Staff Benefits Summary
Active Full-Time and Part-Time Staff - University of Rochester

HEALTH CARE
The University of Rochester offers two Health Care Plan options:
- YOUR PPO Plan
- YOUR HSA-Eligible Plan

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

Find additional information at rochester.edu/totalrewards/health.

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.

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.

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.

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.

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

1. Log on to HRMS (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.

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ENROLLMENT DETAILS
(MetLife Legal Plan & VSP Vision Care)

Enroll online at www.YOURBenefitsExtras.com

If you enroll by the 15th of the month, coverage will be effective 1st of the following month. If you enroll on the 16th-30th/31st, coverage will be effective 1st of the second following month.
LONG-TERM DISABILITY PLAN
Provides a monthly income benefit at 60% of your covered salary when you become totally disabled for more than six months. Coverage options include:
• Limited Long-Term Disability Insurance
• Full Long-Term Disability Insurance
Selected coverage begins after 1 year of service with the University.
If you wish to enroll or increase Long-Term Disability Insurance after your initial 30-day enrollment period, you must submit a statement of health for approval by the insurance carrier.

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

RETIRED PROGRAM
Voluntary Contributions
Begin making Voluntary Contributions to the Retirement Program at any time.
Automatic Voluntary Contributions:
After 60 days, newly hired or rehired full- and part-time staff members will be automatically enrolled to make pre-tax Voluntary Contributions to the 403(b) Retirement Program each pay period at 3%. Effective July 1, 2020 your salary deferral election will increase 1% annually on the anniversary of your hire date to a maximum of 15%. You may choose to contribute more, less or to not contribute at all at any time. Opt out within 60 days of becoming eligible and no contributions will be deducted from your paycheck.

University Contributions
Staff become eligible for University Contributions after 2 years of service. The University Direct Contribution is 6.2% of your eligible compensation, up to the breakpoint of $63,100, then 10.5% of eligible compensation in excess of the breakpoint, up to the IRS limit ($330,000).

Find additional information at rochester.edu/totalrewards/retirement.

LIFE INSURANCE
University-Paid Basic Term Life Insurance
Covers 50% of your annual salary¹
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.

¹ Subject to minimums/maximiums

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) 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) 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.

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

Employee Tuition Waiver for Courses at the University of Rochester:
Receive a 80-95% waiver on tuition costs.

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

Part-time staff are not eligible for tuition reimbursement benefits.

Dependent Children Tuition Benefits:
Dependent children of University of Rochester staff members may receive a partial tuition waiver to use for up to four years of undergraduate study at the University of Rochester.

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

Find additional information at rochester.edu/totalrewards/tuition.

HOME OWNERSHIP INCENTIVE PROGRAM

Receive $9,000 towards the purchase of a primary residence in qualifying city neighborhoods. New homeowners purchasing within these neighborhoods may receive $3000 from the University, $3000 from the City, and $3000 from a participating bank/credit union.

Find additional information at rochester.edu/totalrewards/housing.

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.

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.
**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.

**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.

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**Leave, Disability, and Vacation**

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

**HOLIDAYS**


**SICK TIME**

10 days of sick pay protection are provided each year to full- and part-time staff in non-exempt positions whose primary appointment is in divisions:

- 10 (Central Administration)
- 20 (River Campus)
- 21 (College of Arts and Sciences)
- 22 (College of Engineering and Applied Science)
- 23 (Simon School)
- 24 (Graduate School of Education and Applied Sciences)
- 30 (Eastman School of Music)
- 70 (Memorial Art Gallery)

Up to a maximum accumulation of 20 days. A “day” of sick pay means one-fifth of the staff member’s standard weekly work hours.
PAID TIME OFF (PTO)
The PTO Plan provides eligible employees with up to 56 hours of PTO time during a Plan Year. Eligibility for PTO includes regular full- and part-time staff in non-exempt positions (not including hourly paid PAS\(^3\) staff) whose primary appointment is in divisions:

- 40 (School of Medicine and Dentistry)
- 50 (Strong Memorial Hospital)
- 60 (School of Nursing)
- 90 (Health Sciences)
- 91 (Medical Faculty Group)
- 92 (Eastman Institute for Oral Health)

PTO hours for new employees are prorated based on start date.

SHORT-TERM DISABILITY
Regular full-time, non-exempt staff with less than 6 months of service:
Statutory pay (pay required by NYS) begins on the 8th consecutive day of disability absence.

Regular full-time, non-exempt staff with 6+ months of service:
On the 8th consecutive day of disability absence, up to 26 weeks of full or half pay is provided, based on length of service.

Regular full- and part-time PAS\(^3\) staff:
On the 8th consecutive day of disability absence, up to 6 months of full or half pay is provided, based on length of service.

Regular part-time, non-exempt staff:
Statutory pay (pay required by NYS) begins on the 8th consecutive day of disability absence.

LONG-TERM DISABILITY (LTD) PLAN
Regular full- and part-time staff are eligible for Long-Term Disability Insurance upon completion of one year of service with the University. LTD Plan options include:
- Limited LTD
- Full LTD

VACATION
Regular full- and part-time staff earn vacation beginning on their date of appointment and continue to earn a portion of the annual vacation entitlement each pay period.

Annual Vacation Accrual:
- Staff Members in Clerical, Technical, and Service Positions
  Years 0-3 = 15 days
- Staff Members in Clerical, Technical, and Service Positions who are PTO eligible
  Years 0-3 = 13 days
- Licensed Practical Nurses
  Years 0-8 = 18 days
- Staff Nurses
  Years 0-17 = 25 days
- Staff Nurses who are PTO eligible
  Years 0-17 = 23 days
- Professional, Administrative, and Supervisory Staff in salary grades 50 through 54 (including those paid hourly)
  Years 0-3 = 17 days
- Professional, Administrative and Supervisory Staff in salary grades 55 and above
  Years 0-17 = 25 days

Vacation entitlement increases as your years of University service increase. See policy 345 on the leave administration web page for full schedule of vacation entitlement.

Additional information about leave, disability, and vacation can be found on rochester.edu/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.

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