

# 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](https://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](https://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](https://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](https://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](https://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](https://YOURBenefitsExtras.com).

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

1. Log on to HRMS ([rochester.edu/people](https://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  
[www.YOURBenefitsExtras.com](https://www.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.*

## 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 staff members 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'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](https://rochester.edu/totalrewards/retirement).

## LIFE INSURANCE

### University-Paid Basic Term Life Insurance

Covers 50% of your annual salary<sup>1</sup>

### 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](https://rochester.edu/totalrewards/life).

<sup>1</sup> Subject to minimums/maximums

## ENROLLMENT DETAILS

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

## ENROLLMENT DETAILS

1. Go to [TIAA.org/rochester](https://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](https://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](https://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](https://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 Staff:** Up to 2 credit-bearing courses per semester/quarter upon completion of 1 year of full-time service.

**Part-time Staff:** 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:

Upon completion of 1 year of full-time service, full-time staff members may receive a 70% reimbursement on tuition costs for up to 2 credit-bearing courses per semester/quarter taken at other Universities.

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](https://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.

Find additional information at [rochester.edu/totalrewards/housing](https://rochester.edu/totalrewards/housing).

## 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

Find additional information, including eligibility requirements, at [rochester.edu/well-u](https://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](https://urmc.rochester.edu/eap).

## ENROLLMENT DETAILS

1. Confirm your eligibility by calling (585) 275-0476 or emailing [TuitionBenefits@UR.rochester.edu](mailto:TuitionBenefits@UR.rochester.edu).
2. Fill out an application
  - a. Employee Tuition Waiver Application is available on HRMS ([rochester.edu/people](https://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](https://rochester.edu/totalrewards/tuition). Email completed applications to [TuitionBenefits@UR.rochester.edu](mailto:TuitionBenefits@UR.rochester.edu).
  - c. Dependent Children Tuition Waiver application is available on HRMS ([rochester.edu/people](https://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](https://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](https://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](http://YOURBenefitsExtras.com).

**ENROLLMENT DETAILS**

Enroll online at  
[YOURBenefitsExtras.com](http://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/](http://rochester.edu/totalrewards/family/).

**ENROLLMENT DETAILS**

Visit  
[rochester.edu/totalrewards/family/](http://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: 1-800-230-339  
Email: [custsvc@4groupitci.com](mailto: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](http://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](http://rochester.edu/people)) by following the path Main Menu > Self Service > Benefits > Benefits Eligibility Key.

### HOLIDAYS

Regular full- and part-time staff are eligible for 8 University paid holidays: New Year's Day, Martin Luther King Jr. Day, Memorial Day, 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)                     | • 23 (Simon School)                                      |
| • 20 (River Campus)                               | • 24 (Graduate School of Education and Applied Sciences) |
| • 21 (College of Arts and Sciences)               | • 30 (Eastman School of Music)                           |
| • 22 (College of Engineering and Applied Science) | • 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 PAS<sup>3</sup> staff) whose primary appointment is in divisions:

- |   |  |
|---|--|
| • 40 (School of Medicine and Dentistry) | • 90 (Health Sciences)                   |
| • 50 (Strong Memorial Hospital)         | • 91 (Medical Faculty Group)             |
| • 60 (School of Nursing)                | • 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 Clerical, Technical, and Service Positions  
Years 0-3 = 15 days
- Staff Members in Clerical, Technical, and Service Positions who are PTO eligible  
Years 0-3 = 13 days
- Licensed Practical Nurses  
Years 0-8 = 18 days
- Staff Nurses  
Years 0-17 = 25 days
- Staff Nurses who are PTO eligible  
Years 0-17 = 23 days
- Professional, Administrative, and Supervisory Staff in salary grades 50 through 54 (including those paid hourly)  
Years 0-3 = 17 days
- Professional, Administrative and Supervisory Staff in salary grades 55 and above  
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/working/hr/leave](http://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](http://rochester.edu/totalrewards).

<sup>3</sup> Professional/Administrative/Supervisory (PAS) job classifications include those in salary grades 50 and above. Your salary grade can be found using the Benefits Eligibility Key on HRMS ([rochester.edu/people](http://rochester.edu/people)) by following the path Main Menu > Self Service > Benefits > Benefits Eligibility Key.