

2009 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 2009.

There are no benefit changes in the pre-Medicare plans, although there is a change in the way the plan is funded (see "New Funding Strategy Adopted for 2009" on page 2). At press time, we are not aware of any changes in the Medicare-eligible plans; the carriers typically announce changes, if any, later in the fall and will notify you directly of any changes.

Since there are no benefit changes for 2009, we have not enclosed a *Medical Benefits Comparison Book*. There are two different books: 1) Pre-Medicare book; and 2) Medicare-Eligible book and both are posted on the HR website at <http://finweb.rit.edu/humanresources/benefits/healthy/medical.html>. If you would like a hard copy, please contact the RIT Human Resources Department (contact information on page 8). For those who contribute toward the cost of their medical insurance, please refer to the enclosed monthly contribution rates. There are details on the front of the cost sharing booklet to determine which cost sharing chart to refer to.

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 switch 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.

OR

- You move outside the Rochester plan's service area and need to change to another RIT-offered plan (usually the Blue PPO for pre-Medicare retirees and the Medicare Blue PPO for Medicare retirees).

This newsletter concerns the following RIT populations:

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

Reference to "retirees" generally include surviving spouses.

RETIREE BENEFITS OPEN ENROLLMENT 2009

Key Dates

October 15

Retiree Open Enrollment **BEGINS**

Week of October 20

Retiree Meetings
(See schedule below)

November 5

Retiree Open Enrollment **ENDS**

Retiree Meetings

To help you better understand your benefits, we will hold informational sessions on campus. Representatives will be available from RIT's Human Resources Department and the medical plan carriers.

We will offer a brief presentation about RIT retiree benefits. **There will also be a special session about identity theft and how you can reduce your risk of identity theft.**

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**
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. You will not be contacted unless there is a need to reschedule.

MEETING SCHEDULE

1. **Tuesday, October 21**
9:00 a.m. – 11:00 a.m.
2. **Tuesday, October 21**
1:00 p.m. – 3:00 p.m.
3. **Wednesday, October 22**
9:00 a.m. – 11:00 a.m.
4. **Thursday, October 23**
6:00 p.m. – 8:00 p.m.

A sign language interpreter will be provided upon request, subject to availability.

New Funding Strategy Adopted for 2009

Over the last several years, RIT has adopted strategies to help control the rapidly accelerating cost of health care coverage for both RIT and its employees and retirees, and has achieved significant success. Examples of steps we have taken to date include:

- Moving from community-rated plans to RIT's own experience-rated program based on the claims experience of the RIT group for all plans except Preferred Care Gold and Medicare Blue Choice.
- Adopting an exclusive agreement with Excellus BlueCross BlueShield except for Preferred Care Gold.
- Changing benefit plans and revising some of the benefit features.
- Moving prescription drug benefits into a self-funded plan managed by a pharmacy benefit manager, with a contract negotiated through a coalition of universities for employees and pre-Medicare retirees.

In the interest of continuing to moderate costs for employees, retirees and RIT, for 2009, we explored other opportunities, including alternative funding arrangements. We have also undertaken efforts that we expect will have a longer-term impact on cost, including the introduction of our *Better Me* employee wellness program, and active participation in several Rochester community initiatives.

The following information applies to all employees and retirees, except for Medicare-eligible retirees in Preferred Care Gold and Medicare Blue Choice.

Our Process

A Request for Proposals (RFP) was sent to several local and national vendors. The RFP requested proposals for several funding arrangements. Finalist interviews were held with three of the vendors. A thorough analysis of RIT's historical fully-insured data was performed and compared with what the results would have been under a self-insured scenario. In each year from 2005 through 2007, RIT would have experienced savings on a self-insured basis.

Funding Change

As a result, RIT will self-insure the medical plans (except Preferred Care Gold and Medicare Blue Choice) as of January 2009. The potential advantages of this change are numerous:

- RIT would have saved money each year in the past three years if we had been self-insured.
- Experience data to date in 2008 has been favorable, with the expectation that, if it continues, RIT would have had savings in 2008 on a self-insured basis as well.
- By self-insuring, RIT will also experience a reduction in the retiree medical (FAS I06) expense and liability, which are required to be reported on RIT's financial statements.
- RIT will hold the necessary reserves, rather than the insurance company, providing a cash flow advantage.
- Our self-insured plan will not have to pay state premium taxes.
- Administrative costs will be lower; administrative costs for self-insured plans are negotiable and typically locked in for several years (ours is locked in for three years); costs are typically lower than the administrative component built into insured premiums.
- Although RIT will bear the risk, we will purchase stop-loss insurance to limit the maximum exposure for any specific high-cost claimant.
- Another advantage is that we will only pay for services we want and need rather than a pre-determined bundle, as is the case with an insured policy.
- We are able to contract for performance guarantees with fees at risk for poor performance.
- Self-insurance provides us with flexibility of plan design; our plan will no longer be subject to state insurance department mandates or approvals of plan design; it will be easier to integrate with other RIT initiatives such as wellness, and RIT will benefit directly from our investment in employee wellness.

It is important to note that there is no guarantee that self-insuring will save money in each and every year, although it is likely to do so over time.

We are also pleased to let you know that Excellus BlueCross BlueShield will serve as the third-party administrator, paying claims, managing the network of participating providers, etc. Excellus' overall cost was the lowest of the vendors who submitted proposals. They have agreed to favorable contract terms (e.g., significant performance guarantees with a portion of their administrative fees at risk). Remaining with Excellus will also prevent any disruption in service for employees, retirees, and their family members.

Employees and retirees will not see much change for 2009 beyond receiving new plastic ID cards. Please note that the new ID cards will not list the names of your covered family members. Self-insuring provides an opportunity to reduce cost *without* reducing benefits, restricting networks (e.g., choice of physicians or facilities), shifting costs to employees and retirees, or impacting physicians' incomes. The benefits and features of plans offered by RIT will not change in 2009.

To learn more, refer to the "What is Self-Insurance?" article on page 3.

Coordinating Benefits with TRICARE Medical Coverage

Some RIT employees, retirees, and/or spouses are retired from the U.S. military and have medical coverage through TRICARE. If you have both RIT and TRICARE coverage, your RIT coverage is your primary coverage; the government requires that TRICARE coverage be secondary (i.e., TRICARE pays after the RIT coverage pays). We have had questions from a few people about the coordination of RIT's prescription drug coverage (all plans) with the TRICARE coverage. Below is a summary based on these questions to help you get the most out of both your RIT and TRICARE benefits.

When you purchase your prescription medication, be sure to use the appropriate ID card.

If you purchase your medication from a retail pharmacy that is a TRICARE network pharmacy and participates in the online coordination of benefits (COB), your claims process is as follows:

1. The pharmacist verifies your RIT prescription drug coverage and TRICARE coverage.
2. The pharmacist submits an online COB claim to determine if your RIT prescription drug coverage covers the prescription and to show the amount paid by the plan.
3. TRICARE's system reviews the unpaid portion of the claim.
4. The pharmacist lets you know if you have any out-of-pocket expense.

Please keep in mind not all TRICARE network pharmacies participate in the online COB process. Before filling a prescription, contact the pharmacy to find out if it participates.

If the network pharmacy doesn't participate in the online COB or, you use a non-network pharmacy, or a mail order pharmacy, you must file a paper claim to receive full or partial reimbursement for your out-of-pocket expenses. Mail a completed TRICARE Claim Form DD2642 (found on the Internet at <http://www.dtic.mil/whs/directives/infomgt/forms/eforms/dd2642.pdf>) and the RIT plan's explanation of benefits to:

**Express Scripts Attn: TRICARE Claims
P.O. Box 66518
St. Louis, MO 63166-6518**

You have one year from the date you received your medication to file for reimbursement with Express Scripts. If you have a question about TRICARE, please call 1-866-363-8779. Customer service representatives are available 24 hours a day, seven days a week.

What is Self-Insurance?

“Insurance” and “self-insurance” are two types of funding arrangements that are commonly used for health care plans and other benefit plans. The key difference between the two is which party bears the financial risk.

When a plan is insured, the insurance company promises to pay claims for covered expenses for a specified price, called a “premium.” For an insured health plan, the insurance company bears the financial risk of the plan because, if plan expenses (e.g., claims paid and administrative costs) exceed the premiums paid, the insurance company loses money. But if plan expenses are lower than the premiums paid, the insurance company makes money.

When a plan is self-insured (sometimes called self-funded), the employer hires a third-party administrator (TPA) — that may be an insurance company or some other claims-paying organization — to process and pay the claims using the employer’s money. The employer pays an administrative fee to the TPA for these services. The fee is ordinarily less than the administrative costs under an insured plan because, in addition to claim processing expenses, the insured plan’s administrative costs include expenses for state premium taxes, risk charges, adverse selection charges and state required reserves, which are not required for a self-funded plan.

Self-insurance enables an employer to pay only for the actual health care expenses incurred by its employees and their family members plus a negotiated administrative fee, instead of paying the insurance company’s pre-determined premiums. The employer carries the financial risk for the payment of any claims covered under the plan. Self-insurance can either save money or cost money, depending on the group’s actual claims experience. If the actual claims paid plus the administrative fee is less than what the insured premium would have been, then the employer saves money. If the self-funded costs are higher than the insurance premiums, the employer will pay more.

An employer is able to limit its risk by purchasing what is called “stop-loss insurance.” With stop-loss insurance, if an individual’s claims are very high, once the individual’s claims total reaches a designated amount in a year, the stop-loss insurance will reimburse the employer for any additional claims for the rest of the year. This is how most employers with self-funded plans typically limit their risk of catastrophic claims.

Self-insurance has been popular among large and medium-size employers nationally for decades. While the Rochester business community did not traditionally have a lot of self-insured health plans, it has been moving steadily in that direction for the last decade. Most of the major employers in Rochester are already self-insuring their health plans, including some that are much smaller than RIT. Some examples include:

- University of Rochester
- Xerox
- Kodak
- Paychex
- Wegmans
- Gleason
- Birds Eye Foods
- Constellation Brands
- Gleason
- Global Crossing
- Carestream Health
- Episcopal Diocese of Rochester

Also, many colleges and universities self-fund their health plans for their employees, including:

- Boston University
- Columbia
- Cornell
- Notre Dame
- Princeton
- Yale
- Syracuse
- Carnegie Mellon
- Case Western Reserve
- Embry-Riddle Aeronautical
- Lehigh
- RPI
- Virginia Tech



Medical Plan Coverage Level Information for Pre-Medicare Retirees

People are sometimes confused by the terms for coverage levels. To help you understand them here is a brief explanation:

- **Individual** = single coverage = retiree only
- **Two Person** = retiree and one other person; the other person can be a spouse, domestic partner or a child
- **Family** = retiree and spouse/domestic partner and one or more children
- **One Parent Family** = retiree and two or more children

Please note that if you would like to add a domestic partner to your coverage, you need to have an Affidavit of Domestic Partnership on file. Refer to the benefits website at <http://finweb.rit.edu/humanresources/benefits/domestic/> or contact your benefits representative in the Human Resources Department.

Ask the Pharmacist: Tips for Cutting Your Prescription Costs from Medco

The current economic downturn is driving millions of Americans to tighten their belts and many are feeling the squeeze when it comes to health care costs. Because prescription medications are the most common out-of-pocket health care expense,¹ people often look to cut those first when trying to trim their health care spending — but many may take dangerous steps in doing so.

Sharing medications² or skipping doses³ can be dangerous. Splitting tablets may be an option for some medications. Talk to your doctor before cutting pills in half.⁴ Consider some of these tips to reduce your medication costs:

- **Choose generics.** Always ask your doctor if there's a generic medication available to treat your condition. Generic drugs typically cost 30 to 80 percent less than their brand-name counterparts.⁵ Many plans charge lower copays for generics, so if you take multiple medications, that difference can add up to big savings. If you have a chronic condition for which you're taking long-term medications, you can talk to one of Medco's specialist pharmacists to learn more about how generics can help you save money. Available 24/7, these specialist pharmacists know how your plan works, and they're trained in the medications that treat *one or more* chronic conditions, such as diabetes, cancer, high cholesterol or asthma. Specialist pharmacists can also review your medical history and suggest ways you can save money on your prescriptions. For more information on specialist pharmacists, call the number on your prescription drug identification card.
- **Check online.** Check your health plan or pharmacy plan's website when comparing medication costs. Sites like **My Rx Choices**[®] at **medco.com**[®] have cost-comparison tools that show you how much you could save if you choose a generic drug or order your prescriptions through the mail. The *Consumer Reports Best Buy Drugs*[™] website, which can be found at **www.CRBESTBUYDRUGS.org**, is also a great resource that recommends "Best Buy" medications, based on their effectiveness and cost.

- **Try mail.** If you're taking a medication on an ongoing basis, consider using your prescription plan's mail-order pharmacy. Mail order can provide up to a three-month supply of medication, which may carry a lower copay than if you were to get three one-month supplies at a local pharmacy.⁶

Talk to your doctor or pharmacist about other possible ways to save. Though saving money is good, your health is more important. Always take medications as prescribed.

For more information, visit **www.medco.com**.

¹U.S. Department of Health and Human Services. *Health, United States, 2007*. November 2007:381.

<http://www.cdc.gov/nchs/data/abus/abus07.pdf#125>. Accessed April 11, 2008.

²MedicineNet. *Dangers of sharing medications?* May 11, 2001:1. <http://www.medicinenet.com/script/main/art.asp?articlekey=17186>. Accessed April 11, 2008.

³WebMD. *WebMD Guide: Treatment-resistant depression: causes of treatment-resistant depression*. December 1, 2005:1-2. <http://www.webmd.com/depression/treatment-resistant-depression-causes-treatment-resistant-depression>. Accessed April 14, 2008.

⁴Boyles S. *Cutting pills in half could cause problems*. May 19, 2004:1-2. <http://www.webmd.com/healthy-aging/news/20040519/cutting-pills-in-half-could-cause-problems>. Accessed April 11, 2008.

⁵U.S. Food and Drug Administration, *Generic Initiative for Value and Efficiency*. <http://www.fda.gov/oc/initiatives/advance/#give>. Accessed July 16, 2008.

⁶BMC Health Net Plan. *Mail order pharmacy benefit*. http://www.bmchp.org/pages/providers/pharmacy_mail_order.aspx. Accessed April 11, 2008.

For pre-Medicare Retirees Walgreens Now in Medco Network

Good news for those who shop at Walgreens pharmacies. Effective immediately, Walgreens is a participating pharmacy in Medco's network of retail pharmacies under RIT Rx. So for your acute care medications like antibiotics, and initial fills of a new prescription for maintenance medications, you have another alternative available.

Remember though, like other retail pharmacies, once you have filled a maintenance medication three times, you will be paying a much higher copay if you continue to go to the retail pharmacy compared to using the mail order option. Therefore, you will want to switch to Medco's mail order pharmacy before your fourth fill of a medication. As a reminder, below is the copay structure under RIT Rx (unchanged for 2009).

Also keep in mind that you are limited to purchasing a 30-day supply at one time at retail pharmacies. When you use Medco by Mail, you purchase up to a 90-day supply.

	RETAIL — 30-day supply up to 3 fills	RETAIL — 30-day supply 4 th 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

Important Prescription Drug Information for Medicare-Eligible Retirees

Under rules set by the Centers for Medicare and Medicaid Services (CMS), prescription drugs purchased outside the U.S. are NOT covered. This means that if you purchase medications while out of the country, you cannot be reimbursed for the cost.

This applies to all Medicare-eligible people covered by any RIT medical plans, including Medicare Blue Choice, Preferred Care Gold, Medicare BlueCross BlueShield Comprehensive, and Medicare Blue PPO.

Reminder about Medicare Part D Prescription Drug Benefits 2009

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

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 BlueCross BlueShield Comprehensive. So our recommendation is **NOT TO ENROLL** in a separate Medicare prescription drug plan.

Another Tip for Saving on Your Prescriptions

Discount generic prescription programs offered by national and local pharmacies offer another opportunity for significant savings on certain generic medications. This can save you money, and it saves money for RIT Rx. Though Walmart’s \$4 generic prescription program has the most national recognition, other national retailers such as Target and Kmart offer similar programs, as do certain local supermarket chains, including Wegmans. Walmart’s program has become so popular that they have expanded it to include a 90-day supply for \$10, and to provide special pricing on specific drugs related to women’s health issues.

How do the programs compare?

Buyer beware — all discount prescription drug programs are not created equal. Drug list, price, quantity limit, days supply, and even services may be different. Many retailers state that they have over 300 drugs on their list. However, each strength of the drug is counted separately: one drug may be on the list five times, each with a different strength. Prices vary from free to \$15. So purchasers should pay close attention to quantity and days supply limits.

The following is a summary of the key terms of several of these programs that are available locally in the Rochester area (data was current at time of printing):

Retailer	Program Design
Kmart	\$15 for 3 months
Target	\$4 for 1 month
Walmart	\$4 for 1 month \$10 for 3 months \$9 for birth control, fertility, hormone deficiency and breast cancer/1 month \$24 for fertility, hormone/3 months
Wegmans	\$11.99 for 90 days

Once you have determined which retailers offer the strength of a medication you are taking through one or more of their discount programs, you should then compare which one offers you the best deal financially. Also consider whether you typically do other business with that retailer (saves on gas), and whether you believe their pharmacy provides good customer service.

If you are a pre-Medicare retiree, ask the pharmacy to process the prescription using your Medco prescription drug card, even though the discounted price will be lower than the plan’s copay. If the pharmacy does not do this, you should call Medco’s toll-free number and request that the medication be added to your health record. This is important because Medco monitors for potential drug-to-drug interactions, and if Medco does not know you are taking a medication, it will not be able to perform this vital – and potentially lifesaving – function on your behalf.

If you are a Medicare retiree, show your medical/Rx ID card to the pharmacist.

For more information, see the questions and answers regarding this topic on the HR website at <http://finweb.rit.edu/humanresources/benefits/docs/genericdrugfaq.pdf>.

Information for Pre-Medicare Retirees who Purchase Diabetic Medications and Supplies

You may remember that under New York State law, insured medical plans are required by mandate to include coverage for diabetic medications and supplies, even if there is no insured prescription drug rider. Therefore, RIT’s pre-Medicare medical plans have been required to cover diabetic medications and supplies and they have not been covered under RIT Rx with Medco. We have not covered them under RIT Rx because it did not make sense to “double pay” for these items under both RIT Rx and the medical plan.

As noted in the article, “New Funding Strategy Adopted for 2009” on page 2, beginning January 1, 2009, RIT’s medical plans will be self-insured. With this change, we are no longer required to cover diabetic medications and supplies under the medical plan. **However, at least for 2009, we will continue to cover diabetic medications and supplies under the medical plan instead of covering these items under RIT Rx.**

We are doing this initially because we know that under RIT Rx, some people may pay less for their items, some may pay about the same, and some may pay more. Therefore, before making the change, we would like to understand more about the impact so we can provide better information to you.

It is important to note, however, that it is likely that we will make this change for 2010.

Therefore, in 2009, remember:

- **For diabetic medications and supplies**, continue to use your Excellus BlueCross BlueShield Medical Card.
- **For other covered medications**, continue to use your RIT Rx Medco Card.

Reminders About RIT's Vision Care Coverage

We have had very positive feedback from employees and retirees about the VSP Vision Care Plan we introduced for 2008. Below are some reminders for those who have coverage, as well as helpful information for those who decide to enroll for 2009.

- If you are enrolled for 2008, your **coverage will NOT automatically continue for 2009.**
- To enroll in the Vision Care Plan, simply complete the enclosed form and send along with a check made payable to RIT for the annual premium amount for the coverage level you elect to the RIT Human Resources Department by Wednesday, November 5, 2008. Please be sure to put "Vision" on the memo line of the check. **This is the only opportunity you will have to join until next year's Open Enrollment period.** Please note that your check will not be deposited until mid-December.
- The coverage is provided by a company called VSP.
- You can enroll in the RIT Vision Care Plan **whether or not** you have RIT medical coverage — they are two separate enrollments.
- If you have RIT medical coverage, your coverage level under the RIT Vision Care Plan can be different. For example, your medical coverage can be "family," but you can have "two person" coverage for the Vision Care Plan. This provides flexibility if some family members don't wear glasses. However, an employee must be covered in order to cover other family members.
- You are not required to change your eye doctor. RIT's medical coverage under POS A, POS B, and POS B No Drug, Blue PPO, Medicare Blue Choice, and Preferred Care Gold provides coverage for eye exams with a copayment. If you want to continue to go to your regular eye doctor who is not a VSP provider, simply use your RIT medical ID card at the eye doctor. Have that doctor give you a prescription for eyeglasses that you can then take to a VSP provider.
- If you are enrolled in Medicare Blue Choice, Preferred Care Gold, or Medicare Blue PPO, the eyewear benefit continues to be available under the medical plan; you can choose to supplement the eyewear coverage under the medical plan with the new Vision Care Plan coverage, if you would like.
- To find a participating provider, visit the VSP website www.vsp.com or call them at (800) 877-7195/V and (800) 428-4833/TTY (Monday – Friday 8 a.m. to 10 p.m., Eastern Time).
- You will not receive an ID card from VSP. Instead, when you go to a VSP provider, simply tell them you have VSP coverage and they will do the rest.
- You have online access to your benefit information with VSP. When you go to the VSP website www.vsp.com,
 - Click on "Members"
 - Click on "Benefits Overview"
 - Click on "Register Now"
 - To set up a login, enter your Social Security Number in the Member/Employee ID box.
 - Once you have registered, you will be able to see information about your coverage as well as print a *Member Reference Card* to keep in your wallet.

If you wear contacts, evaluate if it is more economical to use the VSP coverage for eyeglasses or contacts. Several people who wear contact lenses have indicated that overall costs are lower by paying for the contact lenses and using the VSP coverage for the eyeglasses. If you wear contacts, you will want to determine what is best for you.

Sharing Your Protected Health Information

As you may know, under the Health Insurance Portability and Accountability Act (HIPAA), a federal privacy law, health insurers and providers are prohibited from sharing an individual's protected health information with anyone other than the member, unless that individual completes and returns a signed PHI authorization form to the insurer and/or provider. A member's spouse or adult children assisting elderly parents are examples of those not able to obtain a member's PHI without an authorization.

If you would like a family member or a friend involved in your health care matters, you may want to consider completing an authorization form. You can ask about this at your doctor's office or at the hospital for inpatient or outpatient services. In addition, you can complete a form for the insurance company.

For employees and retirees covered by Excellus BlueCross BlueShield, you can complete and submit a PHI authorization form online through their private, secure website. Or, you can call them to request the form. To complete the form online:

- Go to www.excellusbcbs.com and register as a member (if you have not already done so)
- Click on "My Account"
- Click on "Share Your Protected Health Information"
- Click on "Add a Person" and then fill in the online fields on the electronic form
- Click "Save Changes"
- Click "Yes" to confirm

Once completed, the electronic authorization form is instantly updated on Excellus BlueCross BlueShield's system and takes effect immediately. You can log in to the Excellus BlueCross BlueShield's website anytime to view a current list of who has access to your PHI, and to add or cancel someone from that list.

For retirees covered by Preferred Care Gold, you can obtain the form on the Preferred Care website at <http://www.preferredcare.org/forms/documents/AuthorizationToDisclose.pdf> or by calling Preferred Care to request the form.

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 Wednesday, November 5, 2008. Please put "Hyatt Legal" on the memo line of the check. If you were enrolled for 2008, and wish to continue, you must re-enroll. Refer to the HR website or your Retiree Benefits Handbook for plan details.

RARES Discount Program Offers Valuable Benefits to Retirees

RIT is a General Member of RARES – the Regional Area Recreation and Employee Services Association. RARES offers employees and retirees an exclusive way to obtain significant discounts.

RARES issues ID cards annually (the membership number changes each year). You can obtain an ID card by contacting RIT Human Resources.

- The 2008 ID# is 20084482
- The 2009 ID# will be 20093127 (2009 cards will be available in December)

To learn more about available discounts, visit the RARES website at www.rares.org. At the site, enter the membership ID# in the Membership ID box in the upper left corner of home page. You'll be directed to a "members only" section where you can click on the "discounts" tab to see a listing of all available discounts.

Discounts are provided in one of two ways:

1. You receive some discounts by simply showing your RARES ID card at the point of sale. Participating establishments include Downstairs Cabaret Theatre, Dunn Tire, Genesee Country Village & Museum, George Eastman House, Ravenwood Golf Club, Staubs Cleaners, and more.
2. Other discounts are provided when you purchase tickets directly from RARES. You can order online at the RARES online web store with any major credit card. Or, you can submit an order form (found on the RARES website) and order by mail. Organizations offering these discounts include Buckmans Car Wash & Detail, Cedar Point Amusement Park, Dell Computers, Hershey Park, Marineland of Canada, Six Flags Parks, Splash Lagoon Indoor Water Park Resort, and more.

If you have any questions, please contact the RARES office at (585) 503-8160/v or by e-mail at rares@rochester.rr.com.

Rochester Optical/RARES

RIT introduced the RARES discount program several years ago to help employees and retirees save money. We have also offered a separate membership program with a local eyewear provider called Rochester Optical. Recently, Rochester Optical joined RARES. Since this program is now available through RARES, RIT will no longer offer Rochester Optical as a stand alone voluntary program for employees and retirees.

Rochester Optical provides a greater benefit through RARES than has been available directly to RIT employees. Previously, members received \$200 worth of cash certificates to use for purchases. If someone joins the Rochester Optical program through RARES, members receive \$305 worth of cash certificates. Our Rochester Optical representative has informed us that if an RIT employee/retiree joined after August 1, 2008, they did receive the greater RARES benefit.

The Rochester Optical program, called *Protection Assured Plus*, is also undergoing some changes, including a name change; it will now be called *EZ Optical Savings Plan*. In addition, we have been told by Rochester Optical that when a person joins, the \$10 membership fee is now a lifetime fee. Anyone who joined after August 1, 2008 is a lifetime member and will automatically receive coupons worth \$305 annually. Rochester Optical is also in the process of outsourcing its internal lab to an outside vendor to achieve a higher level of quality and service for customers.

Reminder About Retiree Parking!



All retirees are permitted to park in visitor and general parking spaces, provided you have a vehicle registration decal on your car; parking permits must be renewed each academic year. Retiree parking permits are not valid in reserved, administration, short term or handicapped spaces (unless you have a state handicapped parking permit).

To obtain a permit, complete the form found on the Parking Office website at <http://finweb.rit.edu/grms/pats/forms/retireevehicleregistrationform.pdf> or call the Parking Office at (585) 475-2074 (V/TTY) to request a form.

RIT Recognized as a "2008 Great College to Work For"

RIT has been recognized in *The Chronicle of Higher Education's* inaugural "Great Colleges to Work For" edition. RIT was cited for excellence in six different categories: Professional/Career Development Program, Compensation and Benefits, Tuition Reimbursement, 403b or 401k (retirement plan), Disability Insurance, and Life Insurance.

The Chronicle of Higher Education modeled its process after *Fortune's* popular "100 Best Companies to Work For" process. However, it opted not to rank institutions on one list. Instead, it chose to recognize small groups of colleges (arranged by the size of their work forces) for specific best practices and policies. The results were based on responses from more than 15,000 administrators, faculty members, and staff members at 89 colleges and universities. Survey participants were selected randomly.

"We are proud to be a university that attracts the best and brightest employees in higher education," says Patty Spinelli, assistant vice president of human resources. "This honor is a testament to our employees. They make RIT a great place to work."

The recognition appears in the July 18 issue of *The Chronicle of Higher Education*, in a special section entitled, "The Academic Workplace." You will find the entire reprint on the HR website at http://finweb.rit.edu/humanresources/docs/great_college.pdf.

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

Health Care

BlueCross BlueShield	(877) 668-7636	(585) 454-2845	www.excellusbcs.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.excellusbcs.com
Preferred Care Gold	(585) 327-2480	(585) 325-2629	www.preferredcare.org
Q&F Benefit Administration	(585) 383-8520 (800) 687-0578	Use Relay	
Vision Care Plan	(800) 877-7195	(800) 428-4833	www.vsp.com

Retirement Program

Fidelity	(800) 343-0860	(800) 259-9743	www.fidelity.com
TIAA-CREF	(800) 842-2776	(800) 842-2755	www.tiaa-cref.org
TIAA-CREF Rochester	(585) 246-4600 (877) 209-3144	(585) 246-4610	www.tiaa-cref.org

Discount Services

Hyatt Legal	(800) 821-6400	(800) 821-5955	www.legalplans.com password = 570005
Marsh@WorkSolutions	(866) 272-8902	Use Relay	
RARES	(585) 503-8160	Use Relay	www.rares.org
Veterinary Pet Insurance	(800) 872-7387	Use Relay	http://eb.petinsurance.com

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

- Long Term Care Insurance
- Group Auto and Homeowners Insurance (Marsh@WorkSolutions)
- RARES 2009 number will be **20093127**
- Pet Insurance
- Group Legal Services (Hyatt Legal)
- Vision Care Plan (VSP)

RIT SERVICES AND DISCOUNTS

- Tuition Waiver
- Access privileges to RIT facilities
- RIT Bookstore (Barnes & Noble at RIT)
- RIT e-mail account
- The Osher Lifelong Learning Institute (formerly the Athanaeum)

2009 RITiree Picnic
 Gordon Field House
 Wednesday,
 June 10, 2009

Mark your calendars
 for the 11th annual RITiree Picnic.
 Look for your invitation
 in the mail next Spring.
 We hope to see you there.



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

The RIT 2009 Retiree Open Enrollment Newsletter is distributed to retirees and surviving spouses and children of deceased employees/retirees to help explain RIT's benefits, describe features and provide hints on how to better use benefits. Some information contained in this newsletter may not apply to you. This newsletter does not replace the document/contract, unless specifically identified as a change in plan provision. If there is any confusion or conflict regarding plan features, the document/contract will be the final authority. RIT reserves the right to change, modify, discontinue, or terminate benefits at any time for any reason.

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