

Residents/Fellows
Summary of Benefits
Upon Termination of Employment*

Health Care and/or Dental Plans	Coverage will be cancelled effective on the last day of the pay period in which the termination occurs. Also, see separate document entitled, <u>Notification of Rights to Continue University of Rochester Health Care Coverage</u>
Flexible Spending Accounts (FSAs)	<p>FSA participation stops as of your termination date. When coverage stops, you will be sent a separate document that explains your rights under COBRA continuation coverage for the Health Care FSA.</p> <p>Health Care FSA: You will have 90 days from your date of termination to submit eligible expenses incurred prior to the FSA cancellation date.</p> <p>Dependent Care FSA: You will have until 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 your Dependent Care FSA, less any prior reimbursements.</p>
Health Savings Accounts (HSAs)	HSA contributions ² via payroll deduction stop as of your date of termination. However, your HSA is solely owned by you and will continue with you even after you are no longer employed by the University or if you otherwise become ineligible for benefits. This means that you can continue to make contributions to your HSA as long as you are enrolled in HSA-eligible coverage and you will continue to have access to the funds in your HSA. Your HSA will move from the University group to an individual account within the bank, so please contact your TPA for details.
University-Paid Basic Term Life Insurance	University-Paid Basic Term Life insurance and University-Paid Basic Accidental Death & Dismemberment (AD&D) coverage will be cancelled as of the termination date. Faculty and staff may elect to continue University-Paid Basic Term Life insurance for one year prior to converting coverage. Also, see separate document entitled, <u>Options to Continue/Port Group Term Life Insurance For Faculty and Staff of the University of Rochester & Their Dependents.</u>
Group Universal Life (GUL) Insurance Optional Accidental Death & Dismemberment Insurance (AD&D) Dependent Group Term Life Insurance	Faculty/staff who are enrolled in <i>Group Universal Life (GUL)</i> , <i>Optional Accidental Death & Dismemberment (AD&D)</i> , and/or <i>Dependent Group Term Life insurance</i> may continue this policy. The faculty/staff member will be billed directly by Securian Financial.

Short-Term Disability	A faculty/staff member who becomes disabled within four weeks of the termination date, and is unemployed, may qualify for statutory sick pay benefits during the period of the disability.
Paid Time Off Plan	For non-exempt positions whose primary appointment is in division 40, 50, 60, 90, 91 or 92, unused Paid Time Off (PTO) hours will be paid out (maximum of 56 hours minus hours used) upon termination, if after at least six months of PTO-eligible service.
Long-Term Disability	Long-Term Disability (LTD) Insurance is canceled upon termination.
Retirement Program	<p>If you participated with TIAA through Voluntary Contributions, we suggest that you contact them directly regarding your available options. Please note that for purposes of the Retirement Program, a severance from employment occurs only when a participant ceases to be employed by the University of Rochester and all members of its controlled group[§]. Therefore, if you are currently employed by, or become employed by a member of the controlled group*, you may not withdraw or rollover your University of Rochester Retirement Program accumulation. Participants should keep TIAA-CREF advised of their current address. Their contact information is:</p> <p>TIAA ♦ 730 Third Avenue, New York, NY 1001 ♦</p> <p>(800) 842-2776 ♦ www.tiaa.org.</p> <p>[§] <i>Members of the controlled group of the University of Rochester include: Highland Hospital, Highlands at Brighton, Highlands at Pittsford, Highlands Living Center, Visiting Nurse Service (VNS), Visiting Nurse Signature Care and High Tech Rochester.</i></p>
Vacation	If a staff member has completed at least six months of service, payment of accumulated vacation, up to one year's entitlement, is made. Vacation cannot be used to extend a termination date.
Tuition Benefits	Tuition benefits for a faculty/staff member are canceled as of the termination date.
YOUR Benefits Extras <ul style="list-style-type: none"> • VSP Vision Care • MetLife Legal Plan • Group Auto & Home Insurance 	If you wish to continue the vision plan, you will be sent a separate document that explains your rights under COBRA continuation coverage. If you wish to continue your legal plan benefit, you must enroll for portable enrollment within 30 days of your last day of employment. Contact MetLife's Client Service Center at 1-800-821-6400, Monday–Friday (8am – 8pm ET). If you wish to continue your Auto & Home insurance coverage, you will be billed directly by Liberty Mutual, MetLife or Travelers.
University Home Ownership Incentive Program	Upon termination, if you have not satisfied the employment requirement (5 years after closing), you must repay the loan immediately (repayment amount prorated based on length of employment after closing).

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. A paper copy of this information is available for free from the Office of Total Rewards.

¹A letter will be sent to your home upon your termination.

²Only 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 contribute to an HSA, you may contribute directly to your HSA, outside of payroll deductions, at any time, as long as you do not exceed your annual maximum.