

**Residents/Fellows**  
**Summary of Benefits**  
**During a Layoff<sup>1</sup>**

12/2021

<b>Health Care and Dental Plans</b>	Health Care and Dental Care plan coverage will be continued unless the staff member signs a form canceling this coverage. Staff members who choose to continue this coverage during the layoff period will be billed and will need to pay their share of the premium. <sup>2</sup>
<b>Flexible Spending Accounts (FSAs)</b>	<p>FSA participation stops as of the effective date of the indefinite layoff. If you return to work in a benefit-eligible position and wish to elect an FSA, you must enroll within 30 days of their return.</p> <p><b>Health Care FSA</b>  You must elect COBRA continuation coverage, and remit after-tax contributions, to submit eligible expenses incurred during layoff. Otherwise, you will have 90 days from the effective date of the layoff to submit eligible expenses incurred prior to the FSA cancellation date.</p> <p><b>Dependent Care FSA</b>  You will have until the end of the end of the plan year to submit eligible expenses incurred during the plan year. The amount available for reimbursement is limited to the amount credited to their Dependent Care FSA, less any prior reimbursements.</p>
<b>Health Savings Accounts (HSAs)</b>	HSA contributions <sup>3</sup> via payroll deduction will stop as of the effective date of the layoff. If you return to work in a benefit-eligible position and you wish to elect HSA contributions, you must enroll.
<b>University-Paid Basic Term Life Insurance</b>	University-Paid Basic Term Life insurance and University-Paid Basic Accidental Death & Dismemberment (AD&D) will be continued.
<p><b>Group Universal Life (GUL) Insurance</b></p> <p><b>Optional Accidental Death &amp; Dismemberment Insurance (AD&amp;D)</b></p> <p><b>Dependent Group Term Life Insurance</b></p>	<p>Any Group Universal Life (GUL), Optional Accidental Death &amp; Dismemberment (AD&amp;D), and/or Dependent Group Term Life insurance coverage that a staff member has elected may also be continued unless the staff member signs a form canceling this coverage.</p> <p><a href="http://www.rochester.edu/human-resources/wp-content/uploads/2019/11/2018_LifeChangeRequest.pdf">www.rochester.edu/human-resources/wp-content/uploads/2019/11/2018_LifeChangeRequest.pdf</a>).</p> <p>Staff members who do not cancel their GUL, Optional Accidental Death &amp; Dismemberment (AD&amp;D), and/or Dependent Group Term Life insurance coverage during a Layoff will be billed by Securian Financial for their normal premium.</p>
<b>Short-Term Disability</b>	A staff member who becomes disabled within four weeks of the effective date of the Layoff may qualify for statutory sick pay benefits during the period of the disability.

<b>Long-Term Disability</b>	In cases of <i>temporary</i> layoff, Long-Term Disability (LTD) Insurance in effect prior to Layoff continues, subject to payment of required contributions, if any. In cases of <i>indefinite</i> layoff, Long-Term Disability (LTD) Insurance in effect prior to Layoff is suspended during Layoff, but is immediately reinstated upon the employee's return from Layoff.
<b>Retirement Program</b>	Any Voluntary Contributions made by a staff member would be suspended during Layoff since contributions to these portions of the University Retirement Program are made through salary reduction.
<b>Vacation</b>	Vacation and holidays do not accrue during Layoff. Payment of accumulated vacation, up to one year's entitlement, is made.
<b>Tuition Benefits</b>	Tuition benefits for a staff member who has met service requirements prior to Layoff can be claimed during Layoff as though the individual were actively at work.
<b>YOUR Benefits Extras</b> <ul style="list-style-type: none"> <li>• VSP Vision Care</li> <li>• MetLife Legal Plan</li> <li>• Allstate Identity Protection</li> <li>• Group Auto &amp; Home Insurance</li> </ul>	Coverage for VSP Vision Care, MetLife Legal Plan, and Allstate Identity Protection will be suspended during a layoff. Any Auto & Home insurance will be continued. Staff members who do not cancel their Auto & Home insurance coverage will be billed directly by the carrier.
<b>University Home Ownership Incentive Program</b>	Staff remain eligible for the University Home Ownership Incentive Program.
<b>Travel-Accident Insurance</b>	Travel-Accident Insurance is suspended. Upon return to work Travel-Accident Insurance will be reinstated.

*The University reserves the right to modify, amend, or terminate the plans at any time, including actions that may affect coverage, cost-sharing, or covered benefits, as well as benefits that are provided to current and future retirees. This document provides only a summary of the main features of the plan. Detailed information on the benefit plans is available on the Office of Total Rewards website [www.rochester.edu/totalrewards](http://www.rochester.edu/totalrewards). A paper copy of this information is available for free from the Office of Total Rewards.*

<sup>1</sup>A letter will be sent to your home at the time of your Layoff. Staff members on indefinite layoff with less than two years of service are not eligible for continued coverage in any benefit plans during indefinite layoff, except the protection available to terminating staff.

<sup>2</sup> Employees and Retirees enrolled in coverage through the University and not receiving paychecks from the University must continue to pay their share of the premium for Health Care and Dental Plan coverage to continue coverage through the University. If the University does not receive payment for the coverage, the coverage will be terminated on the last day of the month in which the premium has been in full and notification of the coverage cancellation will be sent to the home address from the University. Employees and Retirees whose coverage has been canceled due to non-payment will not be eligible to re-enroll in Health Care or Dental Plan coverage until the next Open Enrollment period and until the premiums past due are paid to the University. Employees and Retirees returning to work with an outstanding balance will be subject to arrears billing.

<sup>3</sup>Only faculty and staff who are enrolled in an HSA-eligible plan and satisfy certain other requirements can make contributions to an HSA. If you are enrolled in an HSA-eligible plan and eligible to continue to contribute to an HSA, you can contribute directly your HSA, outside of payroll deductions, at any time, as long as you do not exceed the annual maximum. You can also change your HSA election (payroll deductions) anytime throughout the year.

*Eligible staff on Indefinite Layoff will not lose service time if they return to work in a benefit eligible status within one year of layoff and without having terminated the employment relationship*