

Faculty Benefits Summary

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

(Including visiting faculty & departmental fellows)

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 Health Care FSA (must be enrolled in the HSA Health Plan)
- 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 plan options include employee only or family and 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.

Find additional information at YOURBenefitsExtras.com.

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.

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

1. Log on to HRMS (rochester.edu/people) using your NetID.
2. Follow the path: Main Menu > Self Service > Benefits > Benefits Enrollment.
3. Make your health care, FSA, HSA, and/or dental elections.
4. You will receive a confirmation email once you successfully enroll.

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.

Enroll within 30 days of hire/eligibility

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 30-day enrollment period, you must submit a statement of health for approval by the insurance carrier.

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 faculty¹ 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

Faculty¹ become eligible for University Contributions after 2 years of service. The University's Contribution is 6.2% of your base salary, up to the breakpoint then 10.5% of base salary in excess of the breakpoint up to the IRS limit. For plan year July 1, 2020 - June 30, 2021, there is a temporary modification to the retirement contribution formula. The University will contribute 6.2% of your base salary up to \$100,000.

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

LIFE INSURANCE

University-Paid Basic Term Life Insurance²

Covers 50% of your annual salary³

Group Universal Life (GUL) Insurance²

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.

¹ Not including visiting faculty and departmental fellows

² Visiting faculty members are not eligible

³ Subject to minimums/maximums

ENROLLMENT DETAILS

1. Log on to HRMS (rochester.edu/people) using your Net ID.
2. Follow the path: Main Menu > Self Service > Benefits > Benefits Enrollment.
3. Elect Full or Limited Long-Term Disability Insurance (part-time faculty members may also elect to waive coverage).

ENROLLMENT DETAILS

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

To receive credit for service completed at another eligible institution, you must submit the Retirement Service Credit Form on HRMS (rochester.edu/people) by following the path Main Menu > Self Service > Benefits > Retirement Service Credit, 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 HRMS (rochester.edu/people) using your NetID.
2. Click on "Securian Financial" on the HRMS homepage.

Group Universal Life (GUL) Insurance

1. Log on to HRMS (rochester.edu/people) using your NetID.
2. Click on "Securian Financial" on the HRMS homepage.
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.

TUITION BENEFITS

Employee Tuition Waiver for Courses at the University of Rochester:

Receive a 80-95% waiver on tuition costs.

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

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

Employee Tuition Reimbursement for Courses at Other Universities:

Full-time faculty 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 faculty are not eligible for tuition reimbursement benefits.

Dependent Children Tuition Benefits:

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

Departmental fellows are not eligible for tuition reimbursement or dependent children tuition benefits. Visiting faculty members are not eligible for tuition benefits.

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

HOME OWNERSHIP INCENTIVE PROGRAM

Receive \$9,000 towards the purchase of a primary residence in qualifying city neighborhoods. New homeowners purchasing within these neighborhoods may receive \$3000 from the University, \$3000 from the City, and \$3000 from a participating bank/credit union.

Visiting faculty members are not eligible.

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

WELL-U

The University's wellness program, Well-U, provides faculty 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

Find additional information, including eligibility requirements, at rochester.edu/well-u.

UR MEDICINE EAP

Professional & confidential guidance provided at no cost for employees and their immediate family members. UR Medicine EAP will help assess issues and provide short-term counseling and referrals as needed with 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
 - a. Employee Tuition Waiver Application is available on HRMS (rochester.edu/people) by following the path Self Service > Benefits > Tuition > Apply Employee Tuition Waiver.
 - b. Employee Tuition Reimbursement Application is available at rochester.edu/totalrewards/tuition. Email completed applications to TuitionBenefits@UR.rochester.edu.
 - c. Dependent Children Tuition Waiver application is available on HRMS (rochester.edu/people) by following the path Self Service > Benefits > Tuition > Apply-Dependent Tuition Waiver.

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. Verify Employment Eligibility - Contact the Office of Total Rewards at (585) 275-7013.
2. Complete Grant Application - Contact the City of Rochester regarding their grant application by calling (585) 428-6888.
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

Enroll within 60 days of hire/eligibility

Enroll within 90 days of hire/eligibility

Enroll anytime

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.
- The Children's School at URM - Priority placement and 10% discount
- Child Care Select - 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@4groupitci.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/benefits/health/healthcare_traveling and should be printed and carried with participants.

ENROLLMENT DETAILS

Employees are automatically
enrolled upon hire.

Leave, Disability, and Vacation

Find information about your job classification, standard work hours, etc. using the Benefits Eligibility Key, found on HRMS (rochester.edu/people) by following the path Main Menu > Self Service > Benefits > Benefits Eligibility Key.

SHORT-TERM DISABILITY

Regular full- and part-time faculty:

On the 8th consecutive day of disability absence, up to 6 months of full or half pay is provided, based on length of service. Must have at least 4 weeks of service to be eligible.

LONG-TERM DISABILITY (LTD) PLAN

Regular full- and part-time faculty 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

HOLIDAYS & VACATION

Per terms of faculty appointment.

Additional information about leave, disability, and vacation can be found on rochester.edu/working/hr/leave.

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.