



TO: Faculty and Staff Members of the University of Rochester

FROM: Kathy Gallucci, University Vice President and Chief Human Resources Officer

SUBJECT: Summary Plan Descriptions

DATE: October 2023

We have been notified of your new appointment to the University of Rochester. We are pleased to provide information about the various University benefits available to you. The materials enclosed, officially called Summary Plan Descriptions, describe the benefit plans offered by the University of Rochester to faculty and staff members. These plans cover a wide range of benefits. Since eligibility for the plans may vary, you will want to read these materials carefully.

If you have questions on benefits, please call or write:
University of Rochester
Office of Human Resources, Total Rewards 60 Corporate Woods, Suite 310
PO Box 270453
Rochester, NY 14627-0453
Telephone (585) 275-2084

The University is officially the Plan Sponsor for all of these plans. A University Plan Administrator, appointed for each plan, is the person (or group) whom you may write or call for further information.

The University Plan Administrator for Health Care Plans, Dental Plans, Flexible Spending Accounts (FSAs), Basic Group Life Insurance, Group Universal Life Insurance, Group Optional Term Life Insurance, Sick Leave Plan for Short-Term Disability, Paid-Time Off, Long-Term Disability Plans, Travel-Accident Insurance, Tuition Benefits, Vacation, Holidays, Severance Pay, Long-Term Care, and Employee Assistance Program is:

Vice President and Chief Human Resources Officer University of Rochester (Employer ID No.16-0743209)
Office of Human Resources, Total Rewards
60 Corporate Woods, Suite 310
Rochester, NY 14627-0453
Telephone (585) 275-2084

The University Plan Administrator for the Retirement Program is:

Retirement Plan Committee
C/O University of Rochester (ID No. 16-0743209)
Office of Human Resources, Total Rewards
60 Corporate Woods, Suite 310
PO Box 270453
Rochester, NY 14627-0453
Telephone (585) 275-2084

The University benefit plans are operated through insurance contracts or self-funding on plan years as noted below:

| <u>Name of Plan</u> | <u>Type of Contract</u> | <u>Plan Year (fiscal year for plan)</u> |
|---|---|---|
| Health Care Plans, to include: | | |
| YOUR HSA-Eligible Plan* | Self-funded with Excellus Blue Cross Blue Shield as the third-party administrator (TPA) | Jan. 1 - Dec. 31 |
| YOUR PPO Plan | Self-funded with Excellus Blue Cross Blue Shield as the third-party administrator (TPA) | Jan. 1 - Dec. 31 |
| Condition Management Program | Self-funded (benefits are paid out of the University's operating funds) | Jan. 1 - Dec. 31 |
| Behavioral Health Partners | Self-funded (benefits are paid out of the University's operating funds) | Jan. 1 - Dec. 31 |
| Lifestyle Management Program | Self-funded (benefits are paid out of the University's operating funds) | Jan. 1 - Dec. 31 |
| Dental Plans, to include: | | |
| Traditional Dental Assistance Plan | Self-funded with Excellus Blue Cross Blue Shield of the Rochester Area as the third-party administrator (TPA) | Jan. 1 - Dec. 31 |
| Medallion Dental Plan | Self-funded with Excellus Blue Cross Blue Shield of the Rochester Area as the third-party administrator (TPA) | Jan. 1 - Dec. 31 |
| University of Rochester Retiree Health Reimbursement Arrangement | Individual Accounts with Via Benefits as the third-party administrator (TPA) | Jan. 1 – Dec. 31 |
| Flexible Spending Accounts (FSAs) | Individual accounts with Lifetime Benefit Solutions as the third-party administrator (TPA) | Jan. 1 - Dec. 31 |
| Employee Assistance Plan | Self-funded (benefits are paid out of the University's operating funds) | Jan. 1 - Dec. 31 |
| University-Paid Basic Group Life Insurance | Group contract with Securian Life Insurance Company | Jan. 1 – Dec. 31 |
| Group Universal Life Insurance | Group contract with Securian Life Insurance Company | Jan. 1 – Dec. 31 |

* A **Health Savings Account (HSA)** is an individual account available to faculty and staff who are enrolled in the University HSA-Eligible Plan

| <u>Name of Plan</u> | <u>Type of Contract</u> | <u>Plan Year (fiscal year for plan)</u> |
|--|--|---|
| VSP Vision Care | Group contract with Eastern Vision Service Plan, Inc. | Jan. 1 – Dec. 31 |
| MetLife Legal Plan | Group contract with MetLife Legal Plan, Inc. | Jan. 1 – Dec. 31 |
| Sick Leave Plan for Short-Term Disability | Self-funded (benefits are paid out of the University’s operating funds) | Jan. 1 - Dec. 31 |
| Paid Time Off Plan for nonexempt job classifications (excluding those in PAS job classifications paid hourly) in divisions 40, 50, 60, 90, 91 & 92 | Self-funded (benefits are paid out of the University’s operating funds) | Begins each year the 1 st day of the 1 st hourly pay period in Jan. |
| Long-Term Disability Plan for Faculty and Staff | Group contract with Standard Life of New York | July 1 - June 30 |
| Long-Term Disability Plan for Residents | Group contract with the Guardian Life Insurance Company of America | July 1 - June 30 |
| Travel-Accident Insurance Plan | Group contract with Federal Insurance Company | June 11 - June 10 |
| Retirement Program | Individual accounts with Teachers Insurance and Annuity Association (TIAA) | July 1 - June 30 |
| Tuition | Self-funded (benefits are paid out of the University’s operating funds) | July 1 - June 30 |
| Vacation | Self-funded (benefits are paid out of the University’s operating funds) | July 1 - June 30 |
| Holidays | Self-funded (benefits are paid out of the University’s operating funds) | July 1 - June 30 |
| Severance Pay | Self-funded (benefits are paid out of the University’s operating funds) | July 1 – June 30 |

See the attached Claims and Appeals Procedures if you wish to obtain a review of a benefit claim that has been denied. Government regulations require different, and considerably more complex, review procedures for “health” and “disability” claims than for all “other” claims.

See the attached ERISA Rights Statement for those plans covered by the Employee Retirement Income Security Act (ERISA).

See the attached Notice of Privacy Practices for the group health plans which describes your rights concerning

the use and disclosure of your protected health information.

Retirement, termination, approval of benefits under the University's Long-Term Disability Plan, approved leave of absence, and University-initiated layoff may change your benefits in important ways. Information on these matters is covered in the description of each plan.

Before reading the enclosed material, you will find it helpful to understand the following terms, which are used to define eligibility for participation in the various plans:

- Appointment: the action which begins a relationship with the University in a specific position, such as member of the faculty; the period during which such a relationship is in effect.
- Continuous Employment: actively at work in a position eligible for the full range of University Benefit Plans. Absences due to Leave of Absence or Layoff would be included in determining continuous employment.
- Controlled Group: any entity in which the University of Rochester, directly or indirectly, owns a controlling interest in or any tax-exempt organization(s) that is under "common control" with the University based on 80% of the directors or trustees being either representatives of or directly or indirectly controlled by the University of Rochester. As of August 1, 2023, members of the controlled group of the University of Rochester include: Highland Hospital, Highlands at Pittsford, Highlands at Brighton, Highlands Living Center, Inc, UR Medicine Home Care (previously Visiting Nurse Service, Visiting Nurse Signature Care), Nicholas H. Noyes Memorial Hospital, Jones Memorial Hospital, F. F. Thompson Health System, Inc., St. James Hospital, and Finger Lakes Health.
- Full-Time: for nonexempt job classifications (excluding those in PAS job classifications paid hourly): a regular weekly work schedule of at least 35 hours; for all professional, administrative, and supervisory (PAS) job classifications (including PAS paid on an hourly basis): a weekly work schedule of 40 hours or more; for faculty: a normal full teaching and research load as defined for the faculty by the college or school concerned.
- Retiree Level: the Post-Retirement Benefits Program to which a Retiree is assigned, determined by the Retiree's most recent date of Hire or Rehire, Continuous Employment, Retirement eligibility date and the Retirement date.
- Hired: for purposes of determining post-retirement benefits, "hired" is defined as an appointment to a position that is eligible for the full range of University Benefit Plans.
- Layoff (indefinite): indefinite suspension of University employment because of reduction of staff or elimination of a position for more than four months or for unspecified duration, not over one year.
- Layoff (temporary): temporary suspension of University employment because of reduction of staff or elimination of a position with the expectation of return to work within four months of the day the layoff begins.
- Leave of Absence: approved absence which does not end, but does change, the appointment relationship. Leave may be for research or study, to permit a visiting appointment elsewhere, for personal reasons, or for disability.
- Part-Time: a regular weekly or monthly schedule which is less than that required for full-time status but generally not less than 17.5 hours per week in the case of those in nonexempt and/or professional, administrative, and supervisory (PAS) job classifications. For faculty, it

indicates that the individual carries at least half the normal (full) teaching and research load as defined for faculty by the college or school concerned.

Regular: period of appointment in nonexempt and/or professional, administrative, and supervisory (PAS) job classifications that is expected to exceed four months, unless otherwise defined in collective bargaining agreements; period of appointment for faculty- instructional staff that is at least one year (or one academic year) or, if shorter, is expected to be renewed. Appointments primarily for furthering education (for example, graduate assistant) are not considered “regular” appointments.

Rehired: for purposes of determining post-retirement benefits, “Rehired” is defined as an appointment to a position that is eligible for the full-range of University Benefit Plans from an appointment that was not eligible for the full range of University Benefit Plans or following termination or retirement.

Retirement or Retiree: ending of Appointment (whether voluntary or involuntary) at normal or retirement age (as defined by the University of Rochester Retirement Program) or beyond after having met the fifteen-year service requirement or,

For Regular Full-Time and Part-Time faculty and staff Hired or Rehired prior to 1/1/96 who: (1) Retire after age 55 and before 2024, and (2) who have completed 10 Years of Service at their Retirement. (Subject to such rules and requirements as are established by the Plan Administrator, the 10 Years of Service requirement may be met by cumulative employment at the University or another higher education institution).

For Regular Full-Time and Part-Time faculty and staff Hired or Rehired on or after 1/1/96 who: (1) Retire after age 60 and before 2024, and (2) have completed 10 Years of Service at their Retirement. (Subject to such rules and requirements as are established by the Plan Administrator, the 10 Years of Service requirement may be met by cumulative employment at the University or another higher education institution as long as there is Continuous Employment at the University for the immediate five years prior to Retirement).

For Regular Full-Time and Part-Time faculty and staff Hired or Rehired prior to 1/1/96 who: (1) Retire after age 55 and after 2023, and (2) who have completed 15 Years of Service at their Retirement. (Subject to such rules and requirements as are established by the Plan Administrator, the 15 Years of Service requirement may be met by cumulative employment at the University or another higher education institution).

For Regular Full-Time and Part-Time faculty and staff Hired or Rehired on or after 1/1/96 who: (1) Retire after age 60 and after 2023, and (2) who have completed 15 Years of Service at their Retirement. (Subject to such rules and requirements as are established by the Plan Administrator, the 15 Years of Service requirement may be met by cumulative employment at the University or another higher education institution).

Once Retired, Post-Retirement Benefits continue to be based on status, age, and years of service at the time of initial Retirement, even if the Retiree returns to work. There is no adjustment to the Retiree Level, years of service, or age calculation to determine the level of Post-Retirement benefits based upon Post-Retirement Rehire and employment. However, in the event a Retiree returns to work and becomes eligible for Health Care Plan coverage, Dental Plan coverage, and/or University-paid Basic Term Life insurance coverage because the Retiree has satisfied the eligibility criteria for active employees to

participate, the Retiree will be limited to the active employee options and will become ineligible for the post-retirement benefit options.

Retirees (University Retired faculty and members):

For Regular Full-Time and Part-Time faculty and staff Hired or Rehired prior to 1/1/96 who: (1) Retire after age 55 and before 2024, and (2) who have completed 10 Years of Service at their Retirement. (Subject to such rules and requirements as are established by the Plan Administrator, the 10 Years of Service requirement may be met by cumulative employment at the University or another higher education institution).

For Regular Full-Time and Part-Time faculty and staff Hired or Rehired on or after 1/1/96 who: (1) Retire after age 60 and before 2024, and (2) have completed 10 Years of Service at their Retirement. (Subject to such rules and requirements as are established by the Plan Administrator, the 10 Years of Service requirement may be met by cumulative employment at the University or another higher education institution as long as there is Continuous Employment at the University for the immediate five years prior to Retirement).

For Regular Full-Time and Part-Time faculty and staff Hired or Rehired prior to 1/1/96 who: (1) Retire after age 55 and after 2023, and (2) who have completed 15 Years of Service at their Retirement. (Subject to such rules and requirements as are established by the Plan Administrator, the 15 Years of Service requirements may be met by cumulative employment at the University or another higher education institution).

For Regular Full-Time and Part-Time faculty and staff Hired or Rehired on or after 1/1/96 who: (1) Retire after age 60 and after 2023, and (2) have completed 15 Years of Service at their Retirement. (Subject to such rules and requirements as are established by the Plan Administrator, the 15 Years of Service requirement may be met by cumulative employment at the University or another higher education institution as long as there is Continuous Employment the immediate five years prior to Retirement).

TAR(Time-As-Reported):

staff appointment with (1) no regular schedule or (2) in which the individual is generally expected to work fewer than 17.5 hours per week in the case of those in nonexempt and/or professional, administrative, and supervisory (PAS) job classifications, unless otherwise defined in collective bargaining agreements. For faculty, it indicates that the individual carries less than half the normal (full) teaching and research load as defined for faculty by the college or school concerned.

Temporary:

period of appointment in nonexempt and/or professional, administrative, and supervisory (PAS) job classifications of not over four months, unless otherwise defined in collective bargaining agreements; period of appointment for faculty- instructional staff of less than one year (or one academic year) and for which renewal is not expected.

Termination:

ending of appointment for reason other than retirement.

University Benefit Plans:

employee benefit plans sponsored by the University of Rochester, including Long Term Disability plans (Plan 504, 512 or 521), Group Life Insurance (Plan 505), Travel Accident Insurance (Plan 506), Health Care Plans (Plan 517), Severance Pay (Plan 514), Employee Assistance Plan (Plan 515), Dental Plans (Plan 518), Long-Term Care Plan (Plan 519), **University of Rochester Retiree Health Reimbursement Arrangement (Plan 523)** and the Retirement Program (Plan 003).

University Dental Plans:

employee benefit plans providing dental insurance benefits sponsored by the University of Rochester, through Plan 518.

University Health Care
Plans:

for purposes of this summary only, means employee benefit plans providing medical insurance benefits sponsored by the University of Rochester, through Plan 517.