00 p.m.	Wallace Library, Room 3650

A sign language interpreter will be provided upon request, subject to availability. Contact the Department of Access Services (DAS) directly at <https://myaccess.rit.edu> or x5-6281/V and x5-6242/TTY.

To log into Employee Self-Service, you will need to know your Oracle Username and Password. If you do not know your Oracle Username and Password:

- **Click on the link** “Forgot your Password or Username?” below the login screen.
- **Go to the ITS Help Desk** (Gannett Hall, Room 7B-1113) — be sure to take your *employee ID card* with you; OR
- **Call the ITS Help Desk** at x5-4357/V and x5-2810/TTY or **Employee Self Service Customer Support** at x5-4905/V. You will need to know your Employee Number.

Help Desk Hours: Monday – Thursday, 7:30 a.m. – 9:00 p.m.

Friday, 7:30 a.m. – 5:00 p.m.

Saturday – Sunday, 12 noon – 5:00 p.m.

Employee Self-Service Customer Support Hours are Monday – Friday, during regular business hours

If you do not know your employee number, check with your manager who can access (or knows who can access) Manager Self Serve to look up your employee number for you.



Overview of Health Care Reform

WHAT YOU NEED TO KNOW

By now, you have undoubtedly heard about the sweeping health care reform legislation enacted by Congress and signed into law earlier this year by President Obama. The legislation is known as the Patient Protection and Affordable Care Act (PPACA). RIT Human Resources has been busy learning about the new law, which weighs in at almost 3,000 pages. Many of the provisions in the law also require regulatory guidance, which is issued after a law is enacted by governmental agencies such as the Department of Health and Human Services or the Internal Revenue Service. This guidance is slowly emerging, and provides many answers to detailed questions about how the new law will work in practice.

You may be wondering how PPACA will affect your health care benefits from RIT. The short-term answer is that for 2011, there are several changes that will not affect RIT plans (see page 5) and a few changes that will. The changes that will affect our plans are described in this newsletter and have either already been made or will be made January 1, 2011.

Longer term, the entire health care environment is going to change, and it is not clear at this time how that may or may not impact RIT benefits. In order to help employees understand the new law and keep current, we have established a new link on the HR website at <http://finweb.rit.edu/humanresources/benefits/>. We will certainly notify employees in a timely manner of any changes that will take place in the future as a result of the new law.

See the following articles for information about health care reform changes for 2011:

- *Health Care Reform Provisions that Do Not Affect RIT's Plans*, page 5
- *Changes Affecting Coverage of Young Adult Children*, page 6
- *Preventive Services Covered with No Cost Sharing*, page 8
- *Health Care Reform Impacts Beneflex*, page 10

HEALTH CARE REFORM PROVISIONS THAT DO NOT AFFECT RIT'S PLANS

If you are following health care reform articles in the press, in addition to the changes described in this newsletter, you may hear about other employer plan-related provisions that are not described here. There are two reasons why this may be the case:

- Some of the provisions are not effective until after 2011.
- The provision may not apply to RIT's plans.

One such provision you may read about is that plans may no longer have lifetime limits on essential benefits. **This does not apply to RIT's plans because our plans do not have any lifetime limits on essential benefits.**

Another commonly discussed provision is that there cannot be pre-existing condition limits for children beginning in 2011 and for adults beginning in 2014. **This does not apply to RIT's plans because our plans do not have any pre-existing condition limits.**

Here are some other provisions that don't apply to RIT plans, along with the reasons why:

Provision of Health Reform Law	Not applicable to RIT's plans because...
Plans must not have a waiting period greater than 90 days.	RIT's plans are effective the first day of the month coinciding with or next following an employee's date of hire.
Emergency care must be covered the same whether provided by in-network or out-of-network providers.	RIT's plans already cover emergency care the same way.
Plans must allow participant to designate an OB/Gyn doctor or a pediatrician in addition to a primary care physician without referral requirements.	RIT's plans already allow this.
Plans cannot discontinue coverage for a participant because the participant has a catastrophic illness that will cost the plan a lot of money.	RIT's plans do not discontinue coverage for such reasons.
Plans cannot provide better benefits to highly compensated employees than to non-highly compensated employees.	RIT's plans provide the same coverage to all participants.

You may be wondering how health care reform will affect your health care benefits from RIT.

There are a few changes described in this newsletter resulting from the new law that have either already been made or will become effective on January 1, 2011.

Family Member Eligibility Changes for 2011

CHANGES AFFECTING COVERAGE OF YOUNG ADULT CHILDREN

Good news! One positive change resulting from health care reform has already occurred. As of August 1, 2010, our plan's definition of an eligible child has been extended to age 26, regardless of the child's student, marital, or financial status. Previously, although our plan allowed coverage to age 26, it required that the eligible child (your child, step-child, or domestic partner's child) over age 18 who was no longer a full-time student had to be a tax dependent of the employee, residing in the employee's home, and unmarried. Now, as long as your child, step child, or domestic partner's child is under age 26, he or she is eligible for RIT coverage (if you do not claim your domestic partner's child as a tax dependent, the benefit cannot be provided tax-free).

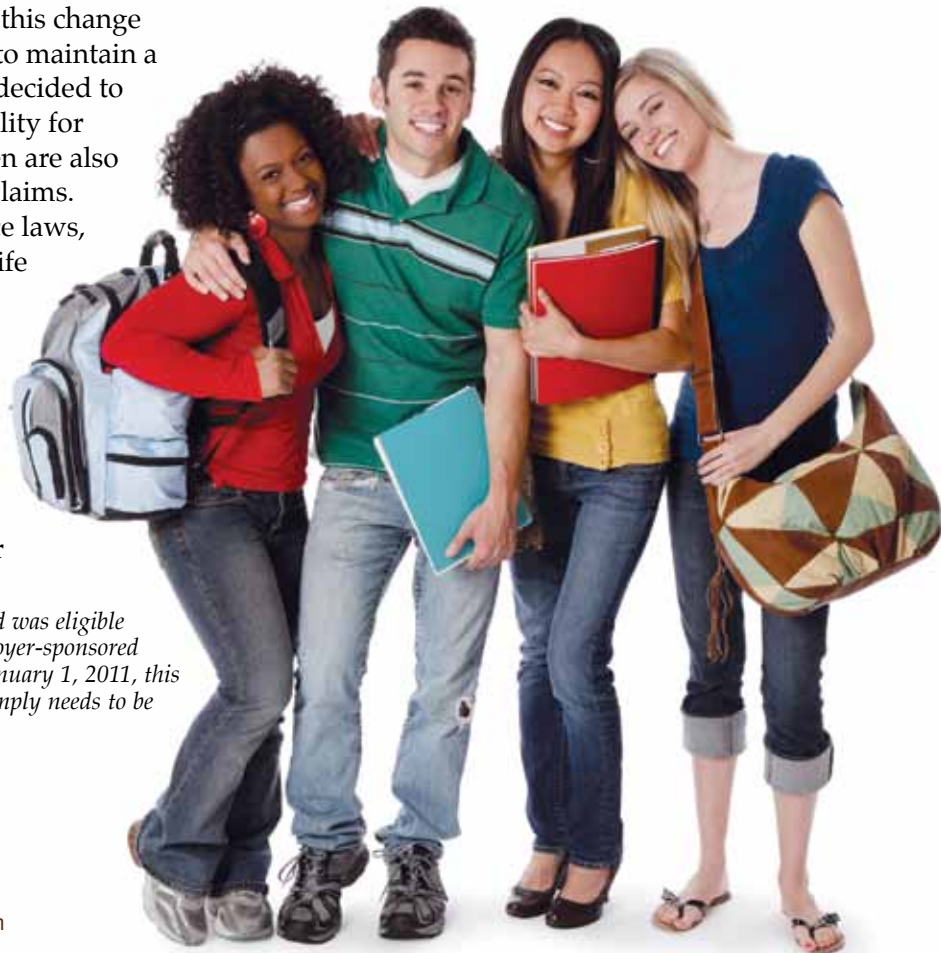
Under the new law, RIT is required to begin this extended coverage January 1, 2011. However, RIT, along with some other employers and insurers, decided to introduce this change early, and it was effective August 1.* In order to maintain a consistent set of eligibility rules, RIT has also decided to extend this more inclusive definition of eligibility for dental and vision care coverage. These children are also eligible dependents for purposes of Beneflex claims. However, because of New York State insurance laws, we cannot have the same definition for child life and child AD&D coverage. Refer to the article called *Expanded Child Eligibility Rules* on page 7 for related details.

If you missed the notification over the summer, you can add your young adult child who is under age 26 to your coverage during Open Enrollment. Coverage will become effective January 1, 2011 with all other open enrollment changes.

**Under the early introduction rules, the under age 26 child was eligible for the RIT coverage if he/she did not have access to employer-sponsored coverage from someone other than a parent. Beginning January 1, 2011, this access to other coverage rule will be removed; the child simply needs to be under age 26.*

REMINDER ABOUT FAMILY MEMBER VERIFICATION

In order to cover eligible family members, you must supply proof of eligibility to Human Resources. Therefore, if you enroll a family member during the enrollment period and you have not provided proof of eligibility, you will need to do so no later than November 17, 2010 — the last day of the benefits enrollment period. Generally, the approved verification documents are a marriage certificate for a spouse and a birth certificate for a child. For more details on acceptable proofs, refer to Family Member Verification link on the benefits page of the HR website.



EXPANDED CHILD ELIGIBILITY RULES

Last year, the Human Resources Department launched a comprehensive family member verification process (FMV). Thank you to all employees who helped us meet this new challenge. Over the past year, we have found that this has become a “hot topic” and many employers (higher education as well as corporate America) are now undertaking this same type of initiative — we were just a bit ahead of the curve!

One thing we learned during this process is that we have a small number of employees providing benefits for children who are not their natural, adopted, or step children, or children of their domestic partner. Our definition of an eligible dependent has never provided for an extension of eligibility beyond these categories.

Following an extensive review of this matter, however, we have decided to expand our definition for child

eligibility in situations of guardianship (please see details in the chart below). The following are the child eligibility rules that will take effect January 1, 2011. They also take into account the new child eligibility rules under federal health care reform (PPACA). Please note that there are some differences among the various RIT benefits.

If you would like to add an eligible child to your medical, vision, dental, child life, and/or child AD&D coverage, you can do so during the Open Enrollment period with a coverage effective date of January 1, 2011.

Please remember that you will need to supply proof of eligibility before the coverage goes into effect. The child’s birth certificate showing your name on it meets this rule. For more details on acceptable proofs, refer to the Family Member Verification link on the benefits page of the HR website.

Child Eligibility Rules Effective January 1, 2011

Benefit	Child Eligibility
Medical Dental Vision	<ul style="list-style-type: none"> ■ The natural or adopted child of the employee, or the employee’s opposite gender legal spouse, who is under age 26. ■ The natural or adopted child of the employee’s domestic partner, or same gender legal spouse, who is under age 26 (NOTE: if the child is not claimed as a dependent on the employee’s federal income tax return, this benefit will be taxable). ■ Any other child who is under age 26, and: <ul style="list-style-type: none"> • For whom the employee is the legal guardian, and • Who resides in the employee’s home, and • Who is claimed as a tax dependent on the employee’s federal income tax return. <p>Coverage for an unmarried tax-dependent child who is physically or mentally disabled may be continued beyond the age limits of the plan. Contact the Human Resources Department for further details.</p>
Child Life Child AD&D	<ul style="list-style-type: none"> ■ The natural or adopted child of the employee, or the employee’s opposite or same gender legal spouse, who is under age 26 and who relies on the employee for support and maintenance (does not have to be a tax dependent).
Tuition Exchange Tuition Scholarship Tuition Waiver	<ul style="list-style-type: none"> ■ The natural or adopted child of the employee, the employee’s opposite or same gender legal spouse, or the employee’s domestic partner who is under age 30. ■ Any other child who is under age 30, and: <ul style="list-style-type: none"> • For whom the employee is the legal guardian, and • Has been the legal guardian for at least three years prior to the date on which the child begins using the educational benefit, and • Who resides in the employee’s home, and • Who is claimed as a tax dependent on the employee’s federal income tax return. <p>NOTE: Educational benefits may be taxable. Refer to the HR website for details.</p>



Medical Plan News

PREVENTIVE SERVICES COVERED WITH NO COST SHARING

A requirement of the health care reform law is that qualifying preventive care services must be covered in full by the plan when delivered by in-network providers. In other words, you would not have to pay a copay, deductible or coinsurance for the eligible services.

Some preventive services are already covered by some or all of RIT's medical plans without cost sharing. However, the list of preventive care services subject to the new requirements is much more extensive. This means you will not have any out-of-pocket expense for even more preventive care services in 2011 and after. We hope this will encourage you to obtain your age-appropriate preventive care.

There will be no change for well child visits — they are currently covered by all RIT plans with no cost sharing when received in-network and with cost sharing when received out-of-network.

For more detailed information on the preventive care services, refer to the U.S. Preventive Services Task Force website at <http://www.healthcare.gov/center/regulations/prevention/taskforce.html>. These services have a rating of A or B in the current Task Force recommendations.

Because this approach is new, it may take some time to get used to. There may be situations in which you do not understand why you are being charged a copay. For example:

- When a preventive service results in a treatment, the treatment may be subject to the plan's usual cost sharing. For example, if you have a cholesterol screening test, you would not be charged a copay, but if you have a discussion with your doctor about your high cholesterol and how to treat it during your preventive care visit, you may be charged a copay.

Examples of preventive care services to be covered in full under all RIT plans:

- Cholesterol screening for adults of certain ages or at higher risk
- Colorectal cancer screenings (colonoscopy) for adults over age 50
- Type 2 Diabetes screening for adults with high blood pressure
- Immunizations (e.g., flu, Tetanus, Diphtheria, Pertussis)
- Breast Cancer Mammography screenings every 1 to 2 years for women over 40
- Cervical Cancer screening (Pap smear) for sexually active women

LOOKING FOR A PLAN WITH LOWER PAYROLL CONTRIBUTIONS?

With POS C, you will pay significantly less in payroll contributions, compared with POS A and POS B. You will generally pay more at the time you receive medical services, at least until you reach the plan's annual deductible and out-of-pocket maximum amounts. And while it is priced similarly to POS B No Drug, **POS C does include a prescription drug plan.** For details, refer to the enclosed *Medical Benefits Comparison Book* and the POS C plan summary on the HR website.



- If the primary purpose of an office visit is diagnostic and not preventive, but a preventive service is also received, the office visit will be subject to cost sharing. For example, if you go to the doctor because you have been having bad headaches, and while you are there the doctor gives you a flu shot, the visit is not preventive and you will be charged a copay.
- Another factor will be whether the preventive service is billed separately from an office visit. When a screening test is billed separately from an office visit, the office visit may be subject to a copay. When the preventive service is not charged separately, then the office visit should not have a copay charged.
- When preventive services are provided by out-of-network providers, cost sharing will apply. Please note that RIT's plans do not cover certain preventive services when they are delivered out-of-network. For example, routine adult physicals and adult immunizations are not covered out-of-network.

For specific questions, please check with your doctor's office.

WEBTOOLS AT YOUR FINGERTIPS

Information and tools to manage your coverage, as well as health information resources, are conveniently available on the Excellus BlueCross BlueShield website (www.excellusbcbs.com).



Manage Your Coverage

- View your plan information (ID #, your plan, who is covered, doctor's names)
- Order an ID card or print a temporary ID card
- Change your address, phone number, and Primary Care Physician
- Find a doctor, dentist, urgent care center, or hospital
- Print claim or enrollment forms
- View electronic documents, including Explanation of Benefits (EOB)
- Manage your privacy and confidentiality
- Get answers to common questions with a video Q&A
- E-mail Customer Service, secure and encrypted to protect your privacy
- Use the Flexible Spending Account (Beneflex) calculator

For Your Health

- Get exclusive discounts and savings on health, wellness, travel, and more with Blue 365
- Explore 6,000+ health topics, including interactive tools, symptom checker, and more
- Save on health and fitness programs, find out how often to seek preventive health screenings, or get help quitting smoking
- Research your health questions, access decision support tools, estimate treatment costs, or get help managing serious illnesses

You may be surprised at what you can learn on this site — we encourage you to check it out.



Beneflex News

HEALTH CARE REFORM IMPACTS BENEFLEX

The recently enacted health care reform legislation restricts the use of health care flexible spending accounts such as Beneflex to purchase over-the-counter (OTC) drugs and medicines. These restrictions apply to OTC **purchases made on or after January 1, 2011, even if they are being paid from your 2010 remaining account balance.**

What is Changing?

Beginning January 1, 2011, Beneflex health care funds may no longer be used to purchase **OTC drugs and medicines** (other than insulin) without a prescription from a medical provider. As of that date:

- You may no longer use your Flex Card to purchase OTC drugs and medicines. This is an IRS rule.
- If you purchase an OTC drug or medicine that is required to treat a specific medical condition, you can submit an *FSA Reimbursement Form* (found in the Document Library section of the EBS-RMSCO's website or on the Human Resources website) with the receipt AND a prescription from your doctor.

Examples of OTC drugs and medicines that will require a physician's prescription for Beneflex reimbursement:

- Acid controllers
- Allergy & sinus medicines
- Antibiotic products
- Anti-diarrheals
- Baby rash ointments/creams
- Cough, cold & flu medicines
- Digestive aids
- Laxatives
- Motion sickness
- Pain relief medicines
- Sleep aids & sedatives
- Stomach remedies



What is Staying the Same?

The new restrictions do *not* apply to purchases of insulin or eligible OTC medical supplies. Beneflex funds can continue to be used for those items. Therefore, you can continue to purchase them with a Flex Card or submit an *FSA Reimbursement Form* for reimbursement (without a physician's prescription). Examples of OTC medical supplies that will continue to be eligible without prescription include:

- Band-aids
- Birth control
- Contact lens solution
- Denture adhesives
- First aid supplies
- Health monitors (e.g. blood pressure)
- Hearing aid batteries
- Insulin & diabetic supplies
- Supports/braces
- Wheelchairs, walkers, canes

Plan Ahead!

Please consider the new OTC rules when estimating your Beneflex health care account election during enrollment. Refer to the Health Care Reform link on the benefits page of the HR website for a more complete listing of eligible and ineligible items.

Also, if you are planning to use your Beneflex account to pay for an OTC drug or medicine requiring your physician's prescription early in the year, you should contact your doctor as early as possible, preferably prior to the beginning of the year. Local physicians' offices expect to receive a large number of these requests in January. We suggest you also discuss with your physician how he/she prefers to handle unplanned requests on an ongoing basis during the year.

Plan ahead and possibly purchase "OTC drug and medicine" items before January 1, 2011 to properly spend down your current plan year election. Please note that stockpiling these items is not allowed and requests for quantities deemed to be stockpiled are required to be denied.

If you have specific questions, please contact RIT's Beneflex administrator, EBS-RMSCO.

continued on next page

IMPORTANT NOTE ABOUT BENEFLEX CHANGE COMING IN 2013

Another provision of the new health care reform law will impact Beneflex in 2013. We think it's important you know about it now in case it influences how much money you will contribute to your Beneflex health care account in 2011 and 2012.

Beginning in 2013, the maximum you will be able to contribute to your RIT Beneflex health care account will be \$2,500. Each person in a married couple will be able to elect \$2,500, for a family total of \$5,000. Each year that maximum amount will be indexed to the Consumer Price Index and the government will announce what the maximum will be for the coming year.

So, if you are aware of upcoming elective expenses for which you would plan to use Beneflex, you may consider incurring those expenses in 2011 or 2012, rather than waiting until 2013, if that is possible. For example, if your child will be having orthodontia, and you have a choice between starting the procedure in 2012 or 2013, you may wish to start in 2012 in order to take advantage of RIT's \$5,000 annual Beneflex health care maximum before the new law takes effect.

2011 Beneflex Maximums

- \$5,000 for health care accounts
- \$5,000 for dependent day care accounts



BENEFLEX UPDATES AND REMINDERS

Following are several key things you'll want to remember about Beneflex for the new calendar year, especially because of the federal health care reform (PPACA) changes.

Using the Flex Card for over-the-counter (OTC) purchases.

With the eligibility changes for certain OTC items, you will no longer be able to use your Flex Card (refer to article titled *Health Care Reform Impacts Beneflex*) for OTC drugs and medicines. When you purchase items not eligible for Flex Card use, you will have to use another form of payment. If the item is eligible for reimbursement (you have the appropriate verification documentation), you can submit a manual claim form along with the receipt and required documentation. You will find the claim form ("Beneflex Reimbursement Form") on the HR website.

In addition, you can also have reimbursements from your manual claim sent directly to your bank account. If you already have a direct deposit on file with EBS-RMSCO, it will automatically continue. Otherwise, simply complete a Beneflex Direct Deposit form (found on the HR website).

EBS-RMSCO processes reimbursements on a weekly basis, with a \$30 minimum payment amount. For example, if you submit a manual claim for \$20, you will not be reimbursed until additional claims totaling at least \$10 are submitted (of course, there is an exception if the remaining amount in your account is under \$30).

EBS-RMSCO requests for information.

Good news! You should see a reduction in the number of these request letters! EBS-RMSCO sends these information requests because the Internal Revenue Service (IRS) requires that they obtain proof for any Flex Card transactions that do not meet the IRS auto-adjudication qualifications. The most common type of request has been for dental claims. We have worked with Excellus BlueCross BlueShield to have the dental claim information shared with EBS-RMSCO directly in order to eliminate these requests in the future. While you may still receive some of these letters, there should be fewer of them.

It is important to understand that if you do not send the requested documentation, your Flex Card will be deactivated. First request letters are sent at the beginning of each month. If you do not respond to the request within 25 days, a second request is sent. If you do not respond to the second request within 14 days, your Flex Card will be deactivated until you either produce the requested documentation, or repay your account for the amount of the transaction requiring documentation.

Keep your Flex Card, even if you have used up the funds in your account.

Note the expiration date on your Flex Card. The cards are generally valid for three years from the date of issue so you can use the same card from year to year.

Need an additional Flex Card?

If you need an additional Flex Card, complete the form found on the HR website and send directly to EBS-RMSCO. EBS-RMSCO will deduct the \$5 charge from your Beneflex account.

Save your receipts!

You should always keep your receipts for EBS-RMSCO or IRS audits.

Submission deadline.

You will have until April 30 of the next calendar year to submit claims. Make sure that RIT's administrator, EBS-RMSCO, receives your claim *before* the April 30 deadline.

The IRS grace period remains at March 15.

RIT adopted the IRS grace period for flexible spending accounts. Therefore, you may submit claims with dates of service through March 15, 2011 toward your 2010 account. Please note, though, that claims for OTC drugs and medicines purchased during the grace period are subject to the new requirements described in the article "Health Care Reform Impacts Beneflex" on page 10.



Prescription Drug News

PRESCRIPTION DRUG COVERAGE REMINDERS

While there are no changes in RIT's prescription drug coverage for 2011, we do want to remind you about the coverage and cost savings opportunities available when you purchase maintenance medications (those taken regularly for an ongoing medical condition, such as to lower blood pressure) through Medco By Mail.

If you have a maintenance medication that can be filled in a 90-day mail order supply (some medications cannot be filled in a 90-day supply and/or shipped), and you continue to purchase your medications at a retail pharmacy, the more costly "retail refill allowance" (RRA) will apply. Under the RRA, on the 4th fill (original plus three refills) of a maintenance prescription purchased at a retail pharmacy, the copay for a 30-day supply will be equal to the copay for a 90-day supply of the medication if you ordered it from Medco By Mail. For example, if your medication is a generic drug, you would pay \$10 for a 30-day supply at a retail pharmacy for the first three fills. On the 4th fill, you would pay \$25 for a 30-day supply at a retail pharmacy; it would be \$25 for a 90-day supply at Medco By Mail. Detailed copay comparisons are outlined in the enclosed *Medical Benefits Comparison Book* under "Prescription Drug Coverage."

NEW TO MAIL ORDER?

Getting started with Medco By Mail is simple

For a medication you currently take

Contact your doctor for a new prescription so you can begin using the mail order program; request a prescription for a 90-day supply plus refills.

For a new medication

Ask your doctor for two prescriptions: one for a 30-day supply and one for a 90-day supply. First, fill the 30-day supply prescription at the retail pharmacy to make sure that the medication works and you don't have any negative reactions. Once you know it works for you, send the 90-day prescription to Medco to start the mail order process.

Mail your prescription(s) to Medco (you can also ask your doctor to use the prescription fax service; the doctor must have the member number from your Medco ID card). You can find the mail order form on the Medco website (www.medco.com) or by calling Medco toll-free at (800) 230-0508/V and (800) 759-1089/TTY.

Ordering refills is easy too!

You can sign up for e-mail reminders when it is time to refill a prescription. A newer feature is automatic refill — some medications can automatically be refilled and shipped to you. Go to the Medco website at www.medco.com to sign up for e-mail reminders and automatic refills. You can also order refills by phone at 800-4REFILL (800-473-3455) and use the automated telephone system. If you order by phone or via Medco's website, you will need to provide your member number and the 12-digit prescription number found on the medication container and the refill slip.

Please note that whether you purchase your medication at the retail pharmacy or with Medco By Mail, *you will pay the lower of the copay or the actual drug cost.*

NEW!

We have updated the Frequently Asked Questions (FAQs) on the HR website regarding Medco By Mail — this is a great resource, especially if you are new to mail order. You will find the link under *Important Announcements on the Medical and Prescription Drug* page at <http://finweb.rit.edu/humanresources/benefits/healthy/medical.html>.





Announcing New Relationship with Prudential Insurance Company

To ensure that RIT and employees receive the best prices and coverage for our various benefits, Human Resources conducts a competitive market review of one or more of our benefits each year. This good business practice will not always result in a change in vendor, but will often generate better pricing and potentially new and better plan features than could be obtained without this effort.

Earlier this year, RIT issued a request for proposal (RFP) to several insurance companies for our life insurance, accidental death and dismemberment insurance, short-term and long-term disability, and Family and Medical Leave Absence administration (FMLA). Currently, Unum provides these benefits for RIT.

As a result of this RFP process, we are pleased to announce that these benefits will be provided under a new relationship with the Prudential Insurance Company of America, effective January 1, 2011.

The primary reason for this change is that Prudential was able to offer RIT the same coverage we have today for a lower price. And the good news is that RIT will share some of its savings with employees in the form of a greater than usual subsidy of the 2011 health care cost increase!

The transition for employees is expected to be seamless. Employee contribution rates will remain the same for 2011 and employees will not have to answer any health-related questions to maintain their current levels of coverage.

In addition to the cost savings, RIT and employees will benefit from several other improvements as a result of the new relationship:

- We expect a quicker turnaround time for short-term disability and FMLA claims processing — we know this is welcome news!
- We will be able to introduce a new feature we could not offer in the past: partial short-term disability. Under New York State law, a person cannot be classified as partially disabled. We are working with Prudential to introduce this new category, which will provide more flexibility for those who are able to return to work, even if there are restrictions, provided the department can accommodate the restrictions.
- Prudential will also provide a new service: administration of beneficiary designations. We expect this process to begin in April and you'll receive a reminder about it at that time. Prudential will send information by U.S. mail to employees who have life and/or AD&D insurance with RIT. You will be able to enter the information online in Prudential's secure website or you will be able to return a beneficiary

ABOUT



Prudential

One of the largest life and disability insurance carriers in the U.S.

- \$690 billion worth of assets under management
- Insures 20 million people
- 38,000 employees in 37 countries
- Listed in Fortune Magazine's 2010 Most Admired Companies (ranked #2 in the life/health insurance company sector)

designation form for them to enter into their system. Once the information is entered, you will be able to view your beneficiary information and change it at any time.

When checking Prudential references, its current clients such as Princeton University, the University of Maine System, and Pepsi Americas, consistently cited the value of their "partnership" with Prudential — which is a key objective that RIT strives for in our vendor relationships. Prudential also has unique and leading capabilities in their industry in terms of absence reporting, FMLA administration, and especially disability management.

We are optimistic that employees who utilize RIT's insurance benefits will be pleased with the new Prudential partnership.

SPECIAL NOTE to those on short-term disability and long-term disability or those on FMLA leave on or before December 31, 2010 that will continue into 2011:

Short-Term Disability:

Unum will continue to handle these claims

Long-Term Disability:

Unum will continue to handle these claims

FMLA:

Prudential will take over these claims (more details will be provided to individuals on FMLA at the time of the transition)

Any short-term disability and/or FMLA leave claims that begin on or after January 1, 2011 will be handled by Prudential.

SHORT-TERM DISABILITY AND FAMILY MEDICAL LEAVE ABSENCE REPORTING WITH PRUDENTIAL

While more detailed information about the new process with Prudential will be issued to employees in early December, we did want to share some information with you now. Any short-term disability and/or family medical leave absences that begin on and after January 1, 2011 should be reported to RIT's new administrator, Prudential Insurance Company of America.

Eligibility for these programs will remain the same

- **Short-Term Disability:** All regular full-time, extended part-time, and part-time employees.
- **Family Medical Leave:** Full-time and extended part-time employees who worked at least 1,250 hours during the 12 months prior to the first day of leave, and who completed 12 months of employment at RIT prior to the first day of leave.

The current rules and processes will be similar. In fact, you may find the disability and absence reporting even easier because, with Prudential, if you prefer, you can report your disability and absence online instead of calling.

- Employees who will be absent from work are required to call (or have someone else call) their immediate supervisor or the department head within a minimum of one hour of their scheduled reporting time. You do not need to give details about your medical condition, just let him/her know that you are unable to work.
- To report a disability or absence to Prudential (current time frames remain the same as outlined at <http://finweb.rit.edu/humanresources/benefits/protect/shorttermplan.html#5c>), you can either call Prudential or log in to their secure website.

RIT will send a detailed brochure about reporting information to Prudential to all employees in early December via inter-office mail. The HR website will also be updated with the details, including Prudential's telephone number and web address.





Program Celebrates Explosive 3-Year Growth!

Better Me Program Resources

- Health Risk Assessment (HRA) tool
- On-site wellness coaching and biometric screenings
- Over 35 fitness & wellness classes
- *Better Me* Wellness Center at Global Village with flexible hours
- Personal training
- Weight Watchers At Work
- eat well. live well. challenge
- Onsite flu shots
- Customized meal planning with a registered dietician
- RIT's Community Garden
- Community Supported Agriculture (CSA) on campus
- Membership opportunities in Good Food Collective
- Blood pressure kiosk in Brick City Café at Student Alumni Union
- Chair massage therapy
- Wii Fitness console loans
- Skin cancer screenings
- Health & wellness seminars through CPD
- On-site fall farmers' market

To learn more, visit
www.rit.edu/betterme

Just three short years ago, the *Better Me* Employee Wellness Program was introduced to the RIT community. Since that time, the program has transformed from a fairly limited offering of a few fitness classes and health services to a highly integrated, comprehensive initiative focused on all aspects of an employee's health and well being — from health screenings to diet; from fitness to lifestyle choices; from stress management to health education — and everything in between!

The objective of *Better Me* is to help employees bring their wellness activities together into a fully integrated personal improvement plan. To do this, the program has expanded its offerings to include valuable wellness management tools and resources, like Health Risk Assessments (HRAs), wellness coaches, personal trainers, and a registered dietician, to assist employees in their efforts to create sustainable wellness improvements across many aspects of their lives.

Today, the *Better Me* Program includes a wide range of offerings (see sidebar) centered around screenings and assessments, goal setting, diet, fitness, education, and health management. Here are just a few highlights:

Screenings & Assessments

The *Better Me* program introduced a confidential health risk assessment (HRA) tool and on-site wellness coaching in 2010 to help our employees obtain a snapshot of where they lie on the spectrum of health and wellness. The HRA is a great first step to fully understand one's health behavior patterns in order to begin to target areas for improvement. A wellness coach offers the perfect partner and motivator to help guide employees through this process. These services are offered without fee as a benefit to our employees. The *Better Me* program has also expanded its available health screening resources across campus to include a blood pressure kiosk in the Brick City Café, and periodic skin cancer screenings.

Diet & Fitness

Recognizing that diet and fitness must go hand-in-hand in order to create lasting health improvements, *Better Me* has worked to fully integrate the necessary components of fitness and nutrition into one package through our personal trainers. Now, in addition to developing a fitness plan, the personal trainers collaborate with a registered dietician to offer customized meal planning that can complement and support the employee's overall fitness goals.

Better Me also offers over 35 exciting and innovative fitness classes ranging from Cardio Latin to Hip Hop Stretch and Hoop Dance to some of the more traditional classes of Circuit Training, Yoga, and Pilates. No matter what your preference, there's a class for you. In fact, class participation has increased 400% over the past three years. There's even a flexible and convenient *Better Me* Bounce Pass available which allows you to attend most *Better Me* classes that are offered.





We've also added numerous on-campus services and resources to make healthy food choices easier and more accessible to all employees — including gardening and nutrition classes, a Community Garden to grow fresh produce, and on-campus farmers' market providing access to fresh local produce. The yield from the community garden was so bountiful this summer that Dining Services used some of the produce in their meals, and we also donated produce to Foodlink to help feed the hungry.

And to extend our on- and off-campus reach and program flexibility, we opened the *Better Me* Wellness Center in September at Global Village. With specific programs geared to alumni, retirees, and employees with nontraditional work shifts, the Wellness Center makes it easy and convenient to make time for better health, regardless of what your schedule is like.

Education

RIT's Center for Professional Development (CPD) now offers over 80 seminars on various health and wellness topics from skin cancer prevention and identification to healthy eating on the run to cold and flu prevention and holiday stress management.

Looking Ahead

While the growth of *Better Me* has been explosive over the past three years, we're not done yet! On tap for the coming year are on-line personal training capabilities, a healthy labeling program for campus dining locations, and a speaker's bureau to enable departments across campus to request presentations on various topics of interest to them.

As a result of the *Better Me* program, RIT and the lives of people in our community are changing for the better — physically, mentally, and emotionally! Perhaps best said by a *Better Me* program participant, "I feel comfortable in my own skin again." Midge Berfield, Manager of Employee Health and Wellness states, "The commitment RIT has made over the past three years to grow this program on behalf of our employees has been incredible! We are excited about expanding *Better Me* even further over the next three years!"

If you haven't taken advantage of the *Better Me* program yet, what are you waiting for? To learn more about how you can be a "*Better Me*" visit the website today at www.rit.edu/betterme.



Better Me Program Success Stories

- Numerous employees have lost significant amounts of weight in our Weight Watchers At Work program.
- An employee was diagnosed early with thyroid cancer because of prompting from her *Better Me* wellness coach to see her provider.
- An employee lost 39 pounds and reduced her arthritis medication with the help of a *Better Me* personal trainer.
- An employee discovered skin cancer early due to the on-campus screenings.
- Dozens of employees have quit smoking and lowered their blood pressure with help from their *Better Me* wellness coaches.
- An employee looked and felt wonderful on her wedding day because of her work with a *Better Me* personal trainer.

Your Employee Assistance Plan (EAP) is much more than free counseling

Yes, there is free counseling, but there is much, much more!

Each of us encounters personal problems from time to time so RIT partners with ESI Employee Assistance Group to provide you with the best possible resources to address issues you or one of your family members may face. Whether it is a family problem, stress, a mental health issue, drugs or alcohol, a financial or legal issue, EAP is here to help.

Issue Categories



PERSONAL

- Personal Stress
- Anxiety
- Alcohol Abuse
- Drug Addiction
- Depression
- Medical Conditions
- Grief/Bereavement
- Gambling
- Weight Control
- Anger
- Chronic Pain/Illness
- Eating Disorders
- Life Transitions
- Pregnancy/Post Partum
- Personal Trauma
- Sexual Concerns
- Domestic Violence
- Learning Disabilities
- Smoking
- Men's/Women's Issues
- Nutrition



FAMILY & RELATIONSHIPS

- Marital
- Parenting
- Caregiving
- Childcare
- Eldercare
- Education Planning
- Adoption
- Family Pets
- Special Needs Child
- Blended Families
- Teen Issues
- Domestic Partners
- Physical Abuse
- Family Relocation
- Sandwich Generation
- Military Life/Separation
- Disaster Preparedness
- Communication
- Keeping Children Safe



FINANCIAL & LEGAL

- Debt
- Credit Card Issues
- Financial Loss
- Bankruptcy
- Budgeting
- Retirement Planning
- Wills & Trusts
- Real Estate Law
- Car Buying
- Immigration
- Divorce
- Civil Suits
- Criminal Law
- DUI/DWI
- Landlords & Tenants
- Homeowner Concerns
- Taxes
- Insurance
- Consumer Law
- Contracts
- Personal Injury
- Child Custody
- Social Security



WORK & CAREER

- Employee Conflict
- Work Related Stress
- Coaching
- Supervisor Conflict
- Team Development
- Career Planning
- Management Skills
- Supervising Others
- Time Management
- Skills Development
- Project Management
- Motivating Self & Others
- Valuing Diversity
- Managing Change
- Referring Employees

The following **FREE** benefits (requiring **no copay**) are available for you and all of your family members who live in your home — on a **CONFIDENTIAL** basis:

- Unlimited telephonic counseling
- Up to six (6) face-to-face counseling sessions per person per problem
- Legal assistance (one free legal consultation per legal issue; if you retain the attorney, receive 25% discount off the fee)
- Financial resources (debt counseling, etc.)
- Stress Assessment and Remediation Program
- Information resources covering thousands of topics (tools for tough times, pet care benefits, personal development courses, 2,000 physical health videos, and more)
- Wellness Center — help with smoking cessation, fitness, dieting and stress
- Personal Assistant — help with everyday issues like finding a summer camp, pet care and pet training, scholarship and financial aid resources, and more
- Adoption and special needs benefits

EAP is free and confidential with no copay required!

Contact ESI toll-free at (800) 252-4555 or (800) 225-2527. All calls are confidential and answered by a professional counselor. The counselor will provide help immediately and/or refer you to a local counselor.

You can also log in to the ESI website for their Information Resources and other online information. To log in:

- Go to **www.TheEAP.com**
- On the top of the screen, click the “**Employee & Family Login**” button
- Click on **REGISTER HERE** if you haven’t registered before
- Enter **Rochester Institute of Technology** where it asks for your employer’s name, then click the **Continue** button
- Click on the circle to the left of RIT’s name and click the **Continue** button
- Fill out the registration form and create your own username and password, then click the **Continue** button

2010 Benefits Fair

October 26 & 27

9:00 a.m. – 3:00 p.m.

(both days)

LOCATION: Fireside Lounge,
Student Alumni Union

Representatives available from:

- Medical, Dental, and Beneflex (Excellus BlueCross BlueShield)
- RIT Prescription Drug (Medco)
- RIT Vision Care Plan (VSP)
- Retirement Plan providers (Fidelity and TIAA-CREF)
- Life, AD&D, and Disability insurance (Prudential)
- EAP Provider (ESI Employee Assistance Group)
- New York’s 529 College Savings Program
- Pet Insurance (VPI)
- RARES Employee Discount Program
- RIT’s *Better Me* Employee Wellness Program
- RIT’s Human Resources, Center for Professional Development (CPD), Workplace Ergonomics Lab, Dining Services, Margaret’s House, Ombuds Office

Free Services including:

Chair Massages
Blood Pressure Checks
Body Fat Analysis
Health Risk Assessments

Enter and WIN!

Raffles & Free Stuff

2011

Resource Information



For any benefits questions you may have, please contact your benefits representative in the Human Resources Department:

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
RIT Human Resources	(585) 475-2424		http://finweb.rit.edu/HumanResources/benefits/
Health Care			
Medical (Excellus BlueCross BlueShield)	(877) 668-7636	(585) 454-2845	www.excellusbcbs.com
Prescription Drug (Medco)	((800) 230-0508	(800) 759-1089	www.medco.com
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
Beneflex (EBS-RMSCO)	(800) 327-7130		www.myebssaccount.com
Employee Assistance Program (EAP) (ESI Employee Assistance Group)	(800) 252-4555 (800) 225-2527	(800) 417-6304	www.theEAP.com
Long-Term Care (MedAmerica)	(800) 544-0327	(585) 454-2845	www.yourlongtermcare.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
Other Discount Services			
NYS College Savings Program	(877) 697-2837		www.nysaves.org
U.S. Savings Bonds	(800) 487-2663		www.nbtco.com
Employee Discount Services			
Hyatt Legal	(800) 821-6400	(800) 821-5955	www.legalplans.com password = 570005
Auto/Homeowners Insurance (Marsh @WorkSolutions)	(866) 272-8902		
RARES	(585) 503-8160		www.rares.org
Veterinary Pet Insurance	(800) 872-7387 ext 4937		http://eb.petinsurance.com

The RIT 2011 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.