

Staff Benefits Summary

Active Full-Time and Part-Time Staff - University of Rochester

HEALTH CARE

The University of Rochester offers two Health Care Plan options:

- YOUR PPO Plan
- YOUR HSA-Eligible Plan

Coverage options include employee only, employee and children, employee and spouse/domestic partner, or family. Your Plan is administered by Excellus BlueCross BlueShield (BCBS). Health care coverage will be effective on the 1st day of the month following your date of hire, or on your date of hire if that occurs on the 1st of the month.

Find additional information at rochester.edu/totalrewards/health.

FLEXIBLE SPENDING ACCOUNTS (FSA)

FSA options include:

- Health Care FSA
- Limited Purpose FSA (must be enrolled in the HSA-Eligible Plan and contribute to an HSA)
- Dependent Care FSA

FSA elections will be effective on the 1st day of the month following your date of hire, or on your date of hire if that occurs on the 1st of the month.

Find additional information at rochester.edu/totalrewards/fsa.

HEALTH SAVINGS ACCOUNT (HSA)

If you are enrolled in the YOUR HSA-Eligible Plan you may choose to contribute to an HSA. HSA elections will be effective on the 1st day of the month following your date of hire, or on your date of hire if that occurs on the 1st of the month.

Find additional information at rochester.edu/totalrewards/hsa.

DENTAL

The University of Rochester offers two Dental Plan options:

- Traditional Dental Plan
- Medallion Dental Plan

Coverage options include employee only or family. Your Plan is administered by Excellus BCBS. Dental coverage will be effective on the 1st day of the month following your date of hire, or on your date of hire if that occurs on the 1st of the month.

Find additional information at rochester.edu/totalrewards/dental.

METLIFE LEGAL PLAN

Receive legal advice and representation on a wide range of legal matters such as wills, estate planning, financial matters, etc.

VSP VISION CARE

Voluntary vision benefits through the VSP Vision Care Plan can help you and your family with the cost of eye exams, glasses, contact lenses, and more. University health care plans do not include routine vision coverage (annual eye exam and eye wear), therefore eligible employees have two options through VSP Vision Care: UR Vision Basic and UR Vision Plus.

Find additional information at YOURBenefitsExtras.com.

CHILD CARE SUBSIDY

Help for eligible employees with dependent care expenses by granting awards of up to \$3,600/year per household.

ENROLLMENT DETAILS (Health Care, FSA, HSA, Dental)

1. Log on to myURHR Workday (rochester.edu/erp/ur) using your Active Directory
2. Follow the navigation: My Tasks > Change Benefits > Get Started > Enroll or Manage to make benefit elections.
3. Make your health care, FSA, HSA, and/or dental elections.
4. You will be able to view and/or print your enrollment summary upon submission.

ENROLLMENT DETAILS (MetLife Legal Plan & VSP Vision Care)

Enroll online at
YOURBenefitsExtras.com

If you enroll by the 15th of the month, coverage will be effective 1st of the following month.
If you enroll on the 16th-30th/31st, coverage will be effective 1st of the second following month.

ENROLLMENT DETAILS

Find additional information and apply for the Child Care Subsidy online at rochester.edu/totalrewards/family/.

Enroll within 60 days
of hire/eligibility

RETIREMENT PROGRAM

Voluntary Contributions

Begin making Voluntary Contributions to the Retirement Program at any time.

Automatic Voluntary Contributions:

After 60 days, newly hired or rehired full- and part-time staff will be automatically enrolled to make pre-tax Voluntary Contributions to the 403(b) Retirement Program each pay period at 3%. Effective July 1, 2020 your salary deferral election will increase 1% annually on the anniversary of your hire date to a maximum of 15%. You may choose to contribute more, less or to not contribute at all at any time. Opt out within 60 days of becoming eligible and no contributions will be deducted from your paycheck.

University Contributions

Staff become eligible for University Contributions after 2 years of service. The University Direct Contribution is 6.2% of your eligible compensation, up to the breakpoint of \$66,300, then 10.5% of eligible compensation in excess of the breakpoint, up to the IRS limit (\$350,000).

Find additional information at rochester.edu/totalrewards/retirement.

LIFE INSURANCE

University-Paid Basic Term Life Insurance

Covers 50% of your annual salary¹

Group Universal Life (GUL) Insurance

Elect coverage from 1-8 times your annual salary. Those that enroll in GUL insurance also have the option to enroll in accidental death and dismemberment (AD&D) coverage, group term life insurance for a spouse/domestic partner, and group term life insurance for dependent children.

Note: Proof of good health may be required for elections and increases.

Find additional information at rochester.edu/totalrewards/life.

¹Subject to minimums/maximums

LONG-TERM DISABILITY PLAN

Provides a monthly income benefit at 60% of your covered salary when you become totally disabled for more than six months. Coverage options include:

- Limited Long-Term Disability Insurance
- Full Long-Term Disability Insurance

Selected coverage begins after 1 year of service with the University.

If you wish to enroll or increase Long-Term Disability Insurance after your initial one-year enrollment period, you must submit a statement of health for approval by the insurance carrier.

Enroll within 90 days
of hire/eligibility

ENROLLMENT DETAILS

1. Go to TIAA.org/rochester and click “Enroll or Update”
2. Click “Register Now”
3. Follow the on-screen instructions to complete your enrollment. You will select your contributions, investment choices, and beneficiaries.

To receive credit for service at another eligible institution, you must complete the retirement service credit form that is in the on-boarding tasks in myURHR Workday. If you do not complete it during that process, you will need to type in the search bar “Create Request” and click the “Create Request” result. You will then be prompted for a Request Type, select “All”, then select “UR 403b Service Credit Request Form” and click “OK”. Complete form entirely and click “Submit”. Submit within 90 days of your hire date for retroactive contributions.

ENROLLMENT DETAILS

University-Paid Basic Term Life Insurance

Eligible employees are automatically enrolled. To designate your beneficiary:

1. Log on to myURHR Workday (rochester.edu/erp/ur) using your Active Directory.
2. Click on “Benefits and Pay” on the homepage under Apps. Then click on “Securian Financial” under Suggested Links.

Group Universal Life (GUL) Insurance

1. Log on to myURHR Workday (rochester.edu/erp/ur) using your Active Directory
2. Click on “Benefits and Pay” on the homepage under Apps. Then click on “Securian Financial” under Suggested Links.
3. Elect 1-8 times your annual salary, up to a maximum of \$1,500,000. You may request an increase, decrease, or cancel this coverage at any time.

ENROLLMENT DETAILS

1. Log on myURHR Workday (rochester.edu/erp/ur) using your Active Directory
2. Follow the navigation: My Tasks > Change Benefits > Get Started > Enroll or Manage to make benefit elections
3. Elect Full or Limited Long-Term Disability Insurance (part-time staff members may also elect to waive coverage).

Enroll at one year of service

TUITION BENEFITS

Employee Tuition Waiver for Courses at the University of Rochester:

Receive a 80-95% waiver on tuition costs.

Full-time Staff: Up to 2 credit-bearing courses per semester/mini-semester upon completion of 1 year of full-time service.

Part-time Staff: Up to 1 credit-bearing course per semester/mini-semester upon completion of 2 years of part-time service.

Employee Tuition Reimbursement for Courses at Other Universities:

Full-time staff members receive a 70% reimbursement on tuition costs for up to 2 credit-bearing courses per semester/quarter upon completion of 1 year of full-time service. Part-time staff are not eligible for tuition reimbursement benefits.

Dependent Children Tuition Benefits:

Dependent children of University of Rochester staff members may receive a partial tuition waiver to use for up to four years of undergraduate study at the University of Rochester.

- Dependent children of regular full-time staff are eligible upon the employee's completion of either the 5- or 10-year service requirement.
- Dependent children of regular part-time staff are eligible upon the employee's completion of 6 years of part-time service.

Find additional information at rochester.edu/totalrewards/tuition.

HOME OWNERSHIP INCENTIVE PROGRAM

Receive \$20,000 towards the first-time home purchase of a primary residence anywhere within the City of Rochester. New homeowners purchasing within these neighborhoods may receive \$10,000 from the University, \$5,000 from the City, and \$5,000 from a participating bank/credit union.

Find additional information at rochester.edu/totalrewards/housing.

ALLSTATE IDENTITY PROTECTION

Allstate Identity Protection Pro Plus is comprehensive financial and identity monitoring to help protect you against the impact of identity theft. See your personal data, manage it with rapid alerts, and monitor your financial transactions, social media, student loans, retirement accounts and more. Enroll online at YOURBenefitsExtras.com.

WELL-U

The University's wellness program, Well-U, provides staff members with programs such as:

- Personal Health Assessment (including a biometric screening)
- Lifestyle management programs
- Condition management coaching
- Emotional & mental health resources
- Physical fitness development opportunities
- Food & nutrition support

Some programs require enrollment in the University-sponsored health care plan to participate. Find additional information, including eligibility requirements, at rochester.edu/well-u.

UR MEDICINE EAP

Free and confidential guidance and support for employees and members of their household to address a variety of personal and work-related challenges. UR Medicine EAP will help assess issues and provide short-term counseling and referrals as needed in response to life events. Find additional information at urmc.rochester.edu/eap.

ENROLLMENT DETAILS

1. **Confirm your eligibility** by calling (585) 275-0476 or emailing TuitionBenefits@UR.rochester.edu.
2. **Fill out an application by logging into myURHR Workday** (rochester.edu/erp/ur) using your Active Directory. Click on "Benefits and Pay" on the homepage under Apps. Then click on the on the applicable application under Suggested Links.
 - a. Employee Tuition Waiver Application (for courses taken at the UR)
 - b. Employee Tuition Reimbursement Application
 - c. Dependent Children Tuition Waiver application

To receive credit for service completed at another eligible institution, you must complete the Tuition Benefits Service Credit Form, available on rochester.edu/totalrewards/forms.

ENROLLMENT DETAILS

1. **Apply online** at rochester.edu/human-resources/hoip/application and the Office of Total Rewards will verify your employment eligibility.
2. **Contact the City of Rochester for an application** via email at homebuyer@cityofrochester.gov.
3. **Choose a Lender** - Discuss mortgage options with one of the participating banks/credit unions.

ENROLLMENT DETAILS (Well-U & UR Medicine EAP)

Visit rochester.edu/well-u

GROUP AUTO & HOME INSURANCE

Receive special group discounted rates on auto and home insurance, plus the convenient option of paying your premiums through automatic payroll deduction.

Find additional information at YOURBenefitsExtras.com.

ENROLLMENT DETAILS

Enroll online at
YOURBenefitsExtras.com

FAMILY CARE PROGRAM

Supporting the diverse care needs of you and your family, the University's Family Care Program offers:

- Free Premium Care.com Membership - Find providers for child care, pet care, household tasks, elder care, and much more.
- Subsidized Backup Care by Care.com - For children and adults when there is a temporary disruption in normal care arrangements
- The Children's School at URM - Priority placement and 10% discount
- Child Care Tuition Discount - 10% discount at any KinderCare location

Find additional information at rochester.edu/totalrewards/family/.

ENROLLMENT DETAILS

Visit
rochester.edu/totalrewards/family/

LONG-TERM CARE

Long-term care (LTC) insurance pays for home health care, assisted living and nursing home care to help people with the functions of day-to-day living when it becomes too difficult to do it on your own.

ENROLLMENT DETAILS

To learn more or to enroll, contact
Legacy Services at:
Phone: 1-800-230-3398
Email: custsvc@4groupptci.com

BUSINESS TRAVEL INSURANCE PLAN

The University provides benefits in case of accidental death, dismemberment, or paralysis while traveling on approved University business away from the principal place of employment for periods of 365 days or less. The travel assistance card is available online at rochester.edu/totalrewards/health and should be printed and carried with participants.

ENROLLMENT DETAILS

Employees are automatically enrolled upon hire.

Leave, Disability, and Vacation

HOLIDAYS

Regular full- and part-time staff are eligible for 9 University paid holidays: New Year's Day, Martin Luther King Jr. Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving Day and Friday after Thanksgiving, and Christmas Day.

SICK TIME

10 days of sick pay protection are provided each year to full- and part-time staff in non-exempt positions whose primary appointment is in divisions:

- 10 (Central Administration)
- 20 (River Campus)
- 21 (College of Arts and Sciences)
- 22 (College of Engineering and Applied Science)
- 23 (Simon School)
- 24 (Graduate School of Education and Applied Sciences)
- 30 (Eastman School of Music)
- 70 (Memorial Art Gallery)

Up to a maximum accumulation of 20 days. A "day" of sick pay means one-fifth of the staff member's standard weekly work hours.

PAID TIME OFF (PTO)

The PTO Plan provides eligible employees with up to 56 hours of PTO time during a Plan Year. Eligibility for PTO includes regular full- and part-time staff in non-exempt positions (not including hourly paid PAS³ staff) whose primary appointment is in divisions:

- 40 (School of Medicine and Dentistry)
- 50 (Strong Memorial Hospital)
- 60 (School of Nursing)
- 90 (Health Sciences)
- 91 (Medical Faculty Group)
- 92 (Eastman Institute for Oral Health)

PTO hours for new employees are prorated based on start date.

SHORT-TERM DISABILITY

Regular full-time, non-exempt staff with less than 6 months of service:

Statutory pay (pay required by NYS) begins on the 8th consecutive day of disability absence.

Regular full-time, non-exempt staff with 6+ months of service:

On the 8th consecutive day of disability absence, up to 26 weeks of full or half pay is provided, based on length of service.

Regular full- and part-time PAS* staff:

On the 8th consecutive day of disability absence, up to 6 months of full or half pay is provided, based on length of service.

Regular part-time, non-exempt staff:

Statutory pay (pay required by NYS) begins on the 8th consecutive day of disability absence.

LONG-TERM DISABILITY (LTD) PLAN

Regular full- and part-time staff are eligible for Long-Term Disability Insurance upon completion of one year of service with the University. LTD Plan options include:

- Limited LTD
- Full LTD

VACATION

Regular full- and part-time staff earn vacation beginning on their date of appointment and continue to earn a portion of the annual vacation entitlement each pay period.

Annual Vacation Accrual:

- Staff Members in the Clinical and Associate Career Streams with Leave Plan D
Years 0-3 = 15 days
- Staff Members who are PTO eligible in the Clinical and Associate Career Streams with Leave Plan D
Years 0-3 = 13 days
- Staff Members in the Clinical Career Streams with Leave Plan C
Years 0-8 = 18 days
- Staff Members in the Clinical Career Streams with Leave Plan E
Years 0-17 = 25 days
- Staff Members in the Clinical Career Streams with Leave Plan F
Years 0-17 = 23 days
- Staff Members in the Clinical, Professional and Leadership Career Streams with Leave Plan A (including those paid hourly)
Years 0-3 = 17 days
- Staff Members in the Clinical, Professional and Leadership Career Streams with Leave Plan B or G (including those paid hourly)
Years 0-17 = 25 days

Vacation entitlement increases as your years of University service increase. See policy 345 on the leave administration web page for full schedule of vacation entitlement.

Additional information about leave, disability, and vacation can be found on rochester.edu/human-resources/benefits/leave-disability/.

The University reserves the right to modify, amend, or terminate these plans at any time. This document provides only a summary of the main features of the plan. Detailed information on the benefit plans is available on the Total Rewards website at rochester.edu/totalrewards.

³ Professional/Administrative/Supervisory (PAS) job classifications include those in salary grades 50 and above.