



# Rensselaer



## It's Benefits Open Enrollment Time! Open Enrollment is November 2–19, 2018

**To:** Rensselaer Benefits Eligible Faculty and Staff

**From:** Curtis Powell   
Vice President for Human Resources

**Date:** October 23, 2018

President Trump promised to lower prescription drug costs and to repeal the Affordable Care Act. State insurance regulators from both political parties have warned that the Trump Administration's proposals could destabilize insurance markets, raise premiums for sick Americans, and open the door to insurance fraud. The New York State Department of Financial Services reported that New York insurers are proposing an average of 24% increase in premiums for 2019, including a significant rise in specialty drug costs, which account for 50 percent of most employers' prescription drug spend.

Rensselaer continues to monitor these trends, and remains committed to providing a comprehensive and affordable benefits package with an umbrella of coverage for you and your family.

The 2019 benefits Open Enrollment period run from Friday, November 2 through Monday, November 19, 2018. The 2019 benefits Open Enrollment period will provide eligible participants an opportunity to review their health plan, make changes to their coverage levels, and re-enroll in the healthcare flexible spending account.

Be on the lookout within the next week for our "What's New In Benefits for 2019" communication. This communication will include information you will need to make decisions about your 2019 benefits package.

Should you have any questions regarding our benefits or this year's Open Enrollment process, please contact Louis Padula, Director of Benefits, Retirement, & HRIS at (518) 276-6164.



### Did you know?

**"Doctor on Demand" benefit is included with your medical plan coverage**

To learn more, visit [www.DoctorOnDemand.com](http://www.DoctorOnDemand.com).

- ★ Connect with board-certified doctors 24/7 using your phone, tablet, or computer
- ★ Just like an in-person visit, the doctor takes your history and symptoms, performs a virtual exam, and may recommend treatment—including prescriptions and lab work
- ★ Cost is the same as a visit to your Primary Care Provider

save the  
**DATE**

**Annual Benefits Fair & Faculty/Staff Appreciation Day**  
**Friday, November 2, 2018**  
**10:30 am–2:00 pm**  
**East Campus Athletic Village (ECAV)**