

# Faculty Benefits Summary

08/24

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

(Including visiting faculty & departmental fellows)

## HEALTH CARE

The University of Rochester offers two Health Care Plan options:

- YOUR PPO Plan
- YOUR HSA-Eligible Plan

Coverage options include employee only, employee and children, employee and spouse/domestic partner, or family. Your Plan is administered by Excellus BlueCross BlueShield (BCBS). Health care coverage will be effective on the 1st day of the month following your date of hire, or on your date of hire if that occurs on the 1st of the month.

Find additional information at [rochester.edu/totalrewards/health](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-Eligible Plan and contribute to an HSA)
- 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.

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

*If you enroll by the 15th of the month, coverage will be effective 1st of the following month. If you enroll on the 16th-30th/31st, coverage will be effective 1st of the second following month.*

Enroll within 30 days of hire/eligibility

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of hire/eligibility

## LONG-TERM DISABILITY PLAN

Provides a monthly income benefit at 60% of your covered salary when you become totally disabled for more than six months. Coverage options include:

- Limited Long-Term Disability Insurance
- Full Long-Term Disability Insurance

Selected coverage begins after 1 year of service with the University.

*If you wish to enroll or increase Long-Term Disability Insurance after your initial 30-day enrollment period, you must submit a statement of health for approval by the insurance carrier.*

## CHILD CARE SUBSIDY

Help for eligible employees with dependent care expenses by granting awards of up to \$3,600/year per household.

### ENROLLMENT DETAILS

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

Find additional information and apply for the Child Care Subsidy online at <http://rochester.edu/totalrewards/family>

Enroll within 60 days  
of hire/eligibility

## 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 faculty<sup>1</sup> 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

Faculty<sup>1</sup> become eligible for University Contributions after 2 years of service. The University Direct Contribution is 6.2% of your eligible compensation, up to the breakpoint of \$65,000, then 10.5% of eligible compensation in excess of the breakpoint, up to the IRS limit (\$345,000).

Find additional information at [rochester.edu/totalrewards/retirement](http://rochester.edu/totalrewards/retirement).

### ENROLLMENT DETAILS

1. Go to [TIAA.org/rochester](http://TIAA.org/rochester) and click “Enroll or Update”
2. Click “Register now.”
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](http://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.*

Enroll within 90 days  
of hire/eligibility

## LIFE INSURANCE

### University-Paid Basic Term Life Insurance<sup>2</sup>

Covers 50% of your annual salary<sup>3</sup>

### Group Universal Life (GUL) Insurance<sup>2</sup>

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](http://rochester.edu/totalrewards/life).

### 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](http://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](http://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.

<sup>1</sup> Not including visiting faculty and departmental fellows

<sup>2</sup> Visiting faculty members are not eligible

<sup>3</sup> Subject to minimums/maximums

## TUITION BENEFITS

### Employee Tuition Waiver for Courses at the University of Rochester:

Receive a 80-95% waiver on tuition costs.

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

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

### Employee Tuition Reimbursement for Courses at Other Universities:

Full-time faculty members receive a 70% reimbursement on tuition costs for up to 2 credit-bearing courses per semester/quarter upon completion of 1 year of full-time service. Part-time faculty are not eligible for tuition reimbursement benefits.

### Dependent Children Tuition Benefits:

Dependent children of University of Rochester faculty members may receive a partial tuition waiver to use for up to four years of undergraduate study at the University of Rochester.

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

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

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

## HOME OWNERSHIP INCENTIVE PROGRAM

Receive \$20,000 toward the first-time home purchase of a primary residence anywhere within the City of Rochester with a closing date of August 1, 2024 or later. New homeowners may receive \$10,000 from the University, \$5,000 from the City, and \$5,000 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 faculty members with programs such as:

- Personal Health Assessment (including a biometric screening)
- Lifestyle management programs
- Condition management coaching
- Emotional & mental health resources
- Physical fitness development opportunities
- Food & nutrition support

Some plans require enrollment in the University-sponsored health care plan to participate.

## UR MEDICINE EAP

Professional & confidential guidance provided at no cost for employees and members of their households. 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. Apply online at [rochester.edu/human-resources/hoip/application](https://rochester.edu/human-resources/hoip/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](mailto:homebuyer@cityofrochester.gov).
3. Discuss mortgage options with one of the participating banks/credit unions.

## ENROLLMENT AND ELIGIBILITY 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
- Subsidized Backup Care by Care.com - For children and adults when there is a temporary disruption in normal care arrangements
- The Children's School at URM - Priority placement and 10% discount
- Child Care Tuition Discount - 10% discount at any KinderCare location

### 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: 1-800-230-3398  
Email: [custsvc@4groupltd.com](mailto:custsvc@4groupltd.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/totalrewards/health](http://rochester.edu/totalrewards/health) and should be printed and carried with participants.

### ENROLLMENT DETAILS

Employees are automatically  
enrolled upon hire.

## ALLSTATE IDENTITY PROTECTION

Allstate Identity Protection Pro Plus is comprehensive financial and identity monitoring to help protect you against the impact of identity theft. See your personal data, manage it with rapid alerts, and monitor your financial transactions, social media, student loans, retirement accounts and more. Enroll online at [YOURBenefitExtras.com](http://YOURBenefitExtras.com).

## 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.

### SHORT-TERM DISABILITY

Regular full- and part-time faculty:

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

### LONG-TERM DISABILITY (LTD) PLAN

Regular full- and part-time faculty are eligible for Long-Term Disability Insurance upon completion of one year of service with the University. LTD Plan options include:

- Limited LTD
- Full LTD

### HOLIDAYS & VACATION

Per terms of faculty appointment.

Additional information about leave, disability, and vacation can be found on [rochester.edu/human-resources/benefits/leave-disability/](http://rochester.edu/human-resources/benefits/leave-disability/).

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).