September 20, 2021

Dear University of Rochester Retiree,

We hope this letter finds you and your loved ones well.

Open Enrollment for 2022 Medicare benefits begins soon and we want to remind you that you have expert support from Via Benefits to help with all your questions.

Your individual Medicare coverage plan(s) will automatically renew for 2022. We recommend exploring your Medicare coverage options during Open Enrollment if any of the following events have occurred in the past year:

- Moved to a new ZIP Code
- Change in your health status
- Change in your prescription drugs
- Your doctors are no longer in your plan’s network
- Significant increase in premiums (which would be communicated to you by your insurer)
- Your plan has been discontinued (which would be communicated to you by your insurer)

The University of Rochester will continue to provide eligible retirees with financial support in the form of a Health Reimbursement Arrangement (HRA) at the same annual amount for 2022. No action is needed if you’re satisfied with your current coverage and don’t plan to make changes, however, you must maintain Medicare medical plan coverage through Via Benefits to continue to qualify for your University-sponsored HRA. See the enclosed HRA breakdown for more information on eligibility, qualified expenses, and the reimbursement process.

If you’re considering changing your coverage, visit my.viabenefits.com/universityofrochester and use the Shop & Compare tool at the top of the page to evaluate and compare multiple plans after October 1 or you can contact Via Benefits at 1-833-945-1110. The window to enroll in or change plans for Medicare benefits is October 15 through December 7, 2021.

For additional support this fall, we invite you to attend an online Webinar meeting for an educational overview from Via Benefits about individual Medicare coverage.
Live Online Webinar Sessions

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<thead>
<tr>
<th>Date and Time</th>
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<tr>
<td>Tuesday, October 5 at 10:00 a.m. ET</td>
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<tr>
<td>Friday, October 8 at 1:00 p.m. ET</td>
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<td>Monday, October 18 at 10:00 a.m. ET</td>
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How to Register

Visit my.viabenefits.com/universityofrochester

1. Scroll down to the Important Messages section and click on Live Webinar Presentations.
2. Choose a date and time you wish to attend and then click the hyperlink to register.
3. Allow your computer to install the GoToWebinar software and complete the registration form.
4. A confirmation of registration and information about how to join the meeting will be sent to the email you have provided. The email will also include a phone number if you would rather attend the Webinar over the phone.

Save the meeting time and date on your personal calendar as a reminder.

Watch a webinar or listen to the recording anytime starting in October at http://my.viabenefits.com/universityofrochester

The Annual University of Rochester Dental Plan Open Enrollment window to enroll in or change plans for 2022 is October 15 through December 7, 2021. If you are enrolled or would like to be enrolled in a University of Rochester Dental Plan, review the 2022 dental rate sheet included for a breakdown of premiums. Eligibility rules apply for enrollment in University retiree dental plans. Please note: if you are currently enrolled in a University of Rochester Dental plan, it will automatically roll over to the next year. You also may have the opportunity to enroll or already be enrolled in a Medicare Advantage Plan that includes dental coverage. You have the option to carry both University dental and Medicare dental or you may choose to only carry one of the coverages. Dental coverage obtained through the University is billed by Lifetime Benefit Services (LBS) and is an eligible HRA reimbursable premium.

If you would like to make a change or cancel your University of Rochester dental coverage for 2022, please contact the Office of Total Rewards between October 15 – December 7, 2021, at retireebenefits@ur.rochester.edu or at (585) 275-2084. If you would like to change or cancel your Medicare Advantage Dental Plan, please contact Via Benefits.

Questions or concerns on the HRA or other aspects of your health coverage?
Contact Via Benefits at 1-833-945-1110 Monday-Friday 8:00am-9:00pm ET or visit my.viabenefits.com/universityofrochester. Representatives will provide personalized, quality guidance for you and your loved ones. The online Help & Support section also contains answers to frequently asked questions. Please retain the above contact information for Via Benefits as your resource for assistance and answers to questions.

Sincerely,

Office of Total Rewards
Health Reimbursement Arrangement (HRA)

About HRAs
An HRA is a tax-favored health reimbursement arrangement used to reimburse eligible health plan premium expenses, up to an annual maximum amount. There is a six (6) month deadline for submitting claims after the date claim was incurred. If an enrolled Medicare-eligible participant has not incurred sufficient qualified medical expenses or has not been reimbursed up to the annual maximum HRA amount for the plan year, the remaining HRA balance will be carried forward to the following Plan Year. Refer to the following chart for eligible expenses:

<table>
<thead>
<tr>
<th>HRA-qualified health care expenses that are eligible for reimbursement</th>
<th>HRA-qualified health care expenses that are not eligible for reimbursement</th>
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<tbody>
<tr>
<td>• Medical plan premiums</td>
<td>• Medicare Part A/B premiums</td>
</tr>
<tr>
<td>• Prescription Drug plan premiums</td>
<td>• Long Term Care premiums</td>
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<tr>
<td>• UR Dental plan premiums</td>
<td>• Hearing premiums</td>
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<tr>
<td>• Vision plan premiums</td>
<td>• Out-of-pocket healthcare expenses</td>
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HRA Reimbursement Process
Via Benefits offers two helpful features that make getting reimbursed for your premiums as easy as possible. Signing up for **direct deposit** and activating **Automatic Premium Reimbursement**. Many insurance plans offered through Via Benefits offer Automatic Premium Reimbursement, which eliminates the need to file a reimbursement request every month. This means the insurance carrier sends a receipt of your premium payment to Via Benefits on your behalf. As long as you have funds in your reimbursement account, Via Benefits will reimburse you. If you enable direct deposit, Via Benefits deposits your reimbursement directly into your bank account, which is faster and more secure.

When Automatic Premium Reimbursement is not available, Via Benefits offers an option for recurring premium reimbursement. You only need to request reimbursement once every calendar year unless your premium changes. You can submit reimbursement requests on the Via Benefits website by signing into your online account. If your premium amount changes or you would like to stop your recurring reimbursement, you can cancel future recurring premium reimbursement requests online.
Eligibility

In order to continue to qualify for your University-sponsored HRA, you must maintain Medicare medical plan coverage through Via Benefits. The University of Rochester will continue to provide the same financial support for Medicare-eligible retirees in the form of a Health Reimbursement Arrangement (HRA) at the same annual amount for 2022.

The HRA is a retiree only plan, designed to offer premium relief for Medicare eligible retirees. Because the plan is retiree only, IRS regulations do not allow those retirees that are working to receive contributions. A retiree who begins a time as reported (TAR) position with the University will have their HRA contribution paused. Once the TAR assignment ends, access to the HRA restarts and the retiree and their spouse will receive the prorated HRA subsidy.

Surviving spouses of legacy (1-3R) retirees are eligible to receive an HRA subsidy contribution. Surviving spouses of retirees hired before 1/1/1996 (4R) and hired after 1/1/1996 have access only to Via Benefits Plans.

For questions on eligibility, please contact Retiree Benefits at retireebenefits@ur.rochester.edu or at (585) 275-2084 or view the HRA contribution chart online at rochester.edu/human-resources/benefits/retiree-benefits-resources/health-reimbursement-arrangement.

For any additional questions regarding your HRA, please contact Via Benefits at 1-833-945-1110 or visit my.Viabenefits.com/help/ask.