



September 26, 2025

Dear University of Rochester Retiree,

We hope this letter finds you well.

Open Enrollment for 2026 Medicare benefits is October 15 through December 7, 2025.

Your individual Medicare coverage plan(s) through Via Benefits will automatically renew for 2026. No action is needed if you're satisfied with your current coverage and don't plan to make changes. Annual Notice of Change (ANOC) letters typically come directly from insurance providers. Please pay close attention to any plan changes communicated in those letters.

If you're considering changing your coverage, visit **my.viabenefits.com/universityofrochester** on or after October 15, and use the **Shop & Compare** on the Menu tab to evaluate and compare multiple plans. Via Benefits offers Coverage Checkup, a plan recommendation tool available to you when logged in to your Via Benefits account. This tool is available beginning October 15, 2025, and will help speed up the enrollment process should you choose to change your plan(s). To get the most accurate recommendations, be sure to keep your profile information up to date. You can also contact Via Benefits at **1-833-945-1110**.

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 2026. Keep in mind, you must maintain Medicare medical plan coverage through Via Benefits to continue to qualify for your University-sponsored HRA. **Starting January 1, 2026, you'll have 12 months from the date a claim is incurred to submit it for HRA reimbursement. Additional details can be found on the HRA insert.**

Open Enrollment for the University of Rochester Dental Plan to enroll in or change plans for 2026 is also October 15 through December 7, 2025. If you are currently enrolled in a University of Rochester Dental plan, it will automatically roll over to the next year. Review the included 2026 dental rate sheet 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.

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 one or both University dental and Medicare dental. Dental coverage obtained through the University is billed by Lifetime Benefit Services (LBS) on a quarterly basis and is an eligible HRA-reimbursable premium.

If you would like to make a change or cancel your University of Rochester dental coverage for 2026, please contact the Office of Total Rewards between October 15 – December 7, 2025, 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.

The online Help & Support section offers answers to frequently asked questions, and representatives are available to provide personalized, high-quality assistance. 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. Please note the last day of Medicare Open Enrollment, December 7, 2025, lands on a Sunday 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