UNIVERSITY of ROCHESTER

2025 SEIU MEMBER

NEW HIRE BENEFIT PROGRAM GUIDE

Accurate as of 07/2025

WELCOME

TO THE UNIVERSITY OF ROCHESTER

At the University of Rochester, our employees play a pivotal role in advancing our mission. Our comprehensive benefit package goes beyond basic benefits and compensation. We invest in providing programs and services to enhance total well-being for faculty and staff.

Please review the Health Program Guide for an overview of the benefits available to you. This guide will help you choose the plans that best meet you and your family's needs. Full Summary Plan Descriptions (SPDs) are available on the Total Rewards website (rochester.edu/totalrewards). Paper copies are also available from the Office of Total Rewards upon request. If there are any differences between this guide and the SPD, the SPD will govern.

The University reserves the right to modify, amend, or terminate these 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 guide is intended for distribution to active members of SEIU at the University of Rochester. If you are a University of Rochester faculty member, staff member, resident, fellow, postdoctoral associate, or postdoctoral fellow, please contact the Office of Total Rewards for a separate packet that details the benefits available for your job classification.

The University is officially the Plan Sponsor for all of the plans detailed in this guide. Each plan has a designated University Plan Administrator you may contact for more information. Please find the contact information below.

University of Rochester
60 Corporate Woods, Suite 310
PO Box 270453
Rochester, NY 14627-0453
Telephone (585) 275-2084

The University Plan Administrator for Flexible Spending Accounts (FSAs), Long-Term Disability Plans, Business Travel Insurance Plan, Legal Services Plan, Tuition Benefits, Long-Term Care, and Employee Assistance Program is:

Senior Vice President and Chief Human Resources Officer
University of Rochester (Employer ID No.16-0743209)
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

Any participant (employee) or beneficiary (dependent), or an authorized representative acting on behalf of a participant or beneficiary, may assert a claim for eligibility. For full details on the claims and appeals procedure, visit rochester.edu/totalrewards/legal/.

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CONTACT INFORMATION

ASK URHR

The Human Resources Department help center.

Email: ask-urhr@rochester.edu
Phone: (585) 275-8747
Hours: Monday – Friday, 8a.m.-5p.m.

OFFICE OF TOTAL REWARDS

Website: rochester.edu/totalrewards
Email: totalrewards@rochester.edu
Phone: (585) 275-2084
Address: 60 Corporate Woods, Suite 310, Rochester, NY 14627
Hours: Monday – Friday, 8a.m.-4:30p.m.

LEAVE ADMINISTRATION

Website: rochester.edu/human-resources/benefits/leave-disability
Email: HRLeaveAdministration@ur.rochester.edu
Phone: See website
Address: 910 Genesee Street, Suite 100, Rochester, NY 14627
Hours: Monday – Friday, 8a.m.-4:30p.m.

SCAN QR CODE FOR TOTAL REWARDS WEBSITE

ADDITIONAL CONTACTS

Lifetime Benefit Solutions	lifetimebenefitsolutions.com	1-866-634-6508
YOUR Benefits Extras (Vision, Legal, Identity Protection, Auto/Home)	YOURBenefitsExtras.com	1-888-935-9595
TIAA	TIAA.org/rochester	1-800-410-6497
Well-U	rochester.edu/well-u	(585) 273-5240
Tuition Benefit Program	rochester.edu/totalrewards/tuition	(585) 275-0476
Legacy	legacyltci.com	1-800-230-3398
Global Engagement	rochester.edu/global/	(585) 273-1820

ENROLLMENT TIMELINE

ENROLL WITHIN 30 DAYS OF HIRE/ELIGIBILITY

- Flexible Spending Accounts
- Long-Term Disability Plan
- MetLife Legal Plan
- VSP Vision Care Plan

ENROLL WITHIN 60 DAYS OF HIRE/ELIGIBILITY

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ENROLL ANYTIME

- 403(b) Retirement Program
- Well-U
- Dependent Children Tuition Benefits
- Allstate Identity Protection
- Home Ownership Incentive Program
- Long-Term Care Insurance
- Family Care Program
- Group Auto & Home Insurance

FLEXIBLE SPENDING ACCOUNTS

The University offers two spending account options to help you save on taxes when you have eligible health care, dental, and/or dependent care expenses. If you participate, you choose how much to contribute for the Plan Year, up to the funding maximum[1]. Each pay period your contributions are automatically deducted from your paycheck in equal amounts — before taxes — and deposited into your flexible spending account (FSA), managed by Lifetime Benefit Solutions. You can utilize your FSA Health Spending Card to pay for eligible out-of-pocket health care, pharmacy, dental, vision, and over-the-counter expenses [2]. Since you are using tax-free money to pay for your eligible expenses, you reduce your taxable income, save on taxes, and increase your take-home pay.

ELIGIBILITY

The University of Rochester offers regular full- and part-time staff who are members of SEIU the option to contribute to two types of FSAs:

- Health Care FSA
- Dependent Care FSA

What is a Dependent Care FSA?

The Dependent Care FSA helps you reduce taxes while covering dependent care expenses[2], allowing you and your spouse or domestic partner to work outside the home or attend school full-time. The Dependent Care FSA generally covers day care expenses for:

- Children under age 13 and
- A mentally or physically impaired spouse/domestic partner or a dependent who is incapable of caring for himself or herself (for example, an invalid parent) who lives with you at least eight hours a day.

ENROLLMENT

You can enroll in an FSA online using myURHR Workday (rochester.edu/erp/ur) within 30 days of your hire date. To enroll:

1. Log on to myURHR Workday using your Active Directory.
2. Follow the navigation: My Tasks > Change Benefits > Get Started > Enroll or Manage to make benefit elections.
3. Make your FSA elections.
4. You will have the option to view and/or print your Benefits Summary page.

FSA elections go into effect the 1st of the month following your date of hire, or on your date of hire if that occurs on the 1st of the month. When electing your Health Care and/or Dependent Care FSA contribution amount for 2025, keep in mind that you may only change this amount during the year if you experience a qualifying event. Additionally, electing to contribute to a Health Care FSA during the annual Open Enrollment period will allow you to rollover eligible Health Care FSA funds from the previous year. Please refer to the FSA page on our website for more information on FSA rollover policies.

If you do not enroll during your initial 30-day enrollment period, your FSA coverage will be defaulted to waived (no coverage). You will have another opportunity to enroll during the annual open enrollment period, generally occurring during the Fall. Outside of open enrollment, you can only enroll in or change your FSA contributions if you experience a qualifying event or a HIPAA Special enrollment period. A detailed list of qualifying events is provided in Appendix A of the Health Program Guide.

Complete details on the FSA options offered and rollover eligibility can be found on rochester.edu/totalrewards/health.
Individuals represented by collective bargaining agreements receive benefits in accordance with those agreements.

[1] 2025 funding maximums can be found on the Total Rewards website at rochester.edu/totalrewards/health.

[2] Consult IRS Publication 502 for information on whether an expense qualifies as an eligible medical, dental, or health-related expense for a Health Care FSA, and IRS Publication 503 for a complete list of Dependent Care FSA qualified expenses. Please note that for a Dependent Care FSA you will need to file your out-of-pocket expenses manually as the FSA Health Spending card cannot be utilized for Dependent Care FSA expenses.

LONG-TERM DISABILITY

The Long-Term Disability (LTD) Plan for members of SEIU Bargaining Units provides a monthly income benefit when an individual is totally disabled for more than six months. The benefit provided by the Plan is equal to 60% of your covered annual salary, less the sum of benefits from other sources, (e.g., Social Security, Workers' Compensation or Short-Term Disability Program payments) up to a maximum covered annual salary of $70,000. The amount of annual salary that qualifies as "covered annual salary" depends on whether you elect Limited LTD coverage or Full LTD coverage.

ELIGIBILITY

Eligibility for Long-Term Disability Insurance includes regular full- and part-time staff who are members of SEIU 1199 Upstate-SMH and SEIU Local 200 United-River Campus, upon completion of one year of service with the University, provided the individual is actively at work on the date of eligibility. The one-year service requirement is waived for individuals who apply for coverage within three months after leaving another employer-sponsored group long-term disability plan which guaranteed income benefits for at least five years during disability (you must complete the Prior Employer-Sponsored Group LTD Coverage Credit Form to receive this credit).

Individuals represented by collective bargaining agreements receive benefits in accordance with those agreements.

LIMITED LONG-TERM DISABILITY INSURANCE

Limited LTD Insurance provides income protection for 60% of your annual salary, up to a maximum covered annual salary of $36,000, when an individual is totally disabled for more than six months. For full-time staff, Limited LTD Insurance is paid for entirely by the University. Part-time staff who choose Limited coverage pay a premium for LTD Insurance for each $1,000 of covered annual salary, up to $36,000.

FULL LONG-TERM DISABILITY INSURANCE

In addition to the Limited LTD Insurance, staff members may elect Full LTD Insurance through payroll deduction. Full LTD Insurance provides income protection for 60% of annual salary, up to a maximum covered annual salary of $70,000, when an individual is totally disabled for more than six months. Part-time staff who choose Full coverage pay a premium for each $1,000 of covered annual salary, while full-time staff who choose Full coverage pay a premium for each $1,000 of covered annual salary above $36,000.

ENROLLMENT

Full-Time Staff Members

To make your election:

1. Log on to myURHR Workday (rochester.edu/erp/ur) using your Active Directory.
2. Follow the Navigation: My Tasks > Change Benefits > Get Started > Enroll or Manage to make benefit elections.
3. Elect Full or Limited Long-Term Disability Insurance.

If you do not choose Full LTD Insurance within 30 days of hire/eligibility and later wish to add this coverage, you must submit a statement of health for approval by the insurance company.

Part-Time Staff Members

To make your election:

1. Log on to myURHR Workday (rochester.edu/erp/ur) using your Active Directory.
2. Follow the Navigation: My Tasks > Change Benefits > Get Started > Enroll or Manage to make benefit elections.
3. Elect Full or Limited Long-Term Disability Insurance.

If you do not choose Limited or Full LTD insurance within 30 days of hire/eligibility and later wish to add this coverage, you must submit a statement of health for approval by the insurance company.

Failure to Enroll

If you do not enroll during your initial 30-day enrollment period, your long-term disability coverage will be defaulted to:

- Full-time staff members: Limited Long-Term Disability Insurance
- Part-time staff members: Waived (no coverage) for Long-Term Disability Insurance

Complete details on the University of Rochester's Long-Term Disability Plan can be found on rochester.edu/human-resources/benefits/leave-disability.

YOUR BENEFITS EXTRAS

SPECIALLY NEGOTIATED EMPLOYEE RATES ON

VISION I LEGAL I IDENTITY PROTECTION I AUTO & HOME INSURANCE

ELIGIBILITY

Eligibility for the VSP Vision Care Plan, MetLife Legal Plan, Allstate Identity Protection, and Auto/Home insurance includes regular full- and part-time staff who are members of SEIU.

Individuals represented by collective bargaining agreements receive benefits in accordance with those agreements.

ENROLLMENT

VSP Vision Care Plan and MetLife Legal Plan

Within 30 days of hire/eligibility, enroll in the VSP Vision Care Plan and/or MetLife Legal Plan online at YOURBenefitsExtras.com.

If you enroll by the 15th of the month, coverage for the VSP Vision Care Plan and/or MetLife Legal Plan will be effective on the 1st of the following month. If you enroll between the 16th-30th/31st, coverage will be effective on the 1st of the second following month.

Allstate Identity Protection and Group Auto & Home Insurance

Enroll online anytime at YOURBenefitsExtras.com.

Can I Enroll at Another Time?

You may enroll in Allstate Identity Protection and Group Auto & Home Insurance at any point throughout the year. If you do not enroll in VSP Vision Care and/or MetLife Legal Plan coverage during your initial 30-day eligibility period, you may enroll during the annual open enrollment period, generally occurring during the Fall.

Outside of open enrollment, there are no opportunities to enroll in MetLife Legal Plan coverage, and you may only enroll in VSP Vision Care coverage if you experience a qualifying event[1].

METLIFE LEGAL PLAN

The MetLife Legal Plan provides members with access to a national network of more than 18,000 pre-qualified attorneys. With the legal plan, you pay one price, $18.25/month, no matter how many times you use the plan for covered matters, as long as you use a plan attorney.

You and your eligible dependents[2] can receive legal advice and representation on a wide range of legal matters, including but not limited to: Court Appearances (traffic ticket offense, civil litigation defense, etc.), Document Review & Preparation (mortgages, affidavits, etc.), Family Matters (adoption, divorce, etc.), Financial Matters (tax audits, identity theft defense, etc.), Wills (living wills, powers of attorney, etc.), Real Estate Matters (eviction & tenant problems, zoning applications, etc.)

Additional details on the MetLife Legal Plan, including eligibility, covered services, and exclusions can be found in the MetLife Legal Plan SPD on the Total Rewards website (rochester.edu/totalrewards/notices/). Complete descriptions of the Plan are contained in the policy and/or Certificate of Coverage, which are available upon request from the Office of Total Rewards.

ALLSTATE IDENTITY PROTECTION

Allstate Identity Protection Pro+ Cyber provides comprehensive financial and identity monitoring to help you protect yourself against the impact of identity theft, including robust protection for both desktop and mobile devices. This includes antivirus, safe browsing, phishing protection, and tools for missing or stolen devices. See your personal data, manage it with rapid alerts, and help protect your identity. Monitor your financial transactions, social media, student loans, retirement accounts, and more.

Upon signing up, automatic pay deductions begin - $6.50 per month for single coverage or $12.50 per month for family coverage.

Additional details can be found at rochester.edu/totalrewards/yourbenefitsextras.

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. Visit YOURBenefitsExtras.com to request free quotes from participating insurance companies and to enroll.

[1] A full list of qualifying events can be found on the Total Rewards website at rochester.edu/totalrewards/change/.

[2] Eligible dependents under the MetLife Legal Plan include your current spouse, your eligible domestic partner, your children up through the end of the month in which they turn 26, your domestic partner's children up through the end of the month in which they turn 26, and your children who are handicapped prior to age 26 and are dependent on you for support.

VSP VISION CARE PLAN

The University offers eligible employees the option to enroll for voluntary vision benefits through VSP Vision Care. Eligible employees have two options through VSP Vision Care: UR Vision Basic and UR Vision Plus. The charts below contain more details.

UR Vision Basic Coverage with a VSP Doctor

Benefit	Description	Copay
Your Monthly Contribution	$4.07 Member only $8.12 Member + spouse or domestic partner $8.70 Member + child(ren) $13.89 Member + family	
WellVision Exam	• Focuses on your eyes and overall wellness • Routine retinal screening • Every calendar year	$35
Essential Medical Eye Care	• Retinal imaging for members with diabetes covered-in-full • Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more • Coordination with your medical coverage may apply • Ask your VSP network doctor for details • Available as needed	$20 per exam
Prescription Glasses		**$20**
Frames	• $120 Featured Frame Brands allowance • $100 frame allowance • 20% savings on the amount over your allowance • $55 Walmart/Sam's Club/Costco frame allowance • Every calendar year	Included in Perscrpition Glasses
Lenses	• Single vision, lined bifocal, and lined trifocal lenses • Impact-resistant lenses for deppendent children • Every calendar year	Included in Perscrpition Glasses
Lens Enhancements	• Standard progressive lenses • Premium progressive lenses • Custom progressive lenses • Average savings of 30% on other lens enhancements • Every calendar year	$0 $95-$105 $150-$175
Contacts (instead of glasses)	• $100 allowance for contacts; copay does not apply • Contact lens exam (fitting and evaluation) • Every calendar year	Up to $60

UR Vision Plus Coverage with a VSP Doctor

Benefit	Description	Copay
Your Monthly Contribution	$7.92 Member only $15.82 Member + spouse or domestic partner $16.94 Member + child(ren) $27.06 Member + family	
WellVision Exam	• Focuses on your eyes and overall wellness • Routine retinal screening • Every calendar year	$20
Essential Medical Eye Care	• Retinal imaging for members with diabetes covered-in-full • Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more • Coordination with your medical coverage may apply • Ask your VSP network doctor for details • Available as needed	$20 per exam
Prescription Glasses		**$20**
Frames	• $220 featured frame brands allowance • $200 frame allowance • 20% savings on the amount over your allowance • $110 Walmart/Sams Club/Costco frame allowance • Every calendar year	Included in Prescription Glasses
Lenses	• Single vision, lined bifocal, and lined trifocal lenses • Impact-resistant lenses for dependent children • Every calendar year	Included in Prescription Glasses
Lens Enhancements	• Standard progressive lenses • Premium progressive lenses • Custom progressive lenses • Average savings of 30% on other lens enhancements • Every calendar year	$0 $95-$105 $150-$175
Contacts (instead of glasses)	• $200 allowance for contacts; copay does not apply • Contact lens exam (fitting and evaluation) • Every calendar year	Up to $60

Visit vsp.com to see if your eye doctor falls within the VSP Network. Along with the savings listed in the table above, VSP Vision Care coverage can also help you save on the cost of laser vision correction. For details about coverage with out-of-network providers, call VSP at 1-800-877-7195. Full details of the VSP Vision Care Plan are described in the evidence of coverage which is available upon request from the Office of Total Rewards.

Complete details on the voluntary benefits offered through the University of Rochester, including VSP Vision Care, MetLife Legal, Allstate Identity Protection, and Group Auto and Home insurance, can be found on rochester.edu/totalrewards.

RETIREMENT
PROGRAM

403(b) PLAN

Few people enjoy a comfortable retirement by accident. It takes careful thought and planning, based on one's own situation. The University's Retirement Program can- through its 403(b) Plan- help you meet your retirement goals in two ways:

Your own Voluntary Contributions – You choose, within the limits set forth in the Internal Revenue Code, the amount you wish to contribute to the Retirement Program on a voluntary basis, and whether you wish to make your contributions on a pre-tax basis, Roth after-tax basis, or a combination of both.

The University's Direct Contributions – The University will make a Direct Contribution to the Retirement Program on your behalf each Plan Year (July 1-June 30) if you satisfy the eligibility requirements.

You decide how to invest your Voluntary Contributions and the University's Direct Contribution among a selection of professionally managed funds.

ELIGIBILITY

The two parts of the Retirement Program have separate eligibility requirements:

Voluntary Contributions

As an employee of the University, you may elect to make Voluntary Contributions upon hire date. However, students whose employment is incidental to their education at the University may not participate.

University's Direct Contribution

If you are a regular full- or part-time staff member, the University will make a Direct Contribution on your behalf after two years[1] of service.

Note: You are not eligible to receive the University's Direct Contribution if you are a departmental fellow, intern, participant in the in-house staffing program, postdoctoral fellow, postdoctoral research associate, postdoctoral teaching fellow, EDC associate, non- GFT clinical faculty, visiting faculty, adjunct/per session faculty, part-time assistant coach, leased employee, a worker whose primary work assignment is outside the United States and has an employer of record that is an entity other than the University of Rochester, or student whose employment is incidental to your education at the University.

SERVICE CREDIT WAIVER

Service completed at any higher education institution, teaching hospital, not-for-profit research foundation, or not-for-profit support organization for higher education institutions, as well as service as a member of the controlled group of the University, will count towards the two-year service requirement. To receive this service you may complete the retirement service credit form that is in the on-boarding tasks in myURHR Workday (rochester.edu/erp/ur). If you do not complete it during that process, you will need to type in the search bar "Create Request" and click the "Create Request" result. You will then be prompted for a Request Type, select "All", then select "UR 403b Service Credit Request Form" and click "OK". Complete form entirely and click "Submit".

[1] For eligibility purposes, a year of service means a 12-month period starting with the date you commence employment and any anniversary date thereof during which you complete 1,000 or more hours of service.

[2] If this form is received more than 90 days after your appointment to the University or your change to an eligible status, it will not be processed retroactively.

RECORDKEEPER

TIAA is the selected recordkeeper for the Retirement Program. The term "recordkeeper" refers to a financial company responsible for keeping the records and accounts of a retirement plan and its participants. The recordkeeper will administer the funds and provide account statements, integrated investment advice/education, and plan distributions for participants.

YOUR VOLUNTARY CONTRIBUTIONS

If you elect to make Voluntary Contributions, the contributions will automatically deduct from your paycheck based on the contribution amount that you choose. You may change or stop the percentage or dollar amount that you elect for your Voluntary Contributions anytime during the year. You can make Voluntary Contributions in one of the two ways listed below or a combination of both:

Pre-Tax 403(b)

- Contributions are deducted from your gross wages before income taxes and deductions are calculated.
- Reduces your taxable income by the amount of your Voluntary Contributions (meaning you pay less in income taxes). However, Voluntary Contributions are still subject to Social Security and Medicare taxes.
- Gives you a tax break now by lowering your current taxable income. You don't pay taxes on your contributions or any earnings until you take the money out, typically in retirement.

Roth After-Tax 403(b)

- Contributions are deducted from your paycheck after your income is taxed, which does not lower your current taxes.
- When you decide to take money out of your account, withdrawals of Roth after-tax contributions are generally tax-free since you have already paid taxes on the contributions. Additionally, you won't pay taxes on any earnings from your Roth after-tax contributions[1].

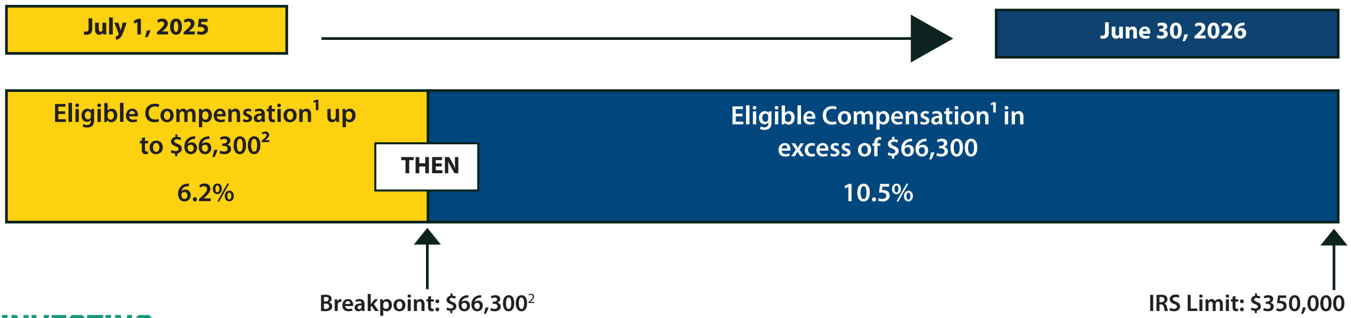
Contribution Limits

Your Voluntary Contributions to the Retirement Program may be made in any amount up to the IRS limits imposed by the Internal Revenue Code. In general, for calendar year 2025, your own Voluntary Contributions may not exceed $23,500. However, if you will be age 50 or older by the end of the year, your Voluntary Contribution limit can be increased by an additional $7,500 (for a total of $31,000). Starting January 1, 2025, active participants will be able to make additional catch-up contribution of $11,250 (for a total of $34,750) if you will attain age 60, 61, 62, or 63 in 2025.

[1] Earnings on your Roth after-tax Voluntary Contributions are not taxed as long as you withdraw the money when you're at least age 59 (or die or become disabled) and your withdrawal is made at least five years after making your first Roth after-tax contribution (the five-year period begins on the first day of the year in which you make the first contribution to your Roth after-tax account.)

THE UNIVERSITY'S DIRECT CONTRIBUTION

In addition to your own Voluntary Contributions, the University makes a Direct Contribution to the Retirement Program on your behalf after enrollment and meeting the two-year service requirement. Effective July 1, 2025 - June 30, 2026 the University's Direct Contribution is 6.2% of eligible received compensation, up to a breakpoint of $66,300, then 10.5% of eligible received compensation in excess of the breakpoint, up to the IRS compensation limit of $350,000.



INVESTING

The 403(b) Plan offers you three strategies to invest for retirement:

STRATEGY 1	STRATEGY 2	STRATEGY 3
One-Step Investing (Target Date Funds)	**Mix Your Own – Select Choice (Passively and actively managed funds and annuities)**	**Self-Directed Brokerage Account (SDBA)**
You can choose a target date fund offering a diversified retirement portfolio in a single fund. Target date funds offer a convenient way to have your retirement savings professionally managed, broadly diversified, and automatically rebalanced. With a target date fund, you only need to select the fund closest to the year of your expected retirement, and the fund's managers do the rest. Each target date fund consists of underlying mutual funds that invest in a broad range of stocks and bonds. Over time, the fund automatically readjusts the mix of investments to reduce the level of risk as you move through your career and into retirement. **Best for**: Investors who want to leave investment allocation decisions to professional fund managers.	You can create your portfolio by choosing options from the Retirement Program's core investments. These investment choices cover the major asset classes- equities, fixed income, real estate, guaranteed, and money market- providing building blocks for a diversified retirement portfolio. You also have access to "active" funds (managers select underlying investments with the goal of outperforming the general market and/or a market index) and "passive" funds (managers attempt to mirror the performance of a specific market index, such as the S&P 500 Index). Passive funds generally have lower operating costs than active funds due to less active trading. **Best for**: Investors who believe the funds on the new menu offer good long-term growth opportunities and want some ability to choose their own investments.	Available from TIAA Brokerage Services, the SDBA lets you invest up to 95% of your contributions in thousands of mutual funds from hundreds of fund families not available on the core menu. An SDBA can give you greater flexibility to diversify and manage your portfolio. **Best for**: Sophisticated investors who want to assume responsibility for selecting investments among a large range of choices and closely monitoring their portfolio.

[1] Eligible Compensation means gross wages, defined below. Eligible compensation shall not include any amount in excess of the limit imposed by Code Section 401(a)(17) as of the start of each Plan Year.
Gross wages means total remuneration reported in Box 1 of Form W-2 that is paid to an Eligible Employee for personal services actually rendered, plus the Eligible Employee's pretax elective deferrals under the University's Code Section 125, 403(b) and 457(b) plans, but excluding wellness incentives, tuition assistance, taxable relocation assistance, sign-on bonuses, long-term disability benefits, severance benefits, compensation earned through the New York State Health Care and Mental Hygiene Worker Bonus (HWB) Program and forms of extra remuneration not related to actual services.

[2] This breakpoint amount applies to the Plan Year commencing July 1, 2025, and may be changed in subsequent Plan Years.

Your Investment Menu

Your investment menu consists of a wide range of mutual funds from well-known financial providers. The choices give you the flexibility to create a retirement portfolio that's aligned with your investment preferences and goals. More information on these funds, including performance, can be found at TIAA.org/rochester under "Investment Options."

You may allocate the University's Direct Contribution and your own Voluntary Contributions among the same or different funds. You may also change your future allocations as often as you wish. Changing the investment of your existing accounts is subject to the terms of the investment fund which holds these accounts.

NEED HELP SELECTING YOUR INVESTMENTS?

You can receive personalized retirement plan investment advice at no additional cost to you. To schedule your advice session, call (800) 410-6497, Monday-Friday, 8 a.m. to 10 p.m. (ET) or schedule online at TIAA.org/schedulenow.

TIAA NEW HIRE PRESENTATION

Employees interested in learning more about the Retirement Program and the importance of saving for retirement should consider viewing the "Get a Head Start" presentation to gain a better understanding of:

- Voluntary Contributions and University Direct Contributions
- Investment options
- Planning services available from TIAA

Visit TIAA.org/URgetaheadstart to view the new hire presentation.

ENROLLMENT

Automatic enrollment[1] in pre-tax Voluntary Contributions at 3% begins 60 days after hire if you do not elect to contribute a different amount. Your salary deferral election will increase 1% annually on the anniversary of your hire date to maximum of 15%[2]. You may elect to change or stop Voluntary Contributions at any time by going to TIAA.org/rochester.

Enroll in a New Account:

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[3], and beneficiaries.

For information regarding contribution options, investment strategies, transferring and withdrawing money, taxes, payment options and more, visit TIAA.org/rochester.

Selecting Auto Save

Auto Save is an additional feature that is designed to make it easy and convenient to set aside additional money for retirement by automatically increasing your Voluntary Contributions on a set schedule. With this flexible feature, you decide the start date, increase amount, increase frequency, and ceiling amount.

MAKING CHANGES

You can make changes to your 403(b) account at any time throughout the year. Visit the TIAA website or call (800) 410-6497 to:

- Enroll
- Change your Voluntary Contribution amount
- Change your investment allocation
- Transfer funds
- Change your beneficiary designation

Complete details on the University of Rochester's Retirement Program can be found on rochester.edu/totalrewards/retirement.

[1] You will not be automatically enrolled in Voluntary Contributions if you are a time-as-reported employee, departmental fellow, intern, resident, fellow, postdoctoral fellow, postdoctoral research associate, postdoctoral teaching fellow, EDC associate, non-GFT clinical faculty, visiting faculty, adjunct/per session faculty, part-time assistant coach, in-house agency nurse, in-house operating room technician, leased employee, a worker whose primary work assignment is outside the United States and has an employer of record that is an entity other than the University of Rochester, or student whose employment is incidental to your education at the University.

[2] The annual salary deferral election increase will be applicable for employees eligible on or after July 1, 2020.

[3] If you fail to complete the enrollment or investment election process and, therefore, do not provide direction on how you want to have your contributions invested, then those contributions will be invested in a "default" fund. If you fail to provide any investment instructions for the University's Direct Contribution, such contributions will be invested in the age-appropriate target date fund based on your date of birth.

WELL-U

The University's employee wellness program, Well-U, offers no-cost resources to improve your health and wellness. Some wellness opportunities offered through Well-U include:

- Emotional and mental health resources
- Physical fitness development opportunities
- Food and nutrition support

ELIGIBILITY

Full-time and part-time staff who are members of SEIU are eligible for the following programs offered by Well-U:

- UR Medicine EAP
- Wellness Programs

Individuals represented by collective bargaining agreements receive benefits in accordance with those agreements.

This document provides only a summary of some of the features of these plans. Detailed Well-U information, including full eligibility details, can be found on the Total Rewards website (rochester.edu/well-u).

ENROLLMENT

You may enroll in Well-U programs at any point throughout the year. Enrollment details for the different Well-U programs can be found on rochester.edu/well-u.

WEEKLY WELLNESS NEWSLETTER

Sign up for the Weekly Wellness newsletter on rochester.edu/well-u to receive recipes, fitness and nutrition tips, program information, and more.

UR MEDICINE EAP

Free and confidential guidance and support, for employees and members of their household, to address a variety of personal and work-related challenges.

- Problems with a supervisor or coworker
- Depression
- Anxiety
- Grief and Bereavement
- Family, marriage, and other relationship issues
- Drug/alcohol dependency
- Financial stress
- Concerns about your child or adolescent
- Parent/child problems
- Stress-related illness
- Mediation needs
- Becoming a parent
- Illness or disability

Additional EAP Programs

- Supervisor Series
- Health Bites

WELLNESS PROGRAMS

Well-U provides University staff with a variety of programs and resources to improve your physical fitness, reduce stress, and encourage healthy eating. Some of these include:

- Free fitness and wellness platform
- Group Hiking Program
- Weekly meal subscriptions
- Stress-free Zones
- University-wide wellness challenges
- Departmental wellness challenges

Complete details on the University of Rochester's wellness program can be found on rochester.edu/well-u.

DEPENDENT CHILDREN TUITION BENEFITS

The University of Rochester offers dependent children tuition benefits in order to provide your eligible family members with the opportunity to pursue an affordable college education.

ELIGIBILITY

Full-Time Staff

Dependent children of regular full-time SEIU staff members are eligible for dependent children tuition waiver benefits upon the employee's completion of either the 5- or 10-year service requirement. The value of the tuition waiver is determined by which service requirement, 5 or 10 years of service, has been satisfied at the start of their dependent's undergraduate education at the University of Rochester.

Part-Time Staff

Dependent children of regular part-time SEIU staff members are eligible for dependent children tuition waiver benefits upon completion of 6 years of part-time service.

The dependent children tuition benefit must be used within ten years of the dependent child's high school graduation and is only available while the employee is actively employed in an eligible status.

Eastman Community Music School

Dependent children of regular full- or part-time SEIU staff members are eligible for a 25% discount at the Eastman Community Music School upon completion of the 1-year (for full-time staff) or 2-year (for part-time staff)service requirement.

Service Credit Form

Service requirements may be met by service completed at another college, university, UR-affiliated teaching hospital, or member of the controlled group[1] of the University that offered a tuition benefit plan for which the staff member was eligible. To receive credit for prior service, complete the Tuition Benefits Service Credit Form, available at rochester.edu/totalrewards/forms.

SERVICE REQUIREMENTS

5 Years of Full-Time Service

Upon the SEIU staff member's completion of 5 years of full-time service, dependent children are eligible for a tuition waiver equal to 50% of the stated full undergraduate tuition cost at the University of Rochester for up to 4 years of undergraduate study, not to exceed a total of 8 semesters.

10 Years of Full-Time Service

Upon the SEIU staff member's completion of 10 years of full-time service, dependent children who matriculate as first-time, first year freshman students are eligible for a tuition waiver equal to the difference between the stated full undergraduate tuition cost at the University of Rochester and the full undergraduate tuition for New York State residents for Baccalaureate Degree programs at SUNY colleges, for up to 4 years of undergraduate study, not to exceed a total of 8 semesters.

6 Years of Part-Time Service

Upon the SEIU staff member's completion of 6 years of part-time service, dependent children are eligible for a tuition waiver equal to 25% of the stated full undergraduate tuition cost at the University of Rochester for up to 4 years of undergraduate study, not to exceed a total of 8 semesters.

APPLYING FOR TUITION BENEFITS

1. **Confirm your eligibility**- If you are unsure of your eligibility, contact the Office of Total Rewards at (585) 275-0476 or via email at TuitionBenefits@UR.rochester.edu.

2. **Complete an application**- Log into myURHR Workday (rochester.edu/erp/ur) using your Active Directory, click on "Benefits and Pay" on the homepage under Apps, then click on "Dependent Child Tuition Waiver Application" under Suggested Links.

Complete details on the University of Rochester's tuition benefit program can be found on rochester.edu/totalrewards/tuition.

[1] Members of the controlled group of the University of Rochester include: Highland Hospital, Highlands at Pittsford, Laurelwood at the Highlands, 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.

HOME OWNERSHIP
INCENTIVE PROGRAM

To assist with the dream of home ownership, the University has teamed up with the City of Rochester and several banks/credit unions to offer eligible employees $20,000 toward the purchase of a primary residence anywhere within the City of Rochester. New homeowners may receive $10,000 from the University, $5,000 from the City, and $5,000 from a participating bank/credit union

ELIGIBILITY

Eligibility for the University Home Ownership Incentive Program includes regular full- and part-time staff who are members of SEIU. Eligibility begins on the date of hire.

ENROLLMENT

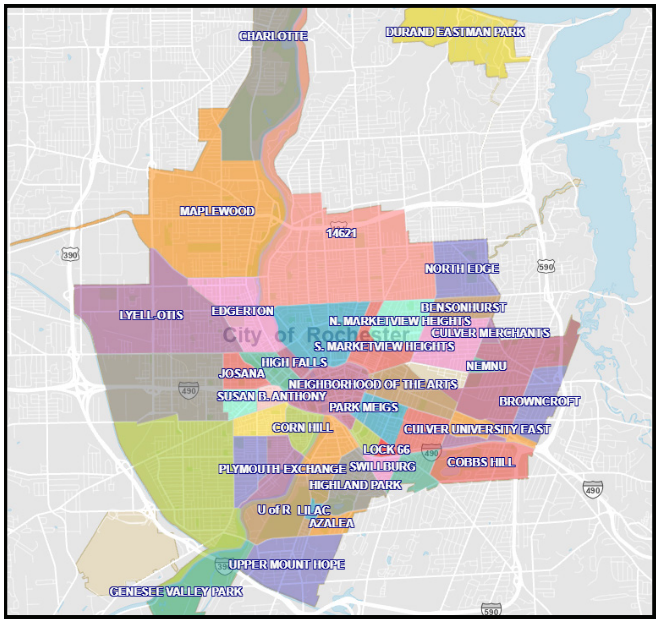
The approval process for Home Ownership benefits may take up to 4 months:

1. Apply online at rochester.edu/human-resources/benefits/programs-perks/home-ownership-incentive-program/application and the Office of Total Rewards will verify your employment eligibility.

2. Contact the City of Rochester for an application via email at homebuyer@cityofrochester.gov.

3. Discuss mortgage options with one of the participating banks/credit unions:
    - Advantage Federal Credit Union
    - Canandaigua National Bank & Trust
    - Genesee Regional Bank
    - KeyBank

CITY OF ROCHESTER MAP



Complete details on the Home Ownership Incentive Program available through the University of Rochester can be found on rochester.edu/totalrewards/housing.

LONG-TERM CARE INSURANCE

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 like bathing, dressing, transferring, and eating when it becomes too difficult to do it on their own. Long-term care insurance also covers rehabilitation, chronic illness, and cognitive impairment services.

Long-term care insurance, offered through Legacy Services - an independent agency, represents multiple carries with high financial ratings. Before enrolling, we recommend scheduling a one-on-one phone consultation with a Legacy representative to make sure that this service meets your needs.

ELIGIBILITY

All full- and part-time staff who are members of SEIU, along with their spouses/domestic partners, age 30-75, are eligible to apply for long-term care insurance, however, acceptance is not guaranteed. An application covering health history must be completed.

PREMIUMS

Premiums are based on the participant's age, health, marital status, and level of coverage selected.

ENROLLMENT

You may apply at any point throughout the year. To learn more or to enroll, contact Legacy Services at:

Phone: 1-800-230-3398

Email: service@legacyltci.com

For detailed information and to view the Legacy Services Long-Term Care Insurance Employee Seminar booklet, visit rochester.edu/totalrewards/ltc.

FAMILY CARE PROGRAM

In an effort to support you, the University offers a family care program to assist with a variety of care needs for employees and their families.

THE CHILDREN'S SCHOOL AT URMC

The University's on-site day care facility run by KinderCare Learning Centers is located across from the Medical Center on Castleman Road. University employees receive priority placement and a 10% tuition discount for children's programs from infant to pre-kindergarten. Call (585) 273-3677 for space availability, pricing, or to request a tour of the center.

CHILD CARE TUITION DISCOUNT

University employees save 10% on full-time, part-time and drop-in tuition for children ages 6 weeks to 12 years at KinderCare's 1,500+ child care centers or 450+ before- and after-school sites nationwide. Proof of employment at the University of Rochester is required. Find a KinderCare center near you by visiting kindercare.com/employee-benefits/university-of-rochester.

Complete details on the Family Care program available through the University of Rochester can be found on rochester.edu/totalrewards/family/.

BUSINESS TRAVEL INSURANCE PLAN

The Business Travel Insurance Plan provides all employees benefits in case of accidental death, dismemberment or paralysis at no cost to you. This includes coverage for faculty members on an approved professional sabbatical leave of absence. Coverage also includes emergency medical evacuation, repatriation, and travel-related assistance services for business trips that are more than 100 miles from your primary residence. Coverage applies while traveling on approved University business away from the principal place of employment for periods of 365 days or less. Employees on approved long-term assignment outside the U.S. are also included. Business travel does not include commutation. Covered persons may also include your spouse/domestic partner or dependent children while traveling with you in connection with approved University business travel or relocation travel.

You are automatically enrolled in the Business Travel Insurance Plan upon your appointment/hire date. Benefits provided under this plan are in addition to any other group benefit insurance provided by 1199 SEIU. Additional information on this Plan can be found within University of Rochester Policy 263.

TERMS TO KNOW

Active Full-Time: means, for SEIU staff members, a regular[1] weekly work schedule of at least 34 hours.

Active Part-Time: means, for SEIU staff members, a regular[1] weekly or monthly schedule which is less than that required for full-time status but not less than 8 hours per week.

Annual Salary: For an hourly paid staff member, annual salary is standard annual hours times the hourly rate of pay; for a salaried faculty or staff member, annual salary is 12 times the regular monthly salary or 24 times the regular semi-monthly salary. For faculty members under the School of Medicine and Dentistry Master Clinical Faculty Compensation Plan, annual salary means "targeted salary."

Children: means an employee's biological or legally adopted children, in addition to stepchildren and children who are placed with the employee by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction.

Dependent Child: An employee's son, stepson, daughter, stepdaughter, adopted child, child placed with the employee for adoption by an authorized placement agency, or eligible foster child placed with the employee by an authorized placement agency or by judgment, decree, or other order of a court, who the employee can claim as a dependent on his or her federal tax return under Code §152. Generally, a child of divorced or separated parents can be treated as a dependent of both parents provided that the child receives more than 50% of his or her support from either or both parents combined and the child has the same principle residence as is in the custody of either or both parents for more than one-half of the year (temporary absences to attend school do not affect the child's primary residence). It also includes a son, stepson, daughter, stepdaughter, adopted child, child placed with the individual for adoption by an authorized placement agency, or eligible foster child placed with the individual by an authorized placement agency or by judgment, decree, or other order of a court, of a domestic partner/same-sex spouse who the domestic partner/same-sex spouse can claim as a dependent on his or her federal tax return under Code §152.

Domestic Partner: means the same or opposite gender partner of an employee, who, together with the employee, satisfies all of the following criteria:

- Have an exclusive mutual commitment, similar to that of marriage;
- Are each other's sole domestic partner and intend to remain so indefinitely;
- Are not legally married to each other or to anyone else in a marriage recognized by state or federal law;
- Are not related by blood to a degree of closeness which would prohibit legal marriage in the state in which the partners legally reside;
- Are at least 18 years of age and are legally competent to contract;
- Are currently residing together and have resided together in a common household for at least six consecutive months and intend to reside together indefinitely;
- At least six months have elapsed since the Office of Total Rewards has received a Statement of Termination of Domestic Partnership from either partner; and
- Share joint responsibility for the partners' common welfare and financial obligations demonstrated by: (a) the existence of a domestic partner agreement (a qualifying domestic partnership agreement is a legally binding agreement between two individuals creating personal and financial interdependence, i.e., joint and several liability for each other's debts and expenses, responsibility for mutual care, etc.); and (b) at least two other items showing joint responsibility, such as joint bank accounts, joint deed, mortgage agreement or lease, joint credit account or other liability, joint ownership of a motor vehicle, designation of domestic partner as primary beneficiary for life insurance or retirement contract(s), designation of domestic partner as primary beneficiary of will, durable property or health care power of attorney, co-parenting agreement, or an adoption agreement.

[1] "Regular" means a period of appointment in hourly and professional, administrative, and supervisory positions 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.

Gross Wages: Total remuneration reported in Box 1 of Form W-2 that is paid to an Eligible Employee for personal services actually rendered, plus the Eligible Employee's pretax elective deferrals under the University's Code Section 125, 403(b) and 457(b) plans, but excluding wellness incentives, tuition assistance, taxable relocation assistance, sign-on bonuses, long-term disability benefits, severance benefits, compensation earned through the New York State Health Care and Mental Hygiene Worker Bonus (HWB) Program and forms of extra remuneration not related to actual services.

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.

In-Network: Doctors, hospitals, or other health care facilities that are affiliated with the TPA you have selected. When you use a doctor, hospital, or other health care facility that is in-network, your out-of-pocket costs are lower, because these providers have agreed to accept discounted rates in return for your use of their services and because the benefit coinsurance is higher.

Out-of-Network: Doctors, hospitals, or other health care facilities that are not affiliated with the TPA you have selected. When you use a doctor, hospital, or other health care facility that does not participate in the network, your out-of-pocket costs are higher, because these providers have not agreed to accept discounted rates and because the benefit coverage is generally lower.

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.

Spouse: means the employee's current spouse, if the marriage was valid in the state or country where it was performed.

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 509 or 517), Employee Assistance Program (Plan 515), Dental Plans (Plan 518), Long-Term Care Plan (Plan 519), Lifestyle Management Program (Plan 520), and Retirement Program (Plan 003)

LEGAL NOTICES

YOUR ERISA RIGHTS

As a participant in the University of Rochester's benefit plans, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all plan participants shall be entitled to:

1. Receive information about your plan and benefits

- Examine, without charge, at the Plan Administrator's office all documents governing the plan, including insurance contracts, collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the plan with the U.S. Department of Labor.
- Obtain copies of all documents governing the operation of the plan and other plan information upon written request to the Plan Administrator, including insurance contracts, copies of the latest annual report (Form 5500 Series) and an updated summary plan description. The Administrator may make a reasonable charge for the copies.
- Receive a summary of the plan's annual financial report. The Plan Administrator is required by law to furnish you with a summary of the plan's financial report.
- Obtain a statement telling whether you have a right to receive a pension at normal retirement age and if so, what your benefits would be at normal retirement age if you stop working under the Retirement Program now. If you do not have the right to a pension, the statement will tell you how many more years you have to work to get a right to a pension. This statement must be requested in writing and is not required to be given more than once a year. The Retirement Program must provide the statement free of charge.
- Reduction or elimination of exclusionary periods of coverage for preexisting conditions under your group health plan, if you have creditable coverage from another plan. You should be provided a certificate of creditable coverage, free of charge, from your group health plan or health insurance issuer when you lose coverage under the plan, when you become entitled to elect COBRA continuation coverage, when your COBRA continuation coverage ceases, if you request it before losing coverage, or if you request it up to 24 months after losing coverage. Without evidence of creditable coverage, you may be subject to preexisting condition exclusion for 12 months (18 months for late enrollees) after your enrollment date in your coverage.

2. Prudent Action by Plan Fiduciaries

In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for the operation of the plan. The people who operate your plan, called "fiduciaries" of the plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a welfare benefit or exercising your rights under ERISA.

3. Enforce Your Rights

If your claim for a benefit is denied in whole or in part you must receive a written explanation of the reason for the denial. You have the right to have the plan review and reconsider your claim.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request materials from the plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the plan administrator to provide the materials and pay you up to $110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or federal court. If it should happen that plan fiduciaries misuse the plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

4. Assistance with Your Questions

If you have any questions about a plan, you should contact the Office of Total Rewards or the University Plan Administrator. If you have any questions about this statement or about your rights under ERISA, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

Although this statement emphasizes your right to bring a lawsuit or to seek Labor Department assistance, it is highly unlikely that disputes will require such action. However, if a situation occurs that simply is not covered by a plan, the claims review procedure should be able to meet the needs of any employee. In extreme cases, if legal action seems necessary, the University Plan Administrator has been designated as the agent for service of legal process.

IMPORTANT NOTICE REGARDING THE WELL-U WELLNESS PROGRAM

The medical components of the Well-U program (which include the Personal Health Assessment which consists of the online health survey 1, the online health survey 2, and a biometric screening, lifestyle management program, condition management coaching, and Behavioral Health Partners) are a grouping of voluntary wellness programs available to all employees enrolled in the University of Rochester's Health Care Plan. Other components of Well-U, such as UR Medicine EAP and Wellness Programs, are available to all University employees regardless of Health Care Plan enrollment.

The Well-U program also offers financial rewards for employees, spouses, and domestic partners enrolled in a University Health Care Plan who participate in voluntary health management programs, as described below.

The Well-U program is administered in compliance with federal laws—including the Americans with Disabilities Act (ADA), the Genetic Information Nondiscrimination Act (GINA), the Health Insurance Portability and Accountability Act (HIPAA), and the Affordable Care Act (ACA), among others—which permit employers to sponsor wellness programs that seek to improve employee health or prevent disease. This notice is intended to comply with requirements of those laws and to explain your legal rights and how your health information will be protected.

Program Components and Financial Rewards

The Well-U Personal Health Assessment (PHA) program includes the online health survey 1, the online health survey 2, and a biometric screening program. The PHA's online health survey 1 asks a series of questions about your household and demographic information, health-related activities and behaviors, personal satisfaction and stress, physical activity levels, nutritional habits, sleep habits, and health goals. The PHA's online health survey 2 includes a series of questions about whether you have had certain medical conditions, including but not limited to cancer, diabetes, high cholesterol, heart disease, high blood pressure, pulmonary disease, depression or anxiety, low back pain, allergies, stroke, osteoarthritis, irritable bowel syndrome, inflammatory bowel syndrome, or menopause. The PHA program also offers on-site biometric screenings, which will include your height, weight, body mass index (BMI), abdominal girth, heart rate, and blood pressure as well as cholesterol and glucose levels (which requires a finger prick to obtain a small sample of blood).

The information from your online health survey 2 and the results from your biometric screening will be used to provide you with information to help you understand your current health and potential risks and may also be used to offer you services through other components of the Well-U program, such as lifestyle management, condition management coaching, or Behavioral Health Partners. You also are encouraged to share your results or concerns with your own doctor. The results of your biometric screenings will be entered into your electronic health record, where they can be accessed by your personal physician for treatment purposes (if your physician participates in the University's network).

Enrolled employees, spouses, and domestic partners who complete the completely voluntary online health survey 1 will receive a taxable cash incentive of $125. Participants are not required to complete the online health survey 2 or participate in the biometric screenings. No financial incentive will be paid for completing the online health survey 2 or participating in the biometric screening. Enrolled children are not eligible to participate in the PHA's online health survey 1 or the online health survey 2 nor the biometric screening, nor are they eligible for the cash incentive.

Additional cash incentives of up to $200 may be available for enrolled employees, spouses, and domestic partners who participate in certain health management activities. Employees, spouses, and domestic partners may each earn $100 for completion of a lifestyle management program and an additional $100 for completion of a condition management coaching program.

Lifestyle management program options include individual programs for cholesterol management, nutrition, physical activity, or tobacco cessation and group programs for weight loss, stress reduction, mindfulness-based stress reduction, physical activity, and healthy lifestyles.

The condition management coaching program helps employees manage certain chronic health conditions, including but not limited to asthma, atrial fibrillation, congestive heart failure, chronic obstructive pulmonary disorder, coronary artery disease, depression coaching and self-management, diabetes, high blood pressure, high cholesterol, low back pain, stroke, weight loss, osteoarthritis, irritable bowel syndrome, inflammatory bowel syndrome, and menopause.

There are no direct cash incentives for seeing a Behavioral Health Partners (BHP) provider (for treatment of stress, anxiety, or depression), but employee cost sharing is generally waived for BHP providers as part of the health plan design (except that employees enrolled in the HSA-Eligible Plan must first satisfy the plan deductible). If you are unable to participate in any of the activities required to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard by contacting the University Office of Total Rewards at (585) 275-2084. Recommendations of your personal physician will also be accommodated.

The Well-U program includes periodic events or wellness challenges through which you could receive non-cash prizes or awards. Under IRS guidelines, the value of some of these prizes or awards is treated as taxable wages for reporting and withholding purposes.

Protections from Disclosure of Medical Information

The information you share in the Well-U program is kept confidential and is protected by several laws, including HIPAA and the Americans with Disabilities Act, as well as the University's internal policies.

Although the Well-U program and the University may use aggregate information it collects to design a program based on identified health risks in the workplace, the Well-U program will never disclose any of your personal information either publicly or to the parts of the University considered to be your employer (except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program or as expressly permitted by law). Medical information that personally identifies you that is provided in connection with the Well-U program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

The information you share in the Well-U program will be used only to promote your health and may be forwarded to your personal physician or to other University health plans for purposes of treatment, payment, and health care operations. Specifically, the University of Rochester Health Care Plan (including the lifestyle management program, the condition management coaching program, Behavioral Health Partners, and Accountable Health Partners) and UR Medicine EAP are part of an Organized Health Care Arrangement, which means that protected health information can be shared among those plan components for purposes of treatment, payment, and health care operations without the need for your consent or authorization to use or disclose your health information to carry out these functions.

Only University employees and vendors responsible for administering or providing treatment services under the Health Care Plan and UR Medicine EAP, such as employees who work in the Office of Total Rewards, the School of Nursing, Center for Community Health and Prevention, Behavioral Health Partners, or Accountable Health Partners, have access to the Well-U program protected health information. This includes individuals with medical training such as physicians, internists, lipidologists, psychiatrists, clinical psychologists, nurse practitioners, registered nurses, social workers, registered dietitians, exercise specialists/physiologists, tobacco cessation counselors, and certified wellness coaches.

All medical information obtained through the Well-U program will be maintained separate from your personnel records. Information that is stored electronically will be secured when at rest and encrypted when in transit, and no information you provide as part of the Well-U program will be used in making any employment decision. All individuals handling protected health information are trained in HIPAA privacy and security rules and subject to disciplinary action (up to and including termination of employment) if they inappropriately use or disclose your protected health information. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you within the timeframes required by law and our HIPAA policies.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the Well-U program and your medical treatment, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the Well-U program will abide by the same confidentiality requirements.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice or about protections against discrimination and retaliation, please contact the University Office of Total Rewards at (585) 275-2084.

The University reserves the right to amend or terminate Well-U programs at any time. Additional information on the programs may be found at rochester.edu/well-u and the Summary Plan Description for the University of Rochester Welfare Benefits.

NOTICE OF NONDISCRIMINATION AND AVAILABILITY OF LANGUAGE ASSISTANCE SERVICES

Discrimination is against the law.

The University of Rochester Health Plans comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin (including limited English proficiency and primary language), age, disability, or sex (consistent with the scope of sex discrimination described at 45 CFR § 92.101(a)(2)). The University of Rochester Health Plans do not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

The University of Rochester Health Plans:

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
    - Qualified sign language interpreters
    - Written information in other formats (large print, audio, accessible electronic formats, other formats).
- Provide free language services to people whose primary language is not English, which may include:
    - Qualified interpreters
    - Information written in other languages

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact Interpreter Services at (585) 275-4778.

If you believe that the University of Rochester Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can obtain a copy of the grievance procedure with: Office of Total Rewards, 60 Corporate Woods, Suite 310, PO Box 270453, Rochester, NY 14627, phone: (585)275-2084, fax: (585)272-0227, email: totalrewards@rochester.edu. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Office of Total Rewards is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 2020. 1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index

Notice of Availability of Language Assistance Services and Auxiliary Aids and Services (§ 92.11)

ATTENTION: If you speak English, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-585-275-4778 (email: Interpreter_Services@URMC.Rochester.edu) or speak to your provider.”

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También se encuentran disponibles de forma gratuita ayudas y servicios auxiliares adecuados para proporcionar información en formatos accesibles. Llame al 1-585-275-4778 (correo electrónico: Interpreter_services@urmc.rochester.edu) o hable con su proveedor.

注意：如果您說[中文]，我們可以為您提供免費語言協助服務。也可以免費提供適當的輔助工具與服務，以無障礙格式提供資訊。請致電 1-585-275-4778（電子郵件：Interpreter_Services@URMC.Rochester.edu）或與您的提供者討論。」

ВНИМАНИЕ: Если вы говорите по-русски, вам доступны бесплатные услуги языковой помощи. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 1-585-275-4778 (электронная почта: Interpreter_Services@URMC.Rochester.edu) или поговорите со своим поставщиком медицинских услуг.

ATANSYON: Si w pale kreyòl ayisyen, sèvis asistans lang gratis disponib pou ou. Èd ak sèvis oksilyè apwopriye pou bay enfòmasyon nan fòma aksesib yo disponib tou gratis. Rele 1-585-275-4778 (imel: Interpreter_Services@URMC.Rochester.edu) oswa pale ak founisè w la.

주의: [한국어]를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 1-585-275-4778(이메일: Interpreter_Services@URMC.Rochester.edu) 번으로 전화하거나 서비스 제공업체에 문의하십시오."

ATTENZIONE: Se parli italiano sono a tua disposizione servizi gratuiti di assistenza linguistica. Sono inoltre disponibili gratuitamente ausili e servizi adeguati per fornire informazioni in formati accessibili. Chiama il numero 1-585-275-4778 (e-mail: Interpreter_Services@URMC.Rochester.edu) o parla con il tuo fornitore.

נאטיץ :אויב איר רעדט יידיש, זענען די שפראך הילף סערוויסעס פאר דיר פריי פריי. צונעמען אַידס און באַדינונגס פֿאַר פראַוויידינג אינפֿאָרמאַציע אין אָדער (Interpreter_Services@URMC.Rochester.edu :בריוו -E) צוטריטלעך פֿאָרמאַטירונגען זענען אויך בנימצא פריי. רופן 1-585-275-4778 רעדן צו דיין שפּיַזער.

মনোযোগ দিন: যদি আপনি বাংলা বলেন তাহলে আপনার জন্য বিনামূল্যে ভাষা সহায়তা পরিষেবাদি উপলব্ধ রয়েছে। অ্যাক্সেসযোগ্য ফরম্যাটে তথ্য প্রদানের জন্য উপযুক্ত সহায়ক সহযোগিতা এবং পরিষেবাদিও বিনামূল্যে উপলব্ধ রয়েছে। 1-585-275-4778 (ইমেল: Interpreter_Services@URMC.Rochester.edu) নম্বরে কল করুন অথবা আপনার প্রদানকারীর সাথে কথা বলুন।”

UWAGA: Jeśli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Odpowiednie pomoce pomocnicze i usługi umożliwiające dostarczanie informacji w przystępnych formatach są również dostępne bezpłatnie. Zadzwoń pod numer 1-585-275-4778 (e-mail: Interpreter_Services@URMC.Rochester.edu) lub porozmawiaj ze swoim dostawcą.

تنبيه :إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية المجانية متاحة لك .تتوفر أيضًا المساعدات والخدمات المساعدة المناسبة لتوفير المعلومات بتنسيقات يسهل الوصول إليها مجانًا .اتصل بالرقم 1-585-275-4778 (البريد الإلكتروني: Interpreter_Services@URMC.Rochester.edu) أو تحدث إلى مزود الخدمة الخاص بك.

ATTENTION : Si vous parlez français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1-585-275-4778 (e-mail : Interpreter_Services@URMC.Rochester.edu) ou parlez à votre fournisseur.

نوٹ :اگر آپ اردو بولتے ہیں تو آپ کے لیے مفت لینگویج سپورٹ سروسز دستیاب ہیں۔ قابل رسائی فارمیٹس میں معلومات فراہم کرنے کے لیے مناسب معاون امداد اور خدمات بھی مفت دستیاب ہیں۔ 1-585-275-4778 (ای میل: Interpreter_Services@URMC.Rochester.edu) پر کال کریں یا اپنے فراہم کنندہ سے بات کریں۔

PAUNAWA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyo sa tulong sa wika. Ang naaangkop na mga pantulong na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format ay makukuha rin nang walang bayad. Tumawag sa 1-585-275-4778 (email: Interpreter_Services@URMC.Rochester.edu) o makipag-usap sa iyong provider.

ΠΡΟΣΟΧΗ: Εάν μιλάτε ελληνικά, διατίθενται δωρεάν υπηρεσίες γλωσσικής βοήθειας. Τα κατάλληλα βοηθητικά βοηθήματα και υπηρεσίες για την παροχή πληροφοριών σε προσβάσιμες μορφές διατίθενται επίσης δωρεάν. Καλέστε το 1-585-275-4778 (email: Interpreter_Services@URMC.Rochester.edu) ή μιλήστε με τον παροχέα σας.

KUJDES: Nëse flisni shqip, ofrohen shërbime falas të asistencës gjuhësore. Ndihmat dhe shërbimet e duhura ndihmëse për të ofruar informacion në formate të aksesueshme janë gjithashtu në dispozicion pa pagesë. Telefononi 1-585-275-4778 (email: Interpreter_Services@URMC.Rochester.edu) ose flisni me ofruesin tuaj.

注意: 日本語を話せる場合は、無料の言語支援サービスをご利用いただけます。 アクセシブルな形式で情報を提供するための適切な補助援助やサービスも無料で利用できます。 1-585-275-4778 (電子メール: Interpreter_Services@URMC.Rochester.edu) に電話するか、プロバイダーにお問い合わせください。

ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएँ उपलब्ध हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक सहायता और सेवाएँ भी निःशुल्क उपलब्ध हैं। 1-585-275-4778 पर कॉल करें (ईमेल: Interpreter_Services@URMC.Rochester.edu) या अपने प्रदाता से बात करें।

UNIVERSITY OF ROCHESTER WELFARE BENEFITS PLAN SUMMARY PLAN DESCRIPTION

The link to the Summary Plan Description for the University of Rochester Welfare Benefits Plan (the "Plan") is provided below. The Summary Plan Description contains important information about your benefits under the Plan, and is available at: rochester.edu/totalrewards/legal/. The Summary Plan Description is comprised of the following documents:

Wrap Summary Plan Description for the University of Rochester Welfare Benefits Plan

- Notice of Privacy Practices
- Notice of Nondiscrimination
- CHIPRA Notice
- Creditable Coverage Notice
- Annual Open Enrollment Special Notices
- COBRA Notice
- Exchange Notice
- Special Extended Health Coverage for Certain Adult Children through Age 29 Notice
- Insurance Policies/Certificates of Coverage/Benefits Booklets/Enrollment Materials for the following component plans:
    - LTD Plan for faculty and staff of the University of Rochester (Plan 504)
    - Group Life Insurance Plan for faculty and staff of the University of Rochester (Plan 505)
    - Travel Accident Insurance Plan for faculty and staff of the University of Rochester (Plan 506)
    - LTD Plan for staff of University of Rochester who are Members of 1199 Upstate SEIU (Plan 512)
    - Severance Pay Plan for staff of the University of Rochester (Plan 514)
    - Employee Assistance Plan for faculty and staff of the University of Rochester (Plan 515)
    - Health Care Plans for faculty and staff of the University of Rochester (includes Vision benefits) (Plan 517)
    - Dental Plans for faculty and staff of the University of Rochester (Plan 518)
    - Long-Term Care Plan for faculty and staff of the University of Rochester (Plan 519)
    - Long-Term Disability Plan for Residents of the University of Rochester (Plan 521)
    - Legal Services Plan of the University of Rochester (Plan 522)
    - University of Rochester Retiree Health Reimbursement Arrangement (Plan 523)

If you've already elected to receive documents related to your Plan benefits electronically ("eDelivery"), please consider this communication a reminder of where the Summary Plan Description is located. You will receive a copy of the Summary Plan Description electronically in the future.

If you have not elected eDelivery, you may follow the following navigation to do so. Log on to myURHR Workday (rochester.edu/erp/ur), go to your profile by clicking on your icon in the top right corner, click 'View Profile,' click 'Actions', scroll down and click on 'Additional Data', select 'Edit Effective-Dated Custom Object', type the current date and select OK. You will receive a pop-up where you will need to click 'Edit Additional Data'. Select 'I Consent', select the date, then click 'Submit'.

If you have any questions, please contact the Office of Total Rewards at (585) 275-2084 or email totalrewards@rochester.edu.

The following policies and notices are available on the Total Rewards website (rochester.edu/totalrewards/notices/):

We encourage you, your spouse/domestic partner, and dependents to access the notices online and review them before enrolling. You have the right to request a paper copy of any notice by contacting the Plan Administrator.

- Premium Assistance under Medicaid and the Children's Health Insurance Program (CHIP)
- Notice of Privacy Practices
- Creditable Coverage
- COBRA
- University of Rochester Claims and Appeals Procedure for Non-Pension Benefits

ASK URHR

The Human Resources Department created a help center to assist University of Rochester employees with HR questions, including the use of myURHR.

Email: ask-urhr@rochester.edu
Phone: (585) 275-8747
Hours: Monday – Friday, 8a.m.-5p.m.

OFFICE OF TOTAL REWARDS

Website: rochester.edu/totalrewards
Email: totalrewards@rochester.edu
Phone: (585) 275-2084
Address: 60 Corporate Woods, Suite 310, Rochester, NY 14627
Hours: Monday – Friday, 8a.m.-4:30p.m.

LEAVE ADMINISTRATION

Website: rochester.edu/human-resources/benefits/leave-disability
Email: HRLeaveAdministration@ur.rochester.edu
Phone: See website
Address: 910 Genesee Street, Suite 100, Rochester, NY 14627
Hours: Monday – Friday, 8a.m.-4:30p.m.

UNIVERSITY *of* ROCHESTER