



September 16, 2024

[FIRST NAME] [LAST NAME]

[STREET ADDRESS]

[CITY], [STATE] [ZIP]

Dear University of Rochester Retiree,

We hope this letter finds you well.

Open Enrollment for 2025 Medicare benefits is October 15 through December 7, 2024.

Your individual Medicare coverage plan(s) through Via Benefits will automatically renew for 2025. No action is needed if you're satisfied with your current coverage and don't plan to make changes.

If you're considering changing your coverage, visit **my.viabenefits.com/universityofrochester** and use the **Shop & Compare** on the Menu tab, to evaluate and compare multiple plans after October 1, or you can contact Via Benefits at **1-833-945-1110**. For an educational overview from Via Benefits regarding individual Medicare coverage and the HRA, please visit my.viabenefits.com/universityofrochester and click on the webinar recording under Important Information.

We want to remind you that you have expert support from Via Benefits to help with all your questions. 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 (communicated to you by your insurer)
- ✓ Your plan has been discontinued (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 2025. Keep in mind, you must maintain Medicare medical plan coverage through Via Benefits to continue to qualify for your University-sponsored HRA. Additional details can be found on the HRA insert.

Open Enrollment for University of Rochester Dental Plan to enroll in or change plans for 2025 is October 15 through December 7, 2024. If you are enrolled or would like to be enrolled in a University of Rochester Dental Plan, review the 2025 dental rate sheet included for a breakdown of premiums and visit the Retiree Benefits website at www.rochester.edu/human-resources/benefits/retiree-benefits-resources for more information on the plans. Eligibility rules apply for enrollment in University retiree dental plans.

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. Please note, that the University is transitioning to a new human resources software as of the first of the year. Due to this transition, your first dental bill for the 2025 plan year will not be sent until January rather than the typical December timeframe.

If you would like to make a change or cancel your University of Rochester dental coverage for 2025, please contact the Office of Total Rewards between October 15 – December 7, 2024, 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-7:00pm ET or visit my.viabenefits.com/universityofrochester. Representatives will provide personalized, quality guidance for you. 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. Please note the last day of Medicare Open Enrollment, December 7, 2024, lands on a Saturday outside of normal business hours. If you need assistance from Via Benefits' representatives, please contact Via Benefits prior to this date.

Benefit	Contact	Phone Number
Change Medicare Benefits/HRA	Via Benefits	1-833-945-1110
Change Dental	Total Rewards	585-275-2084
Dental Billing	Lifetime Benefits Solutions (LBS)	1-855-798-0683

Sincerely,

Office of Total Rewards

enclosure