



September 27, 2023

Dear University of Rochester Retiree,

We hope this letter finds you well.

Open Enrollment for 2024 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) through Via Benefits will automatically renew for 2024.

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 2024. 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.

If you're considering changing your coverage, visit [my.viabenefits.com/universityofrochester](https://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**. **The window to enroll in or change plans for Medicare benefits is October 15 through December 7, 2023.** For an educational overview from Via Benefits regarding individual Medicare coverage and the HRA, please visit [my.viabenefits.com/universityofrochester](https://my.viabenefits.com/universityofrochester) and click on the webinar recording under Important Information.

**The Annual University of Rochester Dental Plan Open Enrollment window to enroll in or change plans for 2024 is October 15 through December 7, 2023.** If you are enrolled or would like to be enrolled in a University of Rochester Dental Plan, review the 2024 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](https://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. 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 2024, please contact the Office of Total Rewards between October 15 – December 7, 2023, at [retireebenefits@ur.rochester.edu](mailto: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](https://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.

Sincerely,

Office of Total Rewards

enclosure