

**This newsletter concerns the following RIT populations:**

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

References to “retirees” generally include surviving spouses.

**IMPORTANT!**  
**2007**  
**Prescription**  
**Drug Plan**  
**Changes Inside**

## 2007 Open Enrollment Begins

The annual benefits open enrollment period gives you the opportunity to learn what’s new about the RIT plans, and make any changes you wish for 2007.

Because most people do not change medical plans from one year to the next, and to save on printing and mailing costs, we have not enclosed a *Medical Benefits Comparison Book*. You will find the plan details on the HR website, or you can contact Human Resources to request a copy of the book.

For those who are currently participating in the BCBS Comprehensive Plan, we have enclosed a form(s), to make it easier for you to switch to a different plan. However, you do not need to complete all of them. Simply complete the form(s) applicable to your election. The enclosed Plan Summary Comparison will help you review your choices.

**This is your only opportunity to *enroll, change plans, or cancel your medical insurance* UNLESS:**

- **You or your spouse becomes eligible for Medicare** during the year and switches to one of the plans for Medicare-eligible participants
- OR**
- **You have a qualified family or employment status change** during the year. To make a change, notify Q&F Benefit Administration (RIT’s administrator) **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 insurance plans during the year** even if you have a change in family or employment status, or your physician leaves the plan you are in.

### Group Legal Services (Hyatt Legal)

The Hyatt Legal Plan provides you with unlimited telephone advice and office consultations with a participating attorney on certain personal legal matters. To enroll in this program, send a check for the annual cost of \$216 (made payable to RIT) to the RIT Human Resources Department by Friday, October 27, 2006. Please put “Hyatt Legal” on the memo line of the check. If you were enrolled for 2006, and wish to continue, you must re-enroll. Refer to your Retiree Benefits Handbook for plan details.

## Retiree Meetings

To help you better understand your benefits, we will hold the following informational sessions on campus. Representatives will be available from RIT’s Human Resources Department, the medical plan insurance carriers, and Rochester Optical. Retiree meetings will feature a mini-workshop on Advance Care Planning.

### MEETING SCHEDULE

- |                         |                         |
|-------------------------|-------------------------|
| 1. Monday, October 9    | 1:00 p.m. – 3:00 p.m.*  |
| 2. Tuesday, October 10  | 1:00 p.m. – 3:00 p.m.   |
| 3. Tuesday, October 10  | 6:00 p.m. – 8:00 p.m.   |
| 4. Thursday, October 12 | 9:00 a.m. – 11:00 a.m.* |
| 5. Monday, October 16   | 9:00 a.m. – 11:00 a.m.  |

\*Sign language interpreter will be present at this session.

**RETIREE BENEFITS OPEN  
ENROLLMENT 2007***Key Dates***October 2****Retiree Open Enrollment  
BEGINS****Weeks of October 9  
and October 16****Retiree Meetings  
(see schedule below)****October 27****Retiree Open Enrollment  
ENDS**

All sessions will be located **on the second floor** (elevator is available) in the **CIMS Conference Center in the Louise Slaughter Building (#78)**. To find the building, simply follow the signs located on campus. Please feel free to bring your spouse or partner.

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

1. **Send an e-mail to [benefits@rit.edu](mailto: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, and your phone number.

# Prescription Drug Plan

## 2007 CHANGES FOR MEDICARE-ELIGIBLE INDIVIDUALS

### Reminder About Medicare Part D Prescription Drug Benefits for 2007

***If you participate in an RIT-offered medical plan, DO NOT ENROLL in a separate Medicare prescription drug plan!***

As we informed you last fall, this is **VERY IMPORTANT**. Medicare will not allow a person to be covered by more than one Medicare plan. Medicare Blue Choice and Preferred Care Gold are called “Medicare Advantage Plans,” and are considered to be Medicare plans. If you enroll in a separate Medicare Prescription Drug Plan, it means that you are enrolled in two Medicare plans, which is against Medicare rules. If you do this, even by accident, Medicare will “disenroll” you from your Medicare Blue Choice or Preferred Care Gold plan. You will lose both your medical and prescription drug coverage under that plan, and will only have coverage under Original Medicare Parts A&B plus the Medicare Part D drug plan in which you enrolled.

We have been advised that a similar disenrollment may occur if you participate in Blue PPO or BCBS Comprehensive. So our recommendation is **NOT TO ENROLL** in a separate Medicare prescription drug plan.

The Federal government’s introduction of Medicare Part D prescription drug benefits is causing many changes in the marketplace for prescription drug coverage. As a result, your prescription drug coverage through RIT will be changing for 2007.

As of January 1, 2007, Medicare-eligible retirees and spouses/partners will receive their prescription drug coverage from RIT through their medical plan. Coverage under RIT’s prescription drug plan, RIT Rx, will end December 31, 2006. Insured prescription drug riders that qualify as Medicare Prescription Drug Plans are being added to each of the medical plans offered by RIT: Medicare Blue Choice, Preferred Care Gold, Blue PPO, and BCBS Comprehensive Plan.

*The benefits under the prescription drug plans will be very similar to what you have today under RIT Rx.* As you probably know, these benefits are significantly more generous than the Medicare Part D standard drug plan design. Also, they are much better than the old, limited prescription drug riders that used to be included with the Medicare HMOs.

The reason for this change is tied to the Medicare Part D program. Beginning this year, Medicare provides a small subsidy to self-funded plans like RIT Rx which cover Medicare-eligible individuals, and RIT is collecting this subsidy in 2006. This helps RIT afford to continue to provide comprehensive medical and prescription drug benefits to retirees. Medicare also provides a subsidy to insured prescription drug plans that qualify as Medicare Prescription Drug Plans (PDPs). The subsidy for the insured plans is much greater than the subsidy for self-funded plans.

As a result, by moving to the insured drug plans, RIT is able to continue providing you with excellent prescription drug coverage similar to the coverage you currently have under RIT Rx, but at a much lower cost to RIT. And you do not have to enroll in Medicare Part D to have this coverage! Overall, this is a win-win for both retirees and RIT.

#### **What do you need to do?**

You do *not* need to take any action in order to enroll in the new prescription drug plans. If you participate in Preferred Care Gold, you will have the Preferred Care prescription drug rider. If you participate in Medicare Blue Choice, Blue PPO, or BCBS Comprehensive, you will have the Excellus BlueCross Blue Shield prescription drug rider, called *Simply Prescriptions*.

Please note that, while the plans are similar, there may be some differences in coverage between your current RIT Rx coverage and your new coverage. There are also differences between the Preferred Care and Excellus drug plans. The table on page 3 shows the key features of the 2007 prescription drug plan designs for Preferred Care Gold and the Excellus BCBS plans: Medicare Blue Choice, Blue PPO, and BCBS Comprehensive. Be sure to take some time to review this table. If you have questions, call your medical plan carrier (see page 8).

*Continued on page 3*



# Prescription Drug Plan

## 2007 CHANGES FOR MEDICARE-ELIGIBLE INDIVIDUALS

Continued from page 2

If you are using Medco’s home delivery pharmacy, Medco By Mail, you will need to take action, as follows:

- **If you participate in Preferred Care Gold**, you will need to obtain new prescriptions from your physician, but you can continue to use Medco’s home delivery pharmacy under Preferred Care’s prescription drug program, also administered by Medco.
- **If you participate in Medicare Blue Choice, Blue PPO, or BCBS Comprehensive Plan**, you will no longer be able to use Medco’s home delivery pharmacy since Medco does not administer prescription drug benefits for Excellus BCBS. You will need to obtain new prescriptions from your physician for drugs you have filled through Medco By Mail. Excellus offers a home delivery pharmacy through Express Scripts. More information is available from Excellus BCBS on their website or by calling their Member Services line (see page 8).

If you have your prescriptions filled at a retail pharmacy, you may continue to do so. However, beginning January 1, 2007, you will need to let the pharmacy know that you now have your prescription drug coverage through your medical plan, and will need to provide your medical plan identification card to them.

As was the case with RIT Rx in 2006, your prescription drug coverage under Preferred Care Gold or Excellus’ Simply Prescriptions will qualify as “creditable coverage” for Medicare purposes. This means that, if you decide to enroll at some later date in a Medicare Part D plan, you will not be charged a late enrollment penalty.

Representatives of Preferred Care and Excellus BCBS will discuss their respective drug benefits during the retiree meetings in October, and will also be available to answer your individual questions.

### Key Differences in Prescription Drug Benefits For Medicare-Eligible Individuals

	RIT Rx (current)	Preferred Care Gold	Excellus Simply Prescriptions
Drug benefit	3 tier copays	3 tier copays	3 tier copays
Coverage tiers*	Tier 1: generic drugs Tier 2: Medco’s formulary brand name drugs Tier 3: non-formulary brand name drugs	Tier 1: generic drugs Tier 2: brand name drugs not in Tier 3 Tier 3: high cost drugs (costing over \$500) & specialty drugs**	Tier 1: generic drugs Tier 2: Excellus’ formulary brand name drugs Tier 3: non-formulary brand name drugs
Copays for 30-day supply at retail	Tier 1: \$10 Tier 2: \$25 Tier 3: \$40	Tier 1: \$10 Tier 2: \$25 Tier 3: \$40	Tier 1: \$10 Tier 2: \$25 Tier 3: \$40
Copays for 90-day supply at mail order	Tier 1: \$20 Tier 2: \$50 Tier 3: \$80	Tier 1: \$20 Tier 2: \$50 Tier 3: \$80	Tier 1: \$30 Tier 2: \$75 Tier 3: \$120
Mail-order pharmacy	Medco	Medco	Express Scripts

\*Formularies vary from one company to another. Please check with your health plan to determine which tier your brand name drug falls into.

\*\*Call Preferred Care with questions about whether any of your medications are classified as “specialty drugs.”



# Medical Plan

## FOR MEDICARE-ELIGIBLE INDIVIDUALS

### Preferred Care Gold Changes

There are a few changes in the Preferred Care Gold coverage for 2007 as outlined in the table below:

Service	2006	2007
Office Visit Copayments	\$10 and \$15	\$15 and \$20
Inpatient Hospital Copayment	None	\$100, with a maximum of \$300 per person per year
Eyewear Allowance (annual)	\$80	\$100
Skilled Nursing Facility	Days 1 – 10 = no copayment Days 11 – 100 = 25% coinsurance	Days 1 – 15 = no copayment Days 16 – 100 = \$65 copayment per day
Outpatient Substance Abuse	\$15 copayment per visit	50% coinsurance per visit

# Prescription Drug Plan

## 2007 CHANGES FOR PRE-MEDICARE INDIVIDUALS



Beginning January 1, 2007, RIT’s prescription drug plan, RIT Rx, will undergo a number of changes affecting most maintenance medications. **If you are a pre-Medicare retiree or spouse, these changes will affect you.** **NOTE:** These changes will not affect you if you are Medicare eligible. 2007 changes for Medicare-eligible individuals can be found on pages 2 – 3.

The first change is a **new limit on the amount of medication you can purchase at a retail pharmacy at one time**. The maximum will be a 30-day supply. To purchase more than a 30-day supply, you should use Medco By Mail (see details on page 5).

The next change is the **introduction of a “Retail Refill Allowance” (RRA)**. The purpose of the RRA is to encourage plan participants to fill their prescriptions for maintenance medications (those drugs you take for an ongoing medical condition) through Medco’s home delivery pharmacy, Medco By Mail.

**How the RRA works**  
On the 4<sup>th</sup> fill (original plus 3 refills) of a maintenance prescription at a retail pharmacy, your 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. This will result in greatly increased copays if you continue to fill your maintenance medications at a retail pharmacy beyond the 3<sup>rd</sup> fill.

The RRA does not apply to acute care drugs such as antibiotics taken for an infection. Copays for these medications purchased at a retail pharmacy will remain the same. The RRA will also not apply if a certain medication is not available from Medco By Mail, such as controlled substances.

Another change is an **increase in the mail-order copay**. Currently, a 90-day supply of medication from Medco By Mail has a copay equal to twice the 30-day copay at a retail pharmacy. In 2007, the 90-day mail-order copays will be equal to two-and-a-half times the 30-day retail copays.

These changes will result in a new copay structure for the plan, described in the chart below.

	RETAIL — 30-day supply up to 3 fills*	RETAIL — 30-day supply 4 <sup>th</sup> fill and after*	MEDCO BY MAIL — 90-day supply
Tier 1: Generic Drugs	\$ 10	\$ 25	\$ 25
Tier 2: Brand Name Formulary Drugs	\$ 25	\$ 62.50	\$ 62.50
Tier 3: Brand Name Non-Formulary Drugs	\$ 40	\$100	\$100

\*You will no longer be able to purchase more than a 30-day supply at one time at a retail pharmacy.

# Prescription Drug Plan

## 2007 CHANGES FOR PRE-MEDICARE INDIVIDUALS

If you are currently filling your maintenance medications at a retail pharmacy, you can save money in 2007 by switching to Medco By Mail. *By doing so, your cost will be less than the current retail copays.* If, however, you continue to fill those prescriptions at a retail pharmacy past the 3<sup>rd</sup> fill, your copays will increase significantly. The choice is yours. While it is not mandatory that you use Medco By Mail, your cost sharing will reflect the greater total cost of most medications when purchased at a retail pharmacy.

### Getting Started With Medco By Mail is Simple

In addition to lower copays, and lower cost for the plan, Medco By Mail offers you the convenience of home delivery. Getting started is simple. Let your doctor know you have a home delivery prescription drug program and that you would like to have the maximum supply of medication (usually 90 days) plus refills for up to one year. You may mail your prescription(s) to Medco or ask your doctor to use the prescription fax service. If your order is faxed, your doctor must have the member number from your Medco ID card. An order form and prescription fax form are enclosed in the enrollment mailing for your convenience. Feel free to make copies, if necessary, or to print more forms from Medco's website.

To check on the status of an order, you may call Medco member services or check the Medco website. You can find out the date your prescription was received, the status of your order, the date your prescription was mailed to you, and other billing and timing data. On the website, you can even request to be notified via e-mail when it's time to refill your medication, and when an order has been shipped to you.

To order refills, go online anytime at [www.medco.com](http://www.medco.com), or call I-800-4REFILL (I-800-473-3455) and use the automated telephone system. You can also mail in your refill orders by using the special home delivery envelope. 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.

You can also order home delivery envelopes or retail claim forms online or by phone. The requested materials will be mailed to you right away.

Some things to keep in mind:

- Occasionally, a particular drug will not be available through Medco By Mail. In this situation, you will need to fill your prescription at a retail pharmacy and pay the appropriate retail pharmacy copay. You would not be charged the higher RRA copay in this situation.
- Do not submit 30-day prescriptions to Medco By Mail because you will automatically be charged the copay for a 90-day supply.

### When Your Doctor Prescribes a New Medication

When you are filling a prescription for a new maintenance medication for the first time, you should have your physician write two prescriptions — one for a 30-day supply and one for a 90-day supply. First, fill the 30-day prescription at a retail pharmacy to ensure you will not experience any adverse reaction and that the drug will be effective for you. Once you determine that the new drug will work for you, you can fill the 90-day prescription through Medco By Mail and have a lower copay. Remember, if you continue to fill the same prescription at a retail pharmacy past the 3<sup>rd</sup> fill, you will be charged a much higher copay. Note that if your doctor changes the dose of your medication, this is considered a different prescription.



# Advance Care Planning: What Is It and Why Is It Important?

*Remember the Terri Schiavo case in Florida last year? One positive result of that family's painful situation is that many more people are taking steps to do advance care planning. RIT and Excellus BlueCross BlueShield are partnering to bring you the information and resources you need to participate in this process. Please note that much of this information is specific to New York State. Laws, forms, and process vary from state to state. If you reside in a state other than New York, you should learn about the process and obtain the necessary forms from your state.*

Advance Care Planning is the process of planning for future medical care in the event you are unable to speak for yourself due to illness or injury. Advance Care Planning involves open, honest discussions about your values, beliefs, and wishes regarding end-of-life care and life-saving treatments. Advance Care Planning also requires the completion of Advance Care Directives that reflect your wishes.

Most people spend little time thinking about the last chapter of their life. Yet, life is much like a story. There is a beginning, middle, and an end. How you want your story to end is not a question easily answered, nor is it easily discussed. For most, it is a subject that would rather be avoided. However, remaining silent is risky. If you are unable to speak for yourself, how will you ensure that the care at the end of your life will meet your needs? If you are unable to speak for yourself, how will your loved ones know what you want and need?

**Advance Care Planning involves:**

1. Identifying your values, beliefs, and goals.
2. Choosing a Spokesperson and an Alternate Spokesperson to work with doctors to make medical care decisions on your behalf in case you are unable to speak for yourself. (Spokesperson is referred to as an “Agent” in the New York Health Care Proxy form.)
3. Reviewing your wishes and desires about death and dying with your Spokesperson, Alternate, and the people you trust and/or those that will make decisions impacting the manner in which you die (e.g., family, spiritual leader, doctors, lawyers).
4. Completing the New York Health Care Proxy form that identifies your Spokesperson and Alternate.
5. Completing the New York Living Will form that specifies your desires and wishes should you develop an irreversible, terminal condition. The Living Will also provides “clear and convincing evidence” of your wishes.
6. Reviewing and updating these forms periodically and after major life-altering events, or as necessary.
7. Discussing and updating your wishes and desires about death with your Spokesperson, Alternate, those you trust and/or those who may care for you when you are approaching death.

Taking these steps allow your doctors, friends, and family to provide the care you want.

**The Gift of Advance Care Planning**

Advance Care Planning is a gift you can give yourself and your loved ones. It removes the stress and guilt from your family that results from the burden of having to make unaided decisions about your medical care. Since you have previously discussed your wishes and goals, Advance Care Planning helps to prevent conflict and confusion over the management of your care should you be unable to speak for yourself.

Excerpted from Excellus BlueCross BlueShield website

## More Information and Resources Available

You can find more detailed information about advance care planning as well as forms and other resources on the Excellus BlueCross BlueShield website at [https://www.excellusbcbs.com/members/health\\_and\\_wellness/health\\_care\\_planning/advance\\_care\\_planning.shtml#k](https://www.excellusbcbs.com/members/health_and_wellness/health_care_planning/advance_care_planning.shtml#k). You will need to register as a member on the Excellus website in order to access this information, if you have not already done so.

**Forms and Resources for New York State:**

- [Advance Care Planning Booklet \(PDF\)](#)  
This booklet is a comprehensive resource developed by the Community-Wide End of Life/Palliative Care Initiative. To order bulk copies, download and complete this order form (PDF) and fax it to (585) 238-4400. The booklet is also available in Spanish.
- New York State [Health Care Proxy and Living Will Forms](#) and instructions for these forms
- New York State Bar Association [Information on Living Wills and Health Care Proxies](#)
- [Information about organ donations](#) and an Organ Donation Form
- [Register your intent to be an organ donor](#) via the New York Donor Registry
- Information about the [New York State Nonhospital Order Not to Resuscitate \(DNR Order\) Form](#)

**Forms for Other States:**

- [Caring Connections](#)  
Each state has different Advance Care Directive laws. If you live in another state or spend extended periods of time in other states, you should look up that state's laws. The web sites of the National Hospice and Palliative Care Organization or their Caring Connections program are excellent places to start.

**RIT will sponsor a mini-workshop on Advance Care Planning as part of our annual retiree meetings in October. Be sure to attend and hear from an Excellus BlueCross BlueShield expert on this important topic. Copies of forms will be available.**



# New RIT Benefits



## Pet Insurance

RIT is introducing a new medical plan for 2007 — a medical plan for your pets. Yes, that’s right: Pet Insurance.

Veterinary medicine can do amazing things. The cost, however, can sometimes be overwhelming. With an affordable VPI Pet Insurance policy, you can have pet peace of mind.

Since your pet is a member of the family, you want the financial freedom to do everything medically possible to help your pet if it gets sick or injured. The great news is that as an RIT retiree, you can receive a group discount that makes a VPI Pet Insurance policy even more affordable. And if you enroll more than one pet, you can receive an even bigger discount.

A VPI policy 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. It is important to note that VPI will review your pet’s medical history prior to enrollment if they have certain pre-existing conditions or if they are over ten years of age.

Coverage helps pay for:

- Diagnostic tests
- Treatments
- Diagnostic office visits
- Lab fees
- Prescriptions
- X-rays
- Hospitalization
- Surgeries

Optional Vaccination & Routine Care Coverage is also available to help dog and cat owners with the cost of regular routine care that is necessary to keep your pets healthy. There’s no deductible on routine care benefits and coverage helps pay for:

- Annual physical exam
- Prescription flea control
- Choice of: spaying/neutering, routine teeth cleaning, or comprehensive health screen
- Vaccinations
- Heartworm protection
- And much more

You can pay monthly through an automatic debit to your bank account or credit card or you can pay the full annual amount by check or credit card.

Veterinary Pet Insurance/DVM Insurance Agency (VPI) is the nation’s oldest and largest provider of health insurance for pets. Since 1982, they have worked with hundreds of thousands of pet owners to help deliver the very best care for their pets.

To learn more about protecting your pet, or to obtain a free quote, call 800-USA-PETS (800-872-7387/v), extension 4937 (be sure to mention that you are from Rochester Institute of Technology) or, log onto their website at [www.eb.petinsurance.com](http://www.eb.petinsurance.com).

## Introducing a New Discount Program — RARES

We are pleased to announce that RIT has become a General Member of RARES — the Regional Area Recreation and Employee Services Association. RARES offers you a unique way to obtain significant discounts as an employee/retiree benefit.

Each employer who joins receives a unique membership ID# which allows any employee from that organization to access the website and find out information about RARES, download forms, etc. For 2006, RIT’s ID # is **20063123**; beginning in **2007**, the ID# is **2005482** (there will be a new ID # assigned each year). When you visit the RARES website at [www.rares.org](http://www.rares.org), you can enter this membership ID# in the Membership ID box to the upper left of the home page. This will take you to a page designed for members only. The “discounts” tab will take you to a listing of all discounts available to you as a RARES member and how to access them.

RARES is a not-for-profit organization to assist in offering employee benefits and discounts on area products and services to its membership. RIT employees and retirees are now entitled to all discounts on RARES products and services offered. Presently, RARES has more than 75 Associate Members — those companies which offer discounts on their programs.

Discounts are provided in one of two ways:

**1. Some discounts you receive simply by showing your RARES ID card at the point of sale.** This list includes Downstairs Cabaret Theatre, Dunn Tire, Genesee Country Village & Museum, George Eastman House, Ravenwood Golf Club, Rhinos, Staubs Cleaners, and more.

**2. Other discounts are provided when you purchase tickets directly from RARES.** You may order online at the RARES online web store, using any major credit card. Or, you can submit an order form (found on their website) and order by mail. This list includes Buckmans Car Wash & Detail, Cedar Point Amusement Park, Dell Computers, Hershey Park, Marineland of Canada, Rochester Red Wings, Six Flags parks, Splash Lagoon Indoor Water Park Resort, and more.

As part of the RARES introduction, we have discontinued our partnership with the individual real estate vendors. This change should in no way reflect negatively on these vendors or their capabilities. The change was made simply because RIT now offers this type of discount program through the RARES organization. We did recommend to the real estate providers that they may want to consider joining RARES.

See the enclosed purple brochure for more details. If you have any questions, please feel free to contact the RARES office at (585) 503-8160/v or by e-mail at [rares@rochester.rr.com](mailto:rares@rochester.rr.com). Your 2006 ID card is enclosed. To obtain a 2007 ID card, contact RIT Human Resources (2007 cards will be available in December).

FOR MORE 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

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

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	<a href="http://www.rit.edu/~wwwits/">http://www.rit.edu/~wwwits/</a>
Registrar’s Office	(585) 475-2821	(585) 475-2821	<a href="http://www.rit.edu/~605www/">http://www.rit.edu/~605www/</a>
RIT Human Resources	(585) 475-2424	(585) 475-2420	<a href="http://finweb.rit.edu/HumanResources/benefits/">http://finweb.rit.edu/HumanResources/benefits/</a>
Osher Institute	(585) 292-8989	Use Relay	<a href="http://www.rit.edu/~osherwww">www.rit.edu/~osherwww</a>

Health Care

BlueCross BlueShield	(585) 454-4810	(585) 454-2845	<a href="http://www.excellusbcbs.com">www.excellusbcbs.com</a>
MedAmerica	(800) 544-0327	(585) 454-2845	<a href="http://www.yourlongtermcare.com">www.yourlongtermcare.com</a>
Medco (pre-Medicare retirees only)	(800) 230-0508	(800) 759-1089	<a href="http://www.medco.com">www.medco.com</a>
Medicare Blue Choice	(585) 454-4810	(585) 454-2845	<a href="http://www.excellusbcbs.com">www.excellusbcbs.com</a>
Preferred Care Gold	(585) 327-2480	(585) 325-2629	<a href="http://www.preferredcare.org">www.preferredcare.org</a>
Q&F Benefit Administration	(585) 383-8520 (800) 687-0578	Use Relay	
Rochester Optical	(585) 254-0022	Use Relay	<a href="http://rofactoryoutlet.com/">http://rofactoryoutlet.com/</a>

Retirement Program

Fidelity	(800) 343-0860	(800) 259-9743	<a href="http://www.fidelity.com">www.fidelity.com</a>
TIAA-CREF	(800) 842-2776	(800) 842-2755	<a href="http://www.tiaa-cref.org">www.tiaa-cref.org</a>
TIAA-CREF Rochester	(585) 246-4600 (877) 209-3144	(585) 246-4610	<a href="http://www.tiaa-cref.org">www.tiaa-cref.org</a>

Discount Services

Computer Education Services Corporation	(585) 235-1190	Use Relay	<a href="http://www.computerservices.com">www.computerservices.com</a>
Hyatt Legal	(800) 821-6400	(800) 821-5955	<a href="http://www.legalplans.com">www.legalplans.com</a> password = 571112
Marsh@WorkSolutions	(866) 272-8902	Use Relay	<a href="http://www.metpay.com">www.metpay.com</a> company code = 017
RARES	(585) 503-8160	Use Relay	<a href="http://www.rares.org">www.rares.org</a>
Veterinary Pet Insurance	(800) 872-7387		<a href="http://www.eb.petinsurance.com">www.eb.petinsurance.com</a>

2007 RITiree Picnic  
Gordon Field House  
June 13, 2007

Mark your calendars  
for the 8<sup>th</sup> annual RITiree Picnic.  
Look for your invitation  
in the mail next spring.  
We hope to see you there.



As an RIT Retiree, you are eligible for a number of additional benefits and services. Please refer to your *Retiree Benefits Handbook* for details. Following is a summary of benefits available to you:

Group Discount Programs

- Computer Education Services Corporation Computer Training
- Long Term Care Insurance
- Group Auto and Homeowners Insurance (Marsh@WorkSolutions)
- RARES
- Pet Insurance

RIT Services and Discounts

- Tuition Waiver
- Access privileges to RIT facilities
- 10% discount on most items at Campus Connections
- RIT e-mail account
- The Osher Lifelong Learning Institute (formerly the Athanaeum)

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