

# Resident & Fellow Benefits Summary

Regular Full-Time and Part-Time Residents & Fellows - University of Rochester

## HEALTH CARE

The University of Rochester offers two Health Care Plan options:

- YOUR PPO Plan
- YOUR HSA-Eligible Plan

Coverage options include employee only, employee and children, employee and spouse/domestic partner, or family. Your Plan is administered by Excellus BlueCross BlueShield (BCBS). Health care coverage will be effective on the date of hire or appointment.

Find additional information at [rochester.edu/totalrewards/health](http://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](http://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](http://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 date of hire or appointment. Find additional information at [rochester.edu/totalrewards/dental](http://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](http://YOURBenefitsExtras.com).

## CHILD CARE SUBSIDY

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

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

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

1. Log on to HRMS ([rochester.edu/people](http://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.

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

## ENROLLMENT DETAILS (MetLife Legal Plan & VSP Vision Care)

Enroll online at [www.YOURBenefitsExtras.com](http://www.YOURBenefitsExtras.com)

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

## LIFE INSURANCE

### University-Paid Basic Term Life Insurance

Covers 150% of your annual salary<sup>1</sup>

### Group Universal Life (GUL) Insurance

Elect coverage from 1-8 times your annual salary. Those that enroll in GUL insurance also have the option to enroll in accidental death and dismemberment (AD&D) coverage, group term life insurance for a spouse/domestic partner, and group term life insurance for dependent children.

*Note: Proof of good health may be required for elections and increases.*

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

## RETIREMENT PROGRAM

### Voluntary Contributions

Begin making Voluntary Contributions to the Retirement Program at any time.

### University Contributions

Residents and Fellows are eligible for University Contributions<sup>2</sup> after 2 years of service in which they work a minimum of 1,000 hours per Plan Year. 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).

## WELL-U

The University's wellness program, Well-U, provides staff members with programs such as:

- Personal Health Assessment
- Lifestyle management programs
- Condition management coaching
- Emotional & mental health resources
- Physical fitness development opportunities
- Food & nutrition support

Some programs 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 household. 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](http://urmc.rochester.edu/eap).

## 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).

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

<sup>2</sup> Refer to the Retirement Program's eligibility & enrollment page of the Total Reward's website for detailed eligibility information.

## 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.

## 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.

## ENROLLMENT AND ELIGIBILITY DETAILS (Well-U & UR Medicine EAP)

Visit [rochester.edu/well-u](http://rochester.edu/well-u)

### TUITION BENEFITS

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

Full-time Strong Memorial Hospital residents and fellows are eligible upon appointment for a 95% tuition waiver for up to 2 credit-bearing courses per semester/mini-semester at the University of Rochester.

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

### 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).

### 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 URMC - Priority placement and 10% discount
- Child Care Tuition Discount - 10% discount at any KinderCare location

### 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

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** - Employee Tuition Waiver Applications are available on HRMS ([rochester.edu/people](http://rochester.edu/people)) by following the path Self Service > Benefits > Tuition > Apply Employee Tuition Waiver.

#### ENROLLMENT DETAILS

1. Apply online at [rochester.edu/human-resources/hoip/application](http://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 DETAILS

Enroll online at [YOURBenefitsExtras.com](http://YOURBenefitsExtras.com)

#### ENROLLMENT DETAILS

Visit [rochester.edu/totalrewards/family/](http://rochester.edu/totalrewards/family/)

#### ENROLLMENT DETAILS

To learn more or to enroll, contact Legacy Services at:  
Phone: 1-800-230-3398  
Email: [custsvc@4groupptci.com](mailto:custsvc@4groupptci.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](https://rochester.edu/totalrewards/health) and should be printed and carried with participants.

## ENROLLMENT DETAILS

Employees are automatically enrolled upon hire.

## Leave, Disability, and Vacation

Find information about your job classification, standard work hours, etc. using the Benefits Eligibility Key, found on HRMS ([rochester.edu/people](https://rochester.edu/people)) by following the path Main Menu > Self Service > Benefits > Benefits Eligibility Key.

### HOLIDAYS

Full- and part-time residents and fellows are eligible for 9 University paid holidays: New Year's Day, Martin Luther King Jr. Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving Day and Friday after Thanksgiving, and Christmas Day. Each holiday equals one-fifth of the individual's standard weekly work hours.

### SHORT-TERM DISABILITY

For regular full- and part-time Strong Memorial Hospital residents and fellows, full salary is continued during disability leave, beginning on the 8th consecutive day of disability absence, for up to 6 months. Employees must have at least 4 weeks of service to be eligible.

*Strong Memorial Hospital residents and fellows receive benefits in accordance with their programs.*

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