

2011 Benefits Enrollment NEWSLETTER

Human Resources ■ Finance & Administration

RETIREE EDITION

October 2010

The logo for the Rochester Institute of Technology (RIT), consisting of the letters 'R·I·T' in a white serif font, set against a dark background.

This newsletter concerns the following populations:

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

Reference to “retirees” generally includes surviving spouses.

2011

Open Enrollment Key Dates

November 1

Retiree Open Enrollment Begins

Weeks of November 8 and November 15

Retiree Meetings
(see schedule on page 3)

November 24

Retiree Open Enrollment Ends

Rochester Institute of Technology

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2011 OPEN ENROLLMENT BEGINS

This year’s Benefits Open Enrollment period is later than in the past. As announced in a Spring RITiree mailing, this is because the rates and plan designs for the Medicare Advantage Plans (Medicare Blue Choice and Preferred Gold) are not approved by the Centers for Medicare and Medicare Services (CMA) until mid-September and employers don’t receive information until late September. This timing does not allow enough time to review and consider these benefits, or write communication materials for a late September mailing.

Now that CMS has approved the 2011 rates and plan changes for Medicare Blue Choice and Preferred Gold, the plans will send information directly to participants in October regarding these changes. In addition, we have updated the *Medical Benefits Comparison Book for Medicare-Eligible Retirees* with this information.

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 implications will not be known for several years. However, rest assured that RIT Human Resources is keeping up with emerging information and making any required changes to our self-funded plans. For changes affecting RIT’s self-funded plans (all pre-Medicare plans and the Medicare Blue PPO and Medicare BCBS Comprehensive) for 2011, see the article “Overview of Health Care Reform” on page 4. For future updates, check out the new health care reform feature on the HR website at <http://finweb.rit.edu/humanresources/benefits/>.

Changes due to health care reform are reflected in the applicable *Medical Benefits Comparison Book*; there is a version for pre-Medicare retirees and one for Medicare-eligible retirees. We have enclosed the book that is applicable to you and your family, according to our records. If you need a version that 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 coverage, we have also enclosed a 2011 Retiree Medical Contribution Rates sheet.



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.

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 2011 benefits will be as follows:

- Your medical enrollment in 2011 will be the same as 2010*
- You will NOT be enrolled in the Vision Care Plan
- You will NOT be enrolled in the Hyatt Legal Plan

**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.*

2011 Open Enrollment News



Annual RITiree Picnic

Gordon Field House

Wednesday, June 8, 2011

Mark your calendars for the Annual RITiree Picnic!
Look for your invitation in the mail next spring.
We hope to see you there!

RETIREE MEETINGS

Once again this year, we will offer several informational sessions to help you better understand your benefits. Like last year, we will hold the meetings at Rivers Run, 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.

Included in each session is a benefits presentation followed by a presentation about estate/trust planning given by either TIAA-CREF or Fidelity Investments.

Like last year, we are offering tours of Rivers Run; tours will start 45 minutes prior to the meeting time. You can meet in the lobby for the tour.

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.

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.

Meeting Schedule

1. **Tuesday, November 9**
6:00 – 8:00 p.m.
(tour begins at 5:15 p.m.)
2. **Wednesday, November 10**
1:00 – 3:00 p.m.
(tour begins at 12:15 p.m.)
3. **Monday, November 15**
1:00 – 3:00 p.m.
(tour begins at 12:15 p.m.)
4. **Friday, November 19**
9:00 – 11:00 a.m.
(tour begins at 8:15 a.m.)

Sign language interpreter will be provided upon request, subject to availability. Contact RIT's Department of Access Services (DAS) directly at <https://www.ntid.rit.edu/AccessServices/> or 475-6281/V and 475-6242/TTY.

*Fairwood Drive is off East River Road, between Lehigh Station Road and the RIT Campus. Follow Fairwood Drive to the end and turn right for the entrance.



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 self-funded 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 and retirees 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 and retirees 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 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 for RIT's self-funded plans described in this newsletter resulting from the new law that have either already been made or will become effective on January 1, 2011.

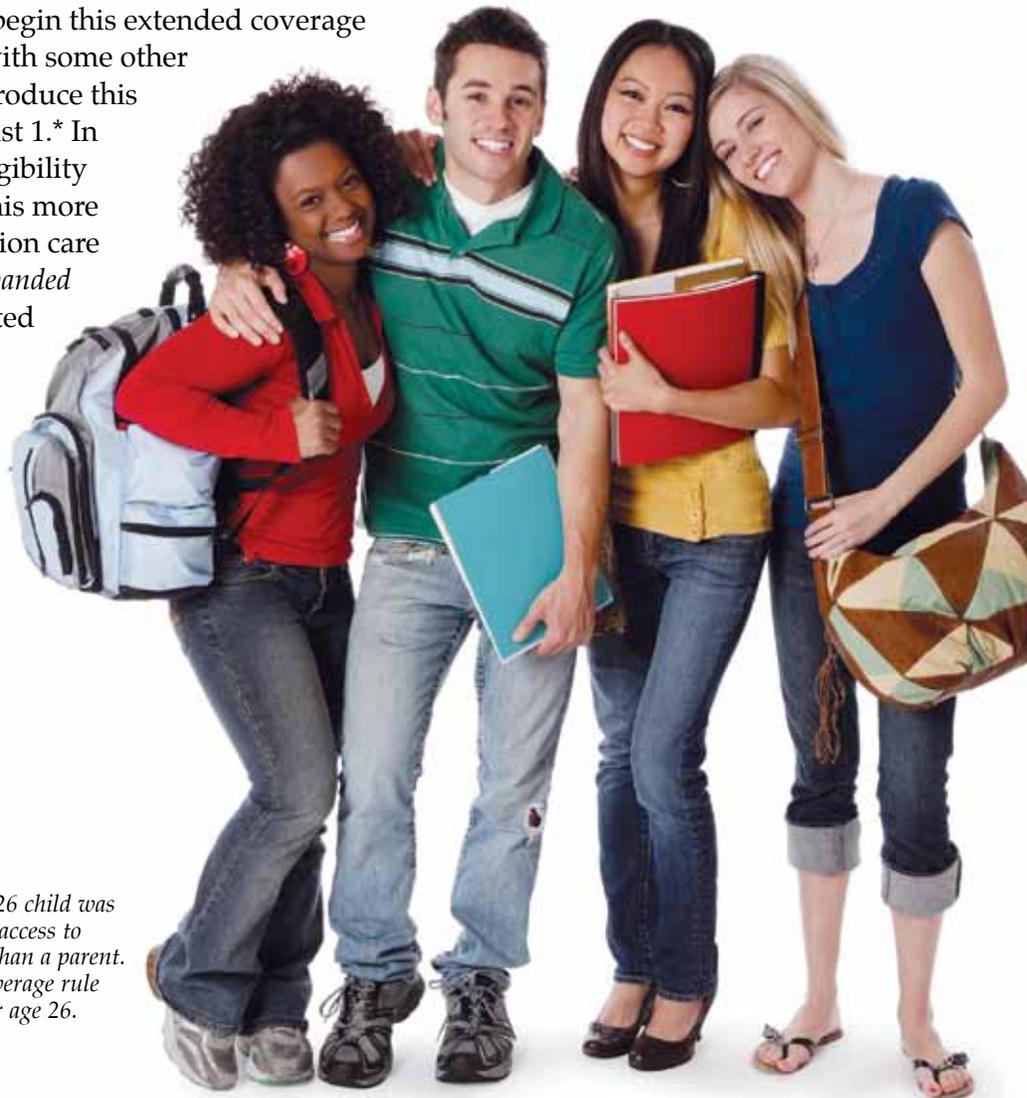
Family Member Eligibility Changes for 2011

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 or retiree'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 vision care 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.



**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.*

EXPANDED CHILD ELIGIBILITY RULES

During a new administrative process we introduced last year for employees, we learned 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 or vision coverage, you can do so during the Open Enrollment period with a coverage effective date of January 1, 2011.

Child Eligibility Rules Effective January 1, 2011

Benefit	Child Eligibility
Medical Vision	<ul style="list-style-type: none"> ■ The natural or adopted child of the retiree, or the retiree's opposite gender legal spouse, who is under age 26. ■ The natural or adopted child of the retiree'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 retiree'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 retiree is the legal guardian, and • Who resides in the retiree's home, and • Who is claimed as a tax dependent on the retiree'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>
Tuition Waiver	<ul style="list-style-type: none"> ■ The natural or adopted child of the retiree, the retiree's opposite or same gender legal spouse, or the retiree'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 retiree 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 retiree's home, and • Who is claimed as a tax dependent on the retiree'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.

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

*The no cost sharing only applies to self-funded plans as described in the 3rd paragraph on page 1.

LOOKING FOR A PLAN WITH A LOWER MONTHLY CONTRIBUTION?

For Pre-Medicare retirees with POS C, you will pay significantly less in 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.

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.
- 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 to members on the Excellus BlueCross BlueShield (www.excellusbcbcs.com) and MVP Health Care (www.mvphealthcare.com) websites.



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, 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

For Your Health

- Get exclusive discounts and savings on health, wellness, travel, and more with Blue 365 (Excellus only)
- 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 these sites — we encourage you to check it out.

Prescription Drug News for Pre-Medicare Retirees

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>.



Other Retiree Benefits

As an RIT retiree, you are eligible for a number of additional benefits and services summarized below. For details, contact the vendors directly (refer to last page of newsletter for contact information) and/or refer to the HR website at <http://finweb.rit.edu/humanresources/benefits/>.

Group Discount Programs

Enroll at any time:

Long Term Care Insurance RIT offers this coverage to employees, retirees, and their extended family members at group rates. Provided through MedAmerica-Long Term Care Insurance Company, the coverage protects against the significant cost of care due to chronic medical conditions, disabling accidents and injuries, or simply from the complications of growing older.

Personal Insurance RIT offers employees and retirees an opportunity to purchase auto, homeowners, and other kinds of personal insurance at group rates. The insurance is provided by MetLife Group Property & Casualty, one of the largest underwriters of employer-sponsored insurance programs. While rates are not guaranteed, typical savings in this program are between 10 and 20 percent off Metropolitan's retail insurance rates.

Pet Insurance Offered at a group discount through VPI, this medical insurance for your pets covers thousands of medical problems and conditions related to accidents or illnesses (even cancer) for dogs, cats, birds, ferrets, rabbits, reptiles, and other exotic pets. You have the freedom to visit any licensed veterinarian, even when you're away from home.

Enroll only during the open enrollment period:

Participation in the following plans does NOT continue from year to year — you MUST enroll annually. If you want to participate in 2011, you must enroll by sending the annual payment as described below, even if you already have coverage in 2010.

Group Legal Services Provided by Hyatt Legal Plans, this benefit provides many personal legal services nationwide through a panel of carefully selected participating attorneys. Covered services include debt matters, defense of civil lawsuits, document

preparation and review, real estate matters, traffic ticket defense, and wills and estate planning. To enroll, send a check, made payable to RIT in the amount of \$225, to the RIT Human Resources Department by November 24, 2010.

Vision Care Plan This national coverage is provided by VSP and is separate from the medical plan enrollment. This means you can be enrolled in the Vision Care coverage and not the Medical Care coverage, or you can have a different coverage level for each (i.e., cover only yourself for medical but cover yourself and your spouse for Vision Care). Refer to the enclosed flyer for coverage details. To enroll, complete the enclosed enrollment form and send with a check, made payable to RIT, to the RIT Human Resources Department by November 24, 2010.

RIT Services and Discounts

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

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

RIT E-Mail Your RIT e-mail account remains active provided you stay "connected" with RIT (e.g., attend the annual RITiree picnic and/or other RIT functions, volunteer, etc.). From the first time your e-mail account is activated, you will receive an annual e-mail notice from ITS confirming you want to continue your account. To keep the account, simply follow the instructions in the e-mail.

Barnes & Noble @ RIT Show your RIT Retiree ID card and get a 10% discount on most items.

Rares This not-for-profit organization provides over 400 discounts on local, regional, and national products and services. The ID number for 2011 is 20116865.

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
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		http://finweb.rit.edu/HumanResources/benefits/
Osher Institute	(585) 292-8989		www.rit.edu/~osherwww
Health Care			
Excellus BlueCross BlueShield	(877) 668-7636	(585) 454-2845	www.excellusbcb.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.excellusbcb.com
MVP Preferred Gold	(585) 327-2480	(585) 325-2629	www.mvphealthcare.com
Q&F Benefit Administration	(585) 383-8520 (800) 687-0578		
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		
RARES	(585) 503-8160		www.rares.org
Veterinary Pet Insurance	(800) 872-7387 ext 4937		http://eb.petinsurance.com

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

The RIT 2011 Benefits Open Enrollment Newsletter is distributed to retirees 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.