



UNIVERSITY *of*  
ROCHESTER



*2025 FACULTY & STAFF*

# NEW HIRE BENEFIT PROGRAM GUIDE



# WELCOME

## TO THE UNIVERSITY OF ROCHESTER

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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](http://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 full- and part-time faculty and staff of the University of Rochester. If you are a University of Rochester resident, fellow, postdoctoral associate, postdoctoral fellow, or a member of SEIU, 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 Health Care Plans, Dental Plans, Flexible Spending Accounts (FSAs), Basic Group Life Insurance, Group Universal Life Insurance, Sick Leave Plan and Short-Term Disability, Paid-Time Off, Long-Term Disability Plans, Business Travel Insurance Plan, Legal Services Plan, Tuition Benefits, Vacation, Holidays, 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/](http://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.

## ADDITIONAL CONTACTS

Excellus BlueCross BlueShield	excellusbcbs.com/ur	1-800-659-2808
Navitus	navitus.com	(833)-210-5965
Accountable Health Partners	ahpnetwork.com	1-888-457-7463
Lifetime Benefit Solutions	lifetimebenefitsolutions.com	1-866-634-6508
HSA Bank	hsabank.com	1-866-471-5940
YOUR Benefits Extras (Vision, Legal, Identity Protection, Auto/ Home)	YOURBenefitsExtras.com	1-888-935-9595
TIAA	TIAA.org/rochester	1-800-410-6497
Securian Financial	lifebenefits.com	1-800-941-2192
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

## 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



# ENROLLMENT TIMELINE

ENROLL WITHIN

..... **30 DAYS** .....

OF HIRE/ELIGIBILITY

- Health Care
- Dental
- Flexible Spending Accounts
- Health Savings Account
- Child Care Subsidy
- Long-Term Disability Plan
- MetLife Legal Plan
- VSP Vision Care Plan

ENROLL WITHIN

..... **60 DAYS** .....

OF HIRE/ELIGIBILITY

- 403(b) Retirement Program  
Automatic Voluntary Contributions

ENROLL WITHIN

..... **90 DAYS** .....

OF HIRE/ELIGIBILITY

- Group Universal Life (GUL) Insurance
- Retirement Service Credit Waiver

ENROLL

..... **ANYTIME** .....

- 403(b) Retirement Program
- 457(b) Retirement Plan
- Well-U
- UR Medicine EAP
- Tuition Benefits
- Family Care Program
- Home Ownership Incentive Program
- Group Auto & Home Insurance
- Long-Term Care Insurance
- Allstate Identity Protection

# HEALTH CARE & DENTAL

The University of Rochester Health Program offers eligible faculty and staff options for:

- Health care
- Flexible spending accounts (FSA)
- Health savings account (HSA)
- Dental
- Vision

## ELIGIBILITY

### Employee Eligibility

Active full- or part-time, non-union faculty and staff are eligible for:

- Health Care
  - YOUR PPO Plan
  - YOUR HSA-Eligible Plan
- Flexible Spending Accounts (FSA)<sup>1</sup>
  - Health Care FSA
  - Limited Purpose Health Care FSA
  - Dependent Care FSA
- Health Savings Account (HSA)<sup>1</sup>
- Dental
  - Traditional Dental Plan
  - Medallion Dental Plan
- Vision
  - VSP Vision Care Plan

### Dependent Eligibility

If you enroll in the University's health plan coverage, your dependents, including your spouse, domestic partner<sup>2</sup>, children<sup>3</sup>, and domestic partner's children<sup>3</sup> are eligible for:

- Health Care
  - YOUR PPO Plan
  - YOUR HSA-Eligible Plan
- Dental
  - Traditional Dental Plan
  - Medallion Dental Plan

You do not have to be enrolled in the University's health plan coverage for your dependents, including your spouse, domestic partner<sup>2</sup>, children<sup>3</sup>, and domestic partner's children<sup>3</sup> to be eligible for:

- Vision
  - VSP Vision Care Plan

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 health program information, including full eligibility details, can be found on the Total Rewards website at [rochester.edu/totalrewards/health](http://rochester.edu/totalrewards/health).

<sup>1</sup> Additional eligibility requirements apply. Please see the Health Program Guide, available on the Total Rewards website ([rochester.edu/totalrewards/health](http://rochester.edu/totalrewards/health)), for additional information.

<sup>2</sup> See definition of domestic partner on page 29. If you would like to enroll your domestic partner in a University benefit plan, you must satisfy all required domestic partner criteria. You can review the University of Rochester Certificate of Legal Domestic Partnership to see if you meet all qualifications. If you satisfy all the requirements outlined on that document, please complete the aforementioned form and submit to the Office of Total Rewards along with a copy of your legal domestic partner agreement or certificate, which is typically filed for through the City of Rochester or your local municipality that recognizes legal domestic partnerships. If you have any questions regarding the process of enrolling a domestic partner in coverage, please contact the Office of Total Rewards for more information.

<sup>3</sup> Children are eligible for medical, dental, and vision coverage through the end of the month in which they turn 26, regardless of access to other health care coverage through their own or a spouse's employment, marital status, or student status. Children who became handicapped prior to age 26 and are dependent on the employee for support are eligible for coverage beyond age 26, subject to medical review and approval by Excellus BlueCross BlueShield.

## ENROLLMENT .....

You can enroll in health plan benefits, including health care, FSA, HSA and dental, online using myURHR Workday ([rochester.edu/erp/ur](http://rochester.edu/erp/ur)) within 30 days of your hire date. Refer to page 11 for details about enrolling in VSP Vision Care.

### Before You Enroll

1. Review the Health Program Guide and Health Plan Comparison Chart, available on the Total Rewards website ([rochester.edu/totalrewards/health](http://rochester.edu/totalrewards/health)).
2. Utilize ALEX, an interactive, online benefits tool that will guide you through the benefit plan selection process, explaining terminology and plan differences, comparing costs, etc.
3. Determine which health care plan works best for you. Your options are the YOUR PPO Plan or the YOUR HSA-Eligible Plan.
4. Decide whether or not you want to contribute money to an FSA and/or HSA, and how much you would like to contribute.
5. Choose a dental plan. Your options are the Traditional Dental Plan or the Medallion Dental Plan.

### To Enroll

1. Log on to myURHR Workday ([rochester.edu/erp/ur](http://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. Make your health care, FSA, HSA, and/or dental elections.
4. MyURHR Workday will provide you the option to view/print your Benefits Statement page once you successfully enroll.

Health care and dental coverage begin on the first of the month after your hire date, unless you're hired on the first—then coverage starts on your hire date. FSA and/or HSA paycheck deductions will be effective on the same date or upon the date enrollment is accepted, whichever is later.

### Failure to Enroll

If you do not enroll during your initial 30-day enrollment period, your Health Program coverage will default to:

- Waived (no coverage) for Health Care Plan
- Waived (no coverage) for Dental Plan
- Waived (no contributions) for FSA
- Waived (no contributions) for HSA

### Can I Enroll at Another Time?

If you do not enroll in Health Plan coverage during your initial 30-day eligibility period, you may enroll during the annual open enrollment period, generally occurring during the fall. This is the primary time frame for enrolling or making changes to your health care, FSA contributions, dental, and vision. If you are eligible to contribute to an HSA, you may change your contribution amount at any point throughout the year.

Outside of open enrollment, you can only enroll in or change your Health Care Plan, FSA contributions, Dental Plan, and Vision Plan, or add/remove eligible dependents to/from your Health Care Plan, Dental Plan, and/or Vision Plan if you have a coordinating qualifying event or a HIPAA special enrollment period.

Appendix A of the Health Program Guide provides a comprehensive list of qualifying events. Common qualifying events include:

- Change in legal marital status (marriage, divorce, death of spouse, or annulment)
- Change in number of dependents (birth, adoption, placement for adoption, or death)
- Change in your employment status (that affects your benefit eligibility) or that of your spouse or dependent
- Dependent satisfying (or ceasing to satisfy) eligibility requirements for coverage (reaching the age at which coverage is no longer available, etc.)

Submit documentation for a qualifying event in myURHR Workday (Benefits and Pay>Change Benefits>Change Reason) within 60 days of the event date.

## CHOOSING A HEALTH CARE PLAN

### Plans and Coverage Levels

The University of Rochester offers two Health Care Plan options:

- YOUR PPO Plan
- YOUR HSA-Eligible Plan

You may also choose to waive health care coverage.

Available coverage levels under these plans include:

- Single
- Employee and child(ren)
- Employee and spouse/domestic partner
- Family

### Third-Party Administrator (TPA)

If you enroll for coverage under a University Health Care Plan, your TPA is Excellus BlueCross BlueShield (BCBS). To find out if your physician or other providers and facilities are in the Excellus BCBS network, visit their network directory online using:

- Excellus BCBS “Find a Doctor” tool ([excellusbcbs.com](http://excellusbcbs.com))

Excellus BCBS provides an array of online services, programs, and member discounts including:

- Healthwise Knowledgebase – Research over 6,000 health topics.
- Personal Health Record – Store your health information online for easy access.
- Healthcare Advisor – Use this tool to estimate treatment costs, evaluate treatment options, and more.

For more details about coverage through Excellus BCBS, refer to the Excellus benefits booklets—available from the Office of Total Rewards. These booklets are part of the official Health Plan Summary Plan Description (SPD).

### Accountable Health Partners (AHP)

AHP providers include a panel of University of Rochester Medical Faculty Group providers and carefully selected community partners. Generally speaking, when you visit an AHP provider, your out-of-pocket expenses (deductible, copay, coinsurance, and out-of-pocket maximum) will be lower.

To find an AHP provider, visit [ahpnetwork.com/search-provider](http://ahpnetwork.com/search-provider) or call 1-888-457-7463.

### Helpful Terms To Know

**Deductible** - The amount of out-of-pocket expenses that you must pay for health services before the Plan begins to pay benefits for many covered services.

**Copay** - A fixed dollar amount you must pay to a provider at the time services are received.

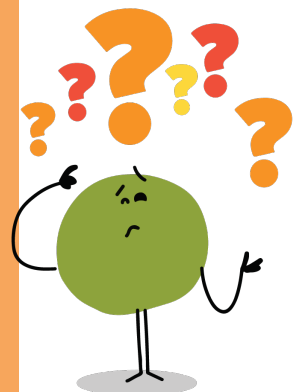
**Coinsurance** - The percentage of the fee that the Plan pays for certain covered expenses once you have met your deductible.

**Out-of-pocket maximum** - The most you'll have to pay in a year for covered services. After this, the Plan pays 100% for covered expenses. In-network and out-of-network services are subject to separate out-of-pocket maximums.

### NEED SOME HELP?

ALEX has got you covered!

Use the interactive ALEX Tool to help you through your benefit selection process. ALEX will explain terminology, help you understand the differences between each plan, provide you with a cost comparison, and so much more! Find the ALEX Tool by scanning the QR code below.



## HEALTH PLAN COMPARISON

The chart below provides an overview of the main features of each Health Care Plan. For a more detailed look at both plans, refer to the full Plan Comparison Chart on the Total Rewards website.

	YOUR PPO Plan			YOUR HSA-Eligible Plan		
	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3
	Excellus using AHP Network	Excellus National Network	Out-of-Network (Not AHP or Excellus Network)	Excellus using AHP Network	Excellus National Network	Out-of-Network (Not AHP or Excellus Network)
	Single Plan Coverage					
Deductible	\$500	\$1,250	\$3,000	\$1,650	\$2,250	\$4,000
Coinsurance	Plan pays 90%	Plan pays 75%	Plan pays 60%	Plan pays 90%	Plan pays 75%	Plan pays 60%
Out-of-Pocket-Maximum for full-time employees earning less than \$71,000/year	\$2,000	\$3,000	\$5,000	\$2,500	\$4,000	\$6,750
Out-of-Pocket-Maximum for part-time employees and full-time employees earning more than \$71,000/year	\$2,750	\$4,250	\$6,500	\$3,000	\$4,500	\$6,750
	Coverage for All Other Plans (Employee & Spouse/Domestic Partner, Employee & Child(ren), or Family Coverage)					
Deductible	\$1,250	\$3,125	\$9,000	\$3,300	\$4,500	\$8,000
Coinsurance	Plan pays 90%	Plan pays 75%	Plan pays 60%	Plan pays 90%	Plan pays 75%	Plan pays 60%
Out-of-Pocket-Maximum for full-time employees earning less than \$71,000/year	\$4,000	\$5,500	\$10,000	\$5,000	\$8,000	\$13,500
Out-of-Pocket-Maximum for part-time employees and full-time employees earning more than \$71,000/year	\$5,500	\$8,500	\$13,000	\$6,000	\$9,000	\$13,500
	Service Coverage					
Preventive Services	Plan pays 100% (no deductible or copay)		Not Covered	Plan pays 100% (no deductible or copay)		Not Covered
Office Visit	\$20 Copay	\$35 Copay	Plan pays 60% after deductible	Plan pays 90% after deductible	Plan pays 75% after deductible	Plan pays 60% after deductible
Specialist Visit	\$35 Copay	\$65 Copay				
Urgent Care	\$35 Copay	Plan pays 75% after deductible		\$35 Copay after deductible		
Inpatient Hospital Services	Plan pays 90% after deductible			Plan pays 90% after deductible		
Outpatient Hospital Services						
Ambulance	Plan pays 90% after Tier 1 deductible			Plan pays 90% after Tier 1 deductible		
Emergency Room						
Mental Health - Outpatient services provided by Behavioral Health Partners (BHP)	Plan pays 100% (no deductible or copay)			Plan pays 100% after deductible		

	YOUR PPO Plan			YOUR HSA-Eligible Plan		
	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3
	Excellus using AHP Network	Excellus National Network	Out-of-Network (Not AHP or Excellus Network)	Excellus using AHP Network	Excellus National Network	Out-of-Network (Not AHP or Excellus Network)
Prescription Drugs						
Retail (up to a 30-day supply)	<ul style="list-style-type: none"> <li>Generic - \$15 copay</li> <li>Retail Preferred Brand - you pay 20% coinsurance (\$25 min, \$60 max)</li> <li>Retail, Non-Preferred Brand - you pay 35% coinsurance (\$50 min, \$120 max)</li> </ul>	Not Covered	Not Covered	After deductible: <ul style="list-style-type: none"> <li>Generic - \$15 copay</li> <li>Retail Preferred Brand - you pay 20% coinsurance (\$25 min, \$60 max)</li> <li>Retail, Non-Preferred Brand - you pay 35% coinsurance (\$50 min, \$120 max)</li> </ul>	Not Covered	Not Covered
Mail Order (up to a 90-day supply)	You pay 2.5 times the 30-day retail price			You pay 2.5 times the 30-day retail price, after deductible		
Prescription Diabetic Supplies and Equipment	You pay 10% (no deductible, \$15 copay max)			You pay 10% after deductible		

## THE TIERS

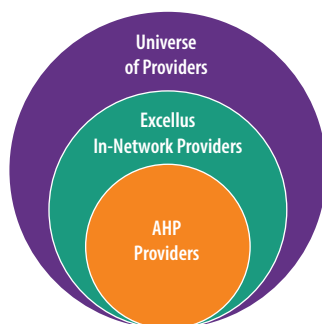
You do not need to choose a tier when selecting a health care plan. The tier that you fall into will vary depending on the provider that you choose each time you seek medical care. Choosing a provider within a given tier on one occasion does not require you to choose providers from the same tier for future services. Please note that Excellus BCBS will allow the cost of services received from Tier 1 and Tier 2 providers to accrue together, while services in Tier 3 have their own separate deductible.

What do the tiers mean?

**Tier 1-** AHP providers (all AHP providers fall within the Excellus Network)

**Tier 2-** Excellus in-network providers (when the provider does not fall within the AHP network)

**Tier 3-** Out-of-network providers



## UR EMPLOYEE PHARMACY PRESCRIPTION DRUG DISCOUNT

Offering potential savings for employees and their families enrolled in a University Health Care Plan:

- Discount or reduction in copay/coinsurance
- 90-day fulfillment of maintenance medications
- Free delivery service for off-site employees

## HEALTH CARE PREMIUMS

You pay your share of the premiums for health care coverage with pre-tax<sup>1</sup> dollars through automatic payroll deductions. Your contribution amount will depend on:

- The plan you choose;
- Whether you are full- or part-time;
- Your salary and coverage level.

Health care premium rate sheets are posted on the Total Rewards website ([rochester.edu/totalrewards/health](http://rochester.edu/totalrewards/health)). Please note that the premiums are listed according to salary bands and employee pay cycle (bi-weekly, semi-monthly, or monthly).

## FLEXIBLE SPENDING & HEALTH SAVINGS ACCOUNTS

The University offers two ways to help you save on taxes when you have eligible health care, dental, and/or dependent care expenses. Your options include three types of flexible spending accounts (FSA) and a health savings account (HSA).

<sup>1</sup>If you cover a legal domestic partner that is not your tax dependent, your domestic partner's portion of the premiums will be taken as after-tax deductions, plus you will be taxed on the employer paid portion toward your domestic partner's coverage.

## FSA

FSAs offer a great way to save on eligible health care or dependent care expenses. If you participate, you choose how much to contribute for the Plan Year, up to the funding maximum<sup>1</sup>. Each pay period, your pre-tax contributions are automatically deducted from your paycheck in equal amounts and deposited into your FSA. 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<sup>2</sup>. 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.

### Who Can Enroll in an FSA?

**A Health Care FSA** is available to eligible employees who select the YOUR PPO Plan, the YOUR HSA-Eligible Plan (if you are not contributing to an HSA), or that waive coverage.

**A Limited Purpose Health Care FSA** is only available to employees that also contribute to an HSA. For the Limited Purpose FSA, only dental and vision expenses are eligible for reimbursement until you have satisfied your tier 1 deductible under the YOUR HSA-Eligible Plan.

**A Dependent Care FSA** is available to eligible employees with dependents that meet the eligibility requirements.

### What is a Dependent Care FSA?

The Dependent Care FSA helps you reduce taxes while covering dependent care expenses<sup>2</sup>, 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.

## TPA

Lifetime Benefits Solutions is the sole FSA administrator for Excellus BCBS Plan participants and those that waive University Health Care coverage.

### How much should I contribute to my FSA?

When electing your Health Care/Limited Purpose/Dependent Care FSA contribution amount, keep in mind that you may only change this amount during the year if you experience a corresponding qualifying event. Additionally, electing to contribute to your Health Care/Limited Purpose FSA during the annual open enrollment Period allows you to rollover eligible funds to the following plan year. If you do not elect to contribute toward a Health Care or Limited Purpose FSA during open enrollment for the new year, you forfeit unused funds. Please refer to the FSA page on our website for more information on FSA rollover policies.

## HSA

An HSA can help you manage your health care and save for future health care expenses. If you participate, you choose how much to contribute for the Plan Year, up to the funding maximum<sup>1</sup>. Each pay period your contributions are automatically deducted from your paycheck in equal amounts—before taxes—and deposited into your HSA. You can use your HSA dollars at any time to pay for eligible health care expenses<sup>2</sup> and may increase or decrease your elected contribution amount at any time throughout the year. If you do not use all of your funds in a calendar year, you can carry your balance forward year to year, with no time limit for using it, allowing your HSA to grow over time and earn interest, tax-free.

### Who Can Enroll in an HSA?

An HSA is available when you enroll in the YOUR HSA-Eligible Plan and meet the eligibility requirements set by the IRS. If you elect to contribute to an HSA you may also contribute to a Limited Purpose Health Care FSA.

### University HSA Funding

Eligible full-time faculty and staff that are new hires, rehires, or newly eligible; earning less than \$71,000 (salary band 1); and are enrolled in the YOUR HSA-Eligible Plan will receive University funding into their HSA account just by certifying their eligibility. Certify eligibility in myURHR Workday (rochester.edu/erp/ur) by electing the "UR Health Savings ER Contribution" during your enrollment in benefits. Those hired and certified eligible before January 1, 2025 will receive \$200 (for single) or \$400 (for coverage including at least one dependent), with those hired and/or newly eligible after January 1, 2025 receiving a prorated contribution.

## TPA

HSA Bank is the sole HSA administrator for Excellus BCBS Plan participants.

<sup>1</sup> 2025 funding maximums can be found on the Total Rewards website at rochester.edu/totalrewards/health.

<sup>2</sup> Consult IRS Publication 502 for information on whether an expense qualifies as an eligible medical, dental, or health-related expense for an HSA or 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.

## DENTAL PLANS

The University of Rochester helps you maintain your dental health by providing you with the choice of two Dental Plans:

- Traditional Dental Plan
- Medallion Dental Plan

Administered by Excellus BCBS, the dental plans include a large network made up of dentists from both the local region and nationally. To view a list of participating dentists, use the Excellus BCBS "Find a Dentist" tool<sup>1</sup>.

Type of Care/ Plan Feature	Traditional Plan	Medallion Plan
<b>Annual Deductible</b>	\$50 Individual/\$150 Family <sup>2</sup>	
<b>Maximum Benefit Per Calendar Year (Per Participant)</b>	\$1,000 <sup>2</sup>	\$2,000 <sup>2</sup>
<b>Preventive Services (Class I)<sup>3</sup></b>	Plan pays 100% of in-network negotiated rates, no deductible	
<b>Basic Restorative Services (Class II and IIA)<sup>4</sup></b>	Plan pays 80% after deductible	
<b>Major Restorative Services (Class III)<sup>5</sup></b>	Plan pays 15% after deductible	Plan pays 50% after deductible
<b>Orthodontia (Class IV)<sup>6</sup></b>	Not covered	Plan pays 50%, no deductible, up to lifetime maximum <sup>7</sup>

## Dental Premiums

You pay your share of the premiums for dental coverage with pre-tax<sup>8</sup> dollars through automatic payroll deductions. Your contribution amount will depend on:

- The plan you choose
- Whether you have single or family coverage

You can find premium rate sheets for dental plans on the Total Rewards website ([rochester.edu/totalrewards/health](http://rochester.edu/totalrewards/health)). Please note that premiums are listed according to employee pay cycle (bi-weekly/semi-monthly and monthly).

<sup>1</sup> The Excellus BCBS "Find a Dentist" tool can be found at [excellusbcbs.com/wps/portal/xl/find-doctor/dentist/local](http://excellusbcbs.com/wps/portal/xl/find-doctor/dentist/local). For step 1, you will need to select "Dental Blue Options" as your plan.

<sup>2</sup> Applies to classes II, IIA, and III.

<sup>3</sup> Class I Preventive Services include cleanings, oral exams, and dental prophylaxis twice per calendar year. Up to four (4) bitewing films are covered per calendar year. Also included are fluoride treatments covered up to age 16, emergency palliative treatment, full mouth and panoramic x-rays (once every 36 consecutive months), sealants covered up to age 16, and space maintainers covered up to age 16.

<sup>4</sup> Class II and IIA Basic Restorative Services include fillings, simple extraction oral surgery, oral surgery, endodontics, periodontal surgery, periodontal scaling and root planning, and periodontal maintenance following surgery.

<sup>5</sup> Class III Major Restorative Services include fixed prosthetics, removable prosthetics, inlays/onlays/crowns, relines/rebases, and implants. Services are reviewed for medical necessity.

<sup>6</sup> Class IV Orthodontia is only available for eligible dependents under age 19.

<sup>7</sup> \$1,500 individual lifetime maximum.

<sup>8</sup> If you cover a legal domestic partner that is not your tax dependent, your domestic partner's portion of the premiums will be taken as after-tax deductions, plus you will be taxed on the employer paid portion toward your domestic partner's coverage.

Complete details on the health program benefits available through the University of Rochester can be found on [rochester.edu/totalrewards/health](http://rochester.edu/totalrewards/health).

# CHILD CARE SUBSIDY

The University's child care subsidy was created to help eligible employees with dependent care expenses by granting awards of up to \$3,600/year per household. New Hires have 30 days post hire to submit a child care subsidy application.

Distributed by reimbursement through the Dependent Care Flexible Spending Account (FSA), eligible program participants may also make additional voluntary contributions on a pre-tax basis to their FSA, up to the total plan maximum of \$5,000, or \$2,500 for a married person filing separately. Only eligible child care expenses under the Internal Revenue Code qualify for reimbursement within the subsidy. Your child care provider must provide a Tax Identification or Social Security number and must report the child care income on their tax return.

For child care subsidy eligibility, see information related to family care on page 24.

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

# LONG-TERM DISABILITY

The Long-Term Disability (LTD) Plan 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 \$300,000. The amount of annual salary that qualifies as "covered annual salary" depends on whether you have elected Limited LTD coverage or Full LTD coverage.

## ELIGIBILITY

Eligibility for Long-Term Disability Insurance includes regular full- and part-time faculty and staff members 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 Long-Term Disability 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 faculty and staff, Limited Long-Term Disability Insurance is paid for entirely by the University. Part-time faculty and staff who choose Limited coverage pay a premium for Long-Term Disability Insurance for each \$1,000 of covered annual salary, up to \$36,000.

## FULL LONG-TERM DISABILITY INSURANCE

In addition to the Limited Long-Term Disability Insurance, faculty and staff members may elect Full Long-Term Disability Insurance through payroll deduction. Full Long-Term Disability Insurance provides income protection for 60% of annual salary, up to a maximum covered annual salary of \$300,000, when an individual is totally disabled for more than six months. Part-time faculty and staff who choose Full coverage pay a premium for each \$1,000 of covered annual salary, while full-time faculty and staff who choose Full coverage pay a premium for each \$1,000 of covered annual salary above \$36,000.

## ENROLLMENT .....

### Full-Time Faculty or Staff Members

To make your election:

1. Log on to myURHR Workday ([rochester.edu/erp/ur](http://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 Long-Term Disability 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 Faculty or Staff Members

To make your election:

1. Log on to myURHR Workday ([rochester.edu/erp/ur](http://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 Long-Term Disability 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 faculty and staff members: Limited Long-Term Disability Insurance
- Part-time faculty and staff members: Waived (no coverage) for Long-Term Disability Insurance

*For full details on the University of Rochester's Long-Term Disability Plan, refer to the leave administration website at [rochester.edu/humanresources/benefits/leave-disability/](http://rochester.edu/humanresources/benefits/leave-disability/).*

# YOUR BENEFITS EXTRAS

SPECIALLY NEGOTIATED EMPLOYEE RATES ON  
VISION | LEGAL | IDENTITY PROTECTION | AUTO & HOME INSURANCE

## ELIGIBILITY

Eligibility for the VSP Vision Care Plan, MetLife Legal Plan, Allstate Identity Protection, and Auto/Home insurance includes all regular full- and part-time faculty and staff.

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 information on the VSP Vision Care Plan, MetLife Legal Plan, Allstate Identity Protection, and Group Auto and Home insurance, including full eligibility details, can be found on [YOURBenefitsExtras.com](http://YOURBenefitsExtras.com).

## ENROLLMENT .....

### VSP Vision Care Plan and MetLife Legal Plan

Within 30 days of hire/eligibility, enroll online at [YOURBenefitsExtras.com](http://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](http://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<sup>1</sup>.

## 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<sup>2</sup> 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.), and 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/](http://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](http://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](http://YOURBenefitsExtras.com) to request free quotes from participating insurance companies and to enroll.

<sup>1</sup> A full list of qualifying events can be found on the Total Rewards website at [rochester.edu/totalrewards/change/](http://rochester.edu/totalrewards/change/).

<sup>2</sup> 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 in 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			UR Vision Plus Coverage with a VSP Doctor		
Benefit	Description	Copay	Benefit	Description	Copay
<b>Your Monthly Contribution</b>	\$4.07 Member only \$8.12 Member + spouse or domestic partner \$8.70 Member + child(ren) \$13.89 Member + family		<b>Your Monthly Contribution</b>	\$7.92 Member only \$15.82 Member + spouse or domestic partner \$16.94 Member + child(ren) \$27.06 Member + family	
<b>WellVision Exam</b>	<ul style="list-style-type: none"> <li>Focuses on your eyes and overall wellness</li> <li>Routine retinal screening</li> <li>Every calendar year</li> </ul>	\$20	<b>WellVision Exam</b>	<ul style="list-style-type: none"> <li>Focuses on your eyes and overall wellness</li> <li>Routine retinal screening</li> <li>Every calendar year</li> </ul>	\$20
<b>Essential Medical Eye Care</b>	<ul style="list-style-type: none"> <li>Retinal imaging for members with diabetes covered-in-full</li> <li>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</li> <li>Coordination with your medical coverage may apply</li> <li>Ask your VSP network doctor for details</li> <li>Available as needed</li> </ul>	\$20 per exam	<b>Essential Medical Eye Care</b>	<ul style="list-style-type: none"> <li>Retinal imaging for members with diabetes covered-in-full</li> <li>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</li> <li>Coordination with your medical coverage may apply</li> <li>Ask your VSP network doctor for details</li> <li>Available as needed</li> </ul>	\$20 per exam

Prescription Glasses \$20			Prescription Glasses \$20		
<b>Frames</b>	<ul style="list-style-type: none"> <li>\$120 Featured Frame Brands allowance</li> <li>\$100 frame allowance</li> <li>20% savings on the amount over your allowance</li> <li>\$55 Walmart/Sam's Club/Costco frame allowance</li> <li>Every calendar year</li> </ul>	Included in Prescription Glasses	<b>Frames</b>	<ul style="list-style-type: none"> <li>\$220 featured frame brands allowance</li> <li>\$200 frame allowance</li> <li>20% savings on the amount over your allowance</li> <li>\$110 Walmart/Sams Club/Costco frame allowance</li> <li>Every calendar year</li> </ul>	Included in Prescription Glasses
<b>Lenses</b>	<ul style="list-style-type: none"> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Impact-resistant lenses for dependent children</li> <li>Every calendar year</li> </ul>	Included in Prescription Glasses	<b>Lenses</b>	<ul style="list-style-type: none"> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Impact-resistant lenses for dependent children</li> <li>Every calendar year</li> </ul>	Included in Prescription Glasses
<b>Lens Enhancements</b>	<ul style="list-style-type: none"> <li>Standard progressive lenses</li> <li>Premium progressive lenses</li> <li>Custom progressive lenses</li> <li>Average savings of 30% on other lens enhancements</li> <li>Every calendar year</li> </ul>	\$0 \$95-\$105 \$150-\$175	<b>Lens Enhancements</b>	<ul style="list-style-type: none"> <li>Standard progressive lenses</li> <li>Premium progressive lenses</li> <li>Custom progressive lenses</li> <li>Average savings of 30% on other lens enhancements</li> <li>Every calendar year</li> </ul>	\$0 \$95-\$105 \$150-\$175
<b>Contacts (instead of glasses)</b>	<ul style="list-style-type: none"> <li>\$100 allowance for contacts; copay does not apply</li> <li>Contact lens exam (fitting and evaluation)</li> <li>Every calendar year</li> </ul>	Up to \$60	<b>Contacts (instead of glasses)</b>	<ul style="list-style-type: none"> <li>\$200 allowance for contacts; copay does not apply</li> <li>Contact lens exam (fitting and evaluation)</li> <li>Every calendar year</li> </ul>	Up to \$60

Visit [vsp.com](http://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](http://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 faculty or staff member, the University will make a Direct Contribution on your behalf after two years<sup>1</sup> of service.

Time-as-Reported (TAR) staff are eligible if they satisfy the two-year service requirement described above. Additionally, TAR staff must work a minimum of 1,000 hours per Plan Year to receive the University's Direct Contribution.

**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.

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

<sup>1</sup> 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.

<sup>2</sup> 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.

#### 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 credit you may complete the Retirement Service Credit Waiver<sup>2</sup> that is in the on-boarding tasks in myURHR Workday ([rochester.edu/erp/ur](http://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".

## 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<sup>1</sup>.

### Contribution Limits

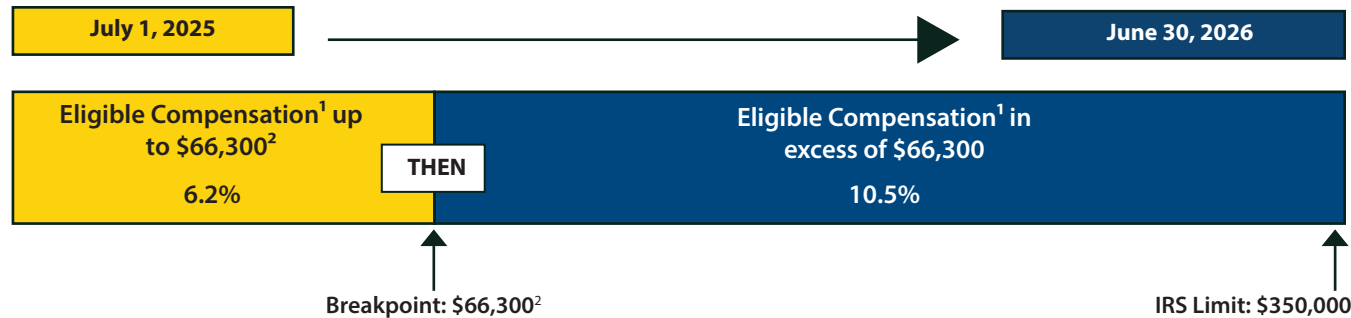
Your Voluntary Contributions to the Retirement Program may be made in any amount up to the IRS limits imposed by the Internal Revenue Code. In general, for calendar year 2025, your own Voluntary Contributions may not exceed \$23,500. However, if you will be age 50 or older by the end of the year, your 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.



<sup>1</sup> 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
<p><b>One-Step Investing (Target Date Funds)</b></p> <p>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.</p> <p><b>Best for:</b> Investors who want to leave investment allocation decisions to professional fund managers.</p>	<p><b>Mix Your Own – Select Choice (Passively and actively managed funds and annuities)</b></p> <p>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&amp;P 500 Index). Passive funds generally have lower operating costs than active funds due to less active trading.</p> <p><b>Best for:</b> Investors who believe the funds on the new menu offer good long-term growth opportunities and want some ability to choose their own investments.</p>	<p><b>Self-Directed Brokerage Account (SDBA)</b></p> <p>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.</p> <p><b>Best for:</b> Sophisticated investors who want to assume responsibility for selecting investments among a large range of choices and closely monitoring their portfolio.</p>

<sup>1</sup> 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.

<sup>2</sup> 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](https://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](https://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](https://TIAA.org/Urgetaheadstart) to view the new hire presentation.

## ENROLLMENT

Automatic enrollment<sup>1</sup> 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 a maximum of 15%<sup>2</sup>. You may elect to change or stop Voluntary Contributions at any time by going to [TIAA.org/rochester](https://TIAA.org/rochester).

### Enroll in a New Account:

1. Go to [TIAA.org/rochester](https://TIAA.org/rochester) and click "Ready to Enroll."
2. Click "Register with TIAA."
3. Follow the on-screen instructions to complete your enrollment. You will select your contributions, investment choices<sup>3</sup>, and beneficiaries.

For information regarding contribution options, investment strategies, transferring and withdrawing money, taxes, payment options and more, visit [TIAA.org/rochester](https://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's Retirement Program can be found on [rochester.edu/totalrewards/retirement](https://rochester.edu/totalrewards/retirement).*

<sup>1</sup> 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.

<sup>2</sup> The annual salary deferral election increase will be applicable for employees eligible on or after July 1, 2020.

<sup>3</sup> 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.

# DEFERRED COMPENSATION 457(B) PLAN

The Deferred Compensation 457(b) Plan allows eligible participants to accumulate tax-deferred savings for retirement beyond the limits of the University of Rochester 403(b) Plan. With the Deferred Compensation 457(b) Plan you can:

- Save more of what you earn on a pre-tax basis.
- Defer taxes until you take the money out.
- Choose how to invest contributions.

## ELIGIBILITY

You are eligible to participate in the Deferred Compensation 457(b) Plan if the following conditions of eligibility are satisfied:

- You are a faculty member or staff member in the Senior Leadership Career Stream of the University and meet the University's general benefit eligibility requirements.
- You are scheduled to earn annual compensation<sup>1</sup> of at least \$10,000 more than the IRS-specified highly compensated employee dollar limit of \$160,000 for 2024.
- You are contributing the Internal Revenue Code (IRC) maximum amount to the University's 403(b) Plan (\$23,500 for 2025).

## VOLUNTARY CONTRIBUTIONS

Eligible employees may contribute up to the IRC maximum amount (\$23,500 for 2025). Catch-up contributions<sup>2</sup> are permitted if you are within 3 years of age 65 (normal retirement age).

## INVESTMENT OPTIONS

You decide how contributions are invested among a selection of professionally managed funds. For investment option details, visit [TIAA.org/rochester](https://TIAA.org/rochester).

## ENROLLMENT .....

To enroll, you must create an account with TIAA and complete the University of Rochester Deferred Compensation 457(b) Salary Deferral Agreement. When you enroll, you will choose the dollar amount you wish to defer, or you may choose the maximum. The amount you select will remain the same unless you elect to change the amount or stop participation.

### To Enroll:

1. Go to [TIAA.org/rochester](https://TIAA.org/rochester) and click "Ready to Enroll."
2. Click "Register with TIAA".
3. Follow the on-screen instructions to complete your enrollment. You will select your contributions, investment choices, and beneficiaries.

To enroll in the Plan by telephone, call (800) 410-6497.

Your enrollment will be processed no earlier than the first of the month following the month in which you enroll.

*Complete details on the Deferred Compensation 457(b) Plan can be found on [rochester.edu/totalrewards/retirement](https://rochester.edu/totalrewards/retirement).*

<sup>1</sup> Annual compensation means the current annual pay rate and the previous calendar year's extra compensation and summer compensation.

<sup>2</sup> Please contact the Office of Total Rewards for eligibility and enrollment in catch-up contributions.

# LIFE INSURANCE

Protect your family's financial future with life insurance. The University of Rochester offers eligible employees University-Paid Basic Term Life insurance, University-Paid Basic Accidental Death & Dismemberment (AD&D) insurance, Business Travel Insurance Plan, and the option to purchase Group Universal Life (GUL) insurance.

## ELIGIBILITY

Eligibility for University-Paid Basic Term Life Insurance, University-Paid Basic AD&D, and GUL insurance includes regular full- and part-time faculty and staff members of the University of Rochester who are actively at work on the effective date of coverage.

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

Additional eligibility requirements apply. This document provides only a summary of some of the features of these plans. Detailed life insurance information, including full eligibility details, can be found on the Total Rewards website ([rochester.edu/totalrewards/life](http://rochester.edu/totalrewards/life)).

## UNIVERSITY-PAID BASIC TERM LIFE INSURANCE

Eligible employees receive University-paid Basic Term Life Insurance and an equal amount of AD&D coverage at no cost. The coverage amount is equal to 50% of your annual salary<sup>1</sup>, subject to the following minimums and maximums. Eligible employees are automatically enrolled upon hire and must log on to myURHR Workday ([rochester.edu/erp/ur](http://rochester.edu/erp/ur)) to designate a beneficiary.

*Minimum and Maximum Amounts of University-Paid Basic Term Life Insurance*

	Minimum	Maximum
Full-Time	\$15,000	\$50,000
Part-Time	\$7,500	\$25,000

## GROUP UNIVERSAL LIFE (GUL) INSURANCE

You have the opportunity to purchase GUL insurance and elect coverage from one to eight times your annual salary, to a maximum of \$1,500,000. Those that enroll in GUL insurance may also elect optional accidental death and dismemberment (AD&D) coverage, group term life insurance for a spouse/domestic partner<sup>2</sup>, and group term life insurance for dependent children<sup>3</sup>. Enroll within 90 days of hire for guaranteed coverage<sup>4</sup>, no health questions or medical exam required.

Individuals may be covered only once under the group policy. Faculty/staff members cannot also be covered as a spouse/domestic partner or child; a child can be insured by only one parent; and an individual cannot be insured as both a previous employee and a current employee.

## WHAT DOES GUL INSURANCE COST?

The cost of GUL insurance for active and retired faculty and staff and group term life insurance for your spouse/domestic partner<sup>2</sup> is based on the insured person's age and whether or not he/she smokes. Rates increase with age and are subject to change.

Additional information on life insurance and AD&D rates is available in the Group Life Insurance Guide, found on the Total Rewards website ([rochester.edu/totalrewards/life](http://rochester.edu/totalrewards/life)).

### Life Insurance Decision Tool

Choosing the right life insurance coverage can be overwhelming. Make your life insurance elections with confidence using Securian Financial's online decision tool, Benefit Scout™. This tool will help you and your family determine how much life insurance you need and what it will cost. To access the tool, login to myURHR Workday ([rochester.edu/erp/ur](http://rochester.edu/erp/ur)) using your Active Directory, click on the "Benefits and Pay" link on the homepage under Apps. Then click on "Securian Financial Life Insurance" under Suggested Links. Click on "Get Started" and "Visit Benefit Scout™."

<sup>1</sup> 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."

<sup>2</sup> See definition of "spouse" on page 30. A spouse/domestic partner is not eligible for guaranteed issue coverage if he or she is receiving or entitled to receive any sick pay or disability benefits due to sickness or injury; confined at home or in a care facility under the care of a physician for sickness or injury; or in a chemotherapy, radiation therapy or dialysis treatment program. To apply for domestic partner coverage, you must sign and file the University's Certification of Domestic Partner Status Form in addition to completing the insurance application. The form is available at and to be filed with the Office of Total Rewards.

<sup>3</sup> Children are eligible from live birth to age 26. To enroll a stepchild, the signature of a biological parent is required on the enrollment form.

<sup>4</sup> Up to the lesser of six times your annual salary or \$600,000 of GUL and all optional AD&D coverage for the University of Rochester employee and up to \$50,000 of spouse/domestic partner coverage is guaranteed when you enroll within the initial 90-day eligibility period.

## ENROLLMENT .....

### University-Paid Basic Term Life Insurance

Eligible individuals are automatically enrolled in University-Paid Basic Term Life Insurance upon hire.

To designate your beneficiary:

1. Log on to myURHR Workday ([rochester.edu/erp/ur](https://rochester.edu/erp/ur)) using your Active Directory.
2. Click on the "Benefits and Pay" link on the homepage under Apps.
3. Click on "Securian Financial Life Insurance" under Suggested Links.
  - Primary Beneficiary—The person or persons named will receive the benefit
  - Contingent Beneficiary—If the primary beneficiary is no longer living, the benefit is paid to the contingent beneficiary

### Group Universal Life (GUL) Insurance

You may enroll in or make changes to GUL insurance at any time, however, proof of good health may be required depending on when you enroll. Enroll within 90 days of hire/eligibility for guaranteed coverage<sup>1</sup> – no health questions or medical exam required.

To enroll in GUL insurance:

1. Log on to myURHR Workday ([rochester.edu/erp/ur](https://rochester.edu/erp/ur)) using your Active Directory.
2. Click on the "Benefits and Pay" link on the homepage under Apps.
3. Click on "Securian Financial Life Insurance" under Suggested Links.
4. Elect 1-8 times your annual salary, up to a maximum of \$1,500,000. You may request an increase<sup>2</sup>, decrease, or cancel this coverage at any time.

To review your coverage or make changes, go to [LifeBenefits.com](https://LifeBenefits.com) or log on to myURHR Workday ([rochester.edu/erp/ur](https://rochester.edu/erp/ur)).

Additional enrollment details are available at [rochester.edu/totalrewards/life](https://rochester.edu/totalrewards/life).

*Complete details on the life insurance benefits available through the University of Rochester can be found on [rochester.edu/totalrewards/life](https://rochester.edu/totalrewards/life).*

## 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 the University of Rochester (e.g. Life Insurance and Basic Accidental Death and Dismemberment insurance). Please refer to the University of Rochester Group Life Insurance Guide (available from the Office of Total Rewards or online at [rochester.edu/totalrewards/life](https://rochester.edu/totalrewards/life)) for information on the University of Rochester Group Life Insurance Plan. Additional information on this Plan can be found within University of Rochester Policy 263.

<sup>1</sup> Up to the lesser of six times your annual salary or \$600,000 of GUL and all optional AD&D coverage for the University of Rochester employee and up to \$50,000 of spouse/domestic partner coverage is guaranteed when you enroll within the initial 90-day eligibility period.

<sup>2</sup> Requests to increase coverage may require proof of good health.

# WELL-U

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

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

## ELIGIBILITY

- Eligibility for the Personal Health Assessment, lifestyle management programs, condition management coaching includes faculty, staff, and spouses/domestic partners enrolled in a University Health Care Plan.
- Eligibility for UR Medicine EAP includes all employees and members of their household.
- Eligibility for Behavioral Health Partners (BHP) includes regular full-time and part-time faculty, staff, residents, fellows, spouses/domestic partners and dependent children of active employees who are 18 or older and are enrolled in a University Health Care Plan. SEIU 1199 and SEIU Local 206 Union employees are not eligible for Behavioral Health Partners (BHP).
- Eligibility for Wellness Programs includes regular full-time and part-time faculty, staff, residents, fellows, and postdocs.

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

## ENROLLMENT .....

You may enroll in Well-U programs at any point throughout the year and in any order you wish. Enrollment details for a variety of Well-U programs can be found on [rochester.edu/well-u](http://rochester.edu/well-u).

## WELL-U CHAMPIONS

Become the voice of wellness for your department! Champions have the opportunity to bring Well-U programs to their department and are encouraged to promote wellness in their own, personalized ways.

## VIRTUAL VISIT

Most Well-U programs are accessible by video conference or virtual participation allowing you to attend programs and appointments at any location using a computer screen or device.

## WEEKLY WELLNESS NEWSLETTER

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



## PERSONAL HEALTH ASSESSMENT (PHA)

Eligible individuals may participate in the PHA program which includes:

### Online Health Surveys

A confidential, self-administered online health Survey 1, asks a series of questions about lifestyle and habits. You may earn \$125 for completing Survey 1. Survey 2 includes a series of questions about whether you have or had certain medical conditions, your health history, and current health status. In return, you can identify coaching programs and resources to reach your wellness goals, receive personalized lifestyle recommendations, and review your cardiovascular disease risk and lifestyle score.

### Biometric Screening

A registered nurse will conduct your screening, discuss your results with you privately, and offer you recommendations to improve your well-being. Log in at [urwell.rochester.edu](http://urwell.rochester.edu) to view past results, personalized recommendations, and resources.

## LIFESTYLE & CONDITION MANAGEMENT

Eligible individuals may participate in our no-cost lifestyle management programs and condition management coaching. Once per calendar year you may receive a \$100 incentive upon completion of a lifestyle management program, and additional \$100 incentive upon completion of condition management coaching.

### Lifestyle Management Programs

Led by a team of physicians, nurse practitioners, registered dietitians, exercise specialists, and lifestyle counselors, lifestyle management programs include:

#### Group Programs

- Fitness 101
- Goal-Setting Success
- Managing Your Weight
- Mindfulness-Based Stress Reduction
- Nutrition Basics
- Stress Reduction

#### One-on-One Programs

- Cholesterol Management
- Fitness 201
- Nutrition & You
- You Can Quit!

### Condition Management Coaching

Led by a team of wellness coaches, condition management coaching topics include:

- Asthma
- Atrial Fibrillation
- Chronic Obstructive Pulmonary Disease
- Coronary Artery Disease
- Depression Coaching & Self-Management
- Diabetes
- Healthy Weight
- Heart Failure
- High Blood Pressure
- High Cholesterol
- Irritable Bowel Syndrome
- Lower Back Pain
- Menopause
- Osteoarthritis
- Stroke

## EMOTIONAL & MENTAL HEALTH

The University provides resources to help you navigate emotional and mental health challenges:

### 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

### Behavioral Health Partners (BHP)

A specialized mental health service offering individual therapy, medication management, and consultations with your primary care physician. These confidential, short-term evidence-based treatments are available for:

- Stress
- Anxiety
- Depression
- Attention-Deficit/Hyperactivity Disorder (ADHD)

## WELLNESS PROGRAMS

Well-U provides University faculty and 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 subscription
- Stress-free Zones
- University-wide wellness challenges
- Departmental wellness challenges

*Complete details on the wellness programs available through the University of Rochester can be found on [rochester.edu/well-u](http://rochester.edu/well-u).*

# TUITION BENEFITS

The University of Rochester offers several tuition benefits to provide you and your eligible family members with the opportunity to pursue an affordable college education. Tuition benefits include:

- Tuition waiver benefits for employees interested in taking a course at the University of Rochester
- Tuition reimbursement benefits for employees interested in taking a course at another university
- Dependent children tuition benefits
- Eastman Community Music School discount

## ELIGIBILITY

### Tuition Waiver and Reimbursement Benefits for Employees

- Regular full-time faculty and staff are eligible for tuition benefits upon completion of 1 year of service.
- Regular part-time faculty and staff are eligible for tuition waiver benefits upon completion of 2 years of service (part-time faculty and staff are not eligible for tuition reimbursement).

Active employment in an eligible status must be maintained through the completion of the course and the faculty or staff member must successfully complete the course. If these criteria are not met, the faculty or staff member will be responsible for the payment of the course and any related late fees.

### Dependent Children Tuition Benefits

- Dependent children of regular full-time faculty and staff 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 has been satisfied at the start of their dependent's undergraduate education at the University of Rochester.
- Dependent children of regular part-time faculty and staff are eligible for dependent children tuition waiver benefits upon completion of 6 years of part-time service.

Dependent children must use the tuition benefit within ten years of high school graduation. The benefit is only available while the employee remains actively employed in an eligible status.

### Eastman Community Music School

- Regular full-time faculty and staff, plus their dependent children, are eligible for a discount at the Eastman Community Music School upon completion of 1 year of service.
- Regular part-time faculty and staff and their dependent children are eligible for a discount at the Eastman Community Music School upon completion of 2 years of service.

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

Additional eligibility requirements apply. This document provides only a summary of some of the features of these plans. Detailed tuition benefit information, including full eligibility details, can be found on the Total Rewards website ([rochester.edu/totalrewards/tuition](http://rochester.edu/totalrewards/tuition)).

### 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<sup>1</sup> of the University that offered a tuition benefit plan for which the faculty or staff member was eligible. To receive credit for prior service, complete the Tuition Benefits Service Credit Form available on the Total Rewards website ([rochester.edu/totalrewards/tuition](http://rochester.edu/totalrewards/tuition)).

<sup>1</sup> 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.

## TUITION BENEFITS FOR EMPLOYEES

Full-time faculty and staff may use either the tuition waiver benefit or the tuition reimbursement benefit for up to two credit-bearing courses per semester, and part-time faculty and staff may use the tuition waiver benefit for one credit-bearing course per semester.

### Tuition Waiver

Receive an 80-95% waiver on tuition costs for courses taken at the University of Rochester. The percentage for the employee tuition waiver benefit depends on your current salary and coursework. For more information, visit [rochester.edu/totalrewards/tuition](http://rochester.edu/totalrewards/tuition).

### Tuition Reimbursement

Receive a 70% reimbursement on your tuition costs for courses taken at other colleges or universities if the course is directly related to your current job at the University. This may include approved non-credit courses and certification/recertification exams taken at the University of Rochester or at other colleges or universities.

Part-time faculty and staff are not eligible for tuition reimbursement.

### Taxability of Employee Tuition Benefits

Tuition benefits for undergraduate courses are non-taxable.

Tuition benefits for graduate or non-credit courses may be taxable. Please see the Total Rewards website ([rochester.edu/totalrewards/tuition](http://rochester.edu/totalrewards/tuition)) for additional details.

## DEPENDENT CHILDREN TUITION BENEFITS

### 5 Years of Full-Time Service

After five years of full-time service, faculty and staff members become eligible for a tuition waiver covering 50% of the stated full undergraduate tuition at the University of Rochester for their dependent children. The benefit applies for up to four years, not to exceed eight semesters of undergraduate study.

### 10 Years of Full-Time Service

After ten years of full-time service, faculty and staff members become eligible for a tuition waiver for their dependent children who matriculate as first-time, first-year freshman. The waiver covers the difference between the full undergraduate tuition at the University of Rochester and the full undergraduate tuition for New York State residents at SUNY colleges. This benefit applies for up to four years, not to exceed eight semesters of undergraduate study.

### 6 Years of Part-Time Service

After six years of part-time service, faculty and staff members become eligible for a tuition waiver covering 25% of the stated full undergraduate tuition at the University of Rochester for their dependent children. This benefit applies for up to four years, not to exceed eight semesters of undergraduate study.

## EASTMAN COMMUNITY MUSIC SCHOOL

Eligible employees and dependent children may enjoy a 25% reduction in charges for musical instruction through the Eastman Community Music School.

## 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](mailto:TuitionBenefits@UR.rochester.edu).

**2. Complete an application-**

Fill out an application by logging into myURHR Workday ([rochester.edu/erp/ur](http://rochester.edu/erp/ur)) using your Active Directory. Click on "Benefits and Pay" on the homepage under Apps. Then click on the on the applicable application under Suggested Links.

- Employee Tuition Waiver Application (for courses taken at the University of Rochester)
- Employee Tuition Reimbursement Application
- Dependent Child Tuition Waiver Application

*Complete details on the tuition benefit program available through the University of Rochester can be found on [rochester.edu/totalrewards/tuition](http://rochester.edu/totalrewards/tuition).*



# 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.

## PREMIUM CARE.COM MEMBERSHIP & BACKUP CARE

Free Premium Care.com Memberships and Subsidized Backup Care are available to regular full- and part-time faculty and staff. These benefits let you search, post, and contact providers for child care, elder care, pet care, household tasks, and more. Use Subsidized Backup Care to secure reliable temporary care during emergencies, disruptions to regular care, or planned days when extra help is needed. Register at [university-of-rochester.care.com](https://university-of-rochester.care.com).

## THE CHILDREN'S SCHOOL AT URM

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 <https://www.kindercare.com/employee-benefits/urmc>.

## CHILD CARE SUBSIDY

The University of Rochester's child care subsidy was created to help eligible employees with dependent care expenses by granting awards of up to \$3,600/year per household. New Hires have 30 days post hire to submit a child care subsidy application.

### Eligibility

- Regular full-time and part-time faculty and staff, non-SEIU staff, Strong Memorial Hospital residents and fellows, and Postdoctoral Associates (job code 0093).
- You are unmarried, or have a spouse who meets one of the criteria below:
  - Employed at least part-time
  - A full-time student
  - Considered legally disabled
  - Looking for work
- Based on IRS publication 503, you have a legal dependent child under age 13 whom you claim as a tax dependent on your federal income tax return (special rules apply for divorced parents), or any other dependent child on your tax return who resides with you and is physically or mentally disabled and will have estimated child/dependent care expenses during the calendar year.
- Have a total household gross income of less than \$150,000 in 2023 for calendar year 2025 (total household income will increase each calendar year).

# 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

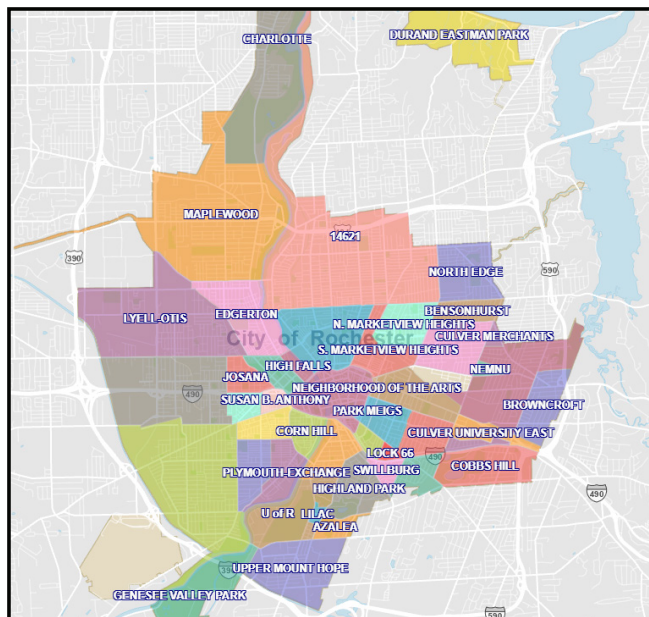
Eligibility for the University Home Ownership Incentive Program includes regular full- and part-time faculty and staff. Eligibility begins on the date of hire.

## 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](http://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](mailto: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](http://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 carriers 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 faculty and staff members and 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](mailto:service@legacyltci.com)

*For detailed information and to view the Legacy Services Long-Term Care Insurance Employee Seminar booklet, visit [rochester.edu/totalrewards/ltc](http://rochester.edu/totalrewards/ltc).*

# LEAVE PLANS

## PAID TIME OFF (PTO)

Recognizing the need to have time away from work for reasons such as illness or injury, doctor or dental appointments, and to attend to personal business, the University offers PTO to eligible individuals.

### ELIGIBILITY

Regular full-time and part-time staff in clinical and associate career streams with leave plans C, D or F (does not include hourly paid individuals in the professional and leadership career streams) 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), and 92 (Eastman Institute for Oral Health).

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

### HOW IT WORKS

The PTO Plan provides eligible employees with up to 56 hours of Paid Time Off during a Plan Year. The PTO Plan Year begins on the first day of the first full pay period in January.

### UNUSED PTO

At the end of each Plan Year, PTO banks for eligible employees will be purged and reset for the new Plan Year. Full-Time and Part-Time employees with standard hours of 33 or more may elect to receive your payout for unused PTO time as either a cash payout or as a Voluntary Contribution to your retirement 403(b) account. All other employees with a PTO balance at the end of the plan year will have the balance rolled forward into the new plan year.

*For full details on the University of Rochester's Paid Time Off Plan, refer to Policy 340 on [rochester.edu/human-resources/hr-policies/](http://rochester.edu/human-resources/hr-policies/).*

## SICK LEAVE PLAN AND SHORT-TERM DISABILITY

The Sick Leave Plan and Short-Term Disability pays all or part of basic salary for an eligible individual who is absent from work for a period of days, weeks, or months due to an illness or disability that is not related to the job and which prevents the individual from performing University duties and responsibilities. This benefit varies and is determined by the individual's position and length of service.

Benefits provided under the Sick Leave Plan and Short-Term Disability are paid out of University operating funds; covered employees do not contribute to this Plan.

### ELIGIBILITY

#### Sick Leave Plan

Full-time, part-time, time as reported (TAR) and temporary, faculty, residents, fellows, postdoctoral appointees, (1) Strong Staffing temporary employees, student employees (undergraduate students employed through Student Employment and graduate students not paid a stipend or fellowship in furtherance of their degree), all staff in the professional and leadership career streams (including those paid hourly), Part-time and full-time staff in the clinical career streams with leave plans A, B and G and all staff in the associate career streams whose primary job 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 (Warner School of Education), 30 (Eastman School of Music) or 70 (Memorial Art Gallery) (2), and all TAR staff regardless of division, who work in New York State (3).

#### Short-Term Disability

Eligibility for coverage under the Short-Term Disability includes regular and temporary full-time and part-time members of the faculty<sup>1</sup>; regular and temporary full-time, part-time, and time-as-reported (TAR) staff members; undergraduate students employed through student employment; and individuals who are at the University primarily for furthering their education but are employees (for example, postdoctoral research associates and graduate students not paid a stipend).

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

*For full details on the University of Rochester's Sick Leave Plan and Short-Term Disability, refer to Policy 339 on [rochester.edu/human-resources/hr-policies/](http://rochester.edu/human-resources/hr-policies/).*

<sup>1</sup> Refer to the Faculty Handbook for additional information.

## PAID FAMILY LEAVE

Provides protected time off to employees to care for a qualified family member with a serious health condition, bond with a child during the first 12 months following the birth, adoption or placement of the child or assist a family member called to active military service. Employees are paid 67% of their salary up to the NY State Average Weekly wage for a maximum of 12 weeks or 60 days.

### ELIGIBILITY

Employees must work a regular schedule of 20 or more hours per week and have worked for at least 26 consecutive workweeks or work a regular schedule that is less than 20 hours per week and have worked at least 175 days.

### HOW IT WORKS

Employees request PFL through our third-party insurance carrier, they must not work any part of the day that is requested under PLF. The payment is made directly to the employee from the insurance carrier. Employees contribute through payroll deduction to the NY State Paid Family Leave fund.

*More details about Paid Family Leave can be found on our website at [rochester.edu/humanresources/benefits/leave-disability/paid-family-leave-pfl/](http://rochester.edu/humanresources/benefits/leave-disability/paid-family-leave-pfl/).*

## UNIVERSITY HOLIDAYS

The University's Total Rewards Program provides nine University-paid holidays per year. Each holiday equals one-fifth of your standard weekly work hours. Holidays include:

- New Year's Day
- Martin Luther King Jr. Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Thanksgiving Day
- Friday after Thanksgiving
- Christmas Day

### ELIGIBILITY

Eligibility for University-paid holidays includes regular full- and part-time staff. Faculty are eligible for University holidays in accordance with the terms of their appointment.

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

*For full details on University Holidays, refer to Policy 330 on [rochester.edu/human-resources/hr-policies/](http://rochester.edu/human-resources/hr-policies/).*

## VACATION

Recognizing the need to have time away from the work environment, the University's Vacation Plan offers eligible individuals paid vacation time.

### ELIGIBILITY

Eligibility for paid vacation time includes regular full- and part-time staff. Faculty are eligible for vacation time in accordance with the terms of their appointment.

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

### HOW IT WORKS

Your amount of annual vacation entitlement is dependent on your job classification and your years of service at the University. The schedule of annual vacation entitlement can be found in Policy 345 on [rochester.edu/human-resources/hr-policies/](http://rochester.edu/human-resources/hr-policies/).

Staff earn vacation starting with their date of appointment and continue to earn a portion of the annual vacation entitlement each pay period. Your online pay statement reflects your available vacation balance as of the end of the pay period. At the beginning of the first full pay period each January, a maximum of one year's accrual may be carried forward.

*For full details on the University of Rochester's Vacation Plan, refer to Policy 345 on [rochester.edu/human-resources/hr-policies/](http://rochester.edu/human-resources/hr-policies/).*

# TERMS TO KNOW

**Active Full-Time:** means, for hourly staff (excluding those professional, administrative, and supervisory paid hourly): a regular<sup>1</sup> weekly work schedule of at least 35 hours; for all professional, administrative, and supervisory staff: a weekly work schedule of 40 hours or more; for faculty: a normal full teaching and research load as defined for the faculty by the college or school concerned

**Active Part-Time:** means a regular<sup>1</sup> weekly or monthly schedule which is less than that required for full-time status but not less than 17.5 hours per week in the case of hourly and professional, administrative, and supervisory staff. For faculty it indicates that the individual carries at least half the normal (full) teaching and research load as defined for faculty by the college or school concerned.

**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 principal 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

<sup>1</sup>“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.

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.

**Gross Wages:** 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.

**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.

**TAR (Time-as-Reported):** staff appointment with (1) no regular schedule or (2) in which the individual is generally expected to work fewer than 17.5 hours per week in the case of those in nonexempt and/or professional, administrative, and supervisory (PAS) job classifications, unless otherwise defined in collective bargaining agreements. For faculty, it indicates that the individual carries less than half the normal (full) teaching and research load as defined for faculty by the college or school concerned.

**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:

### I. 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.

## 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/](http://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 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](http://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 [totalrewards@rochester.edu](mailto:totalrewards@rochester.edu).

## 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 disease, 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 disease, 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 life-style 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 and Health 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 Dietitian, 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 time frames 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](http://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](mailto: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](mailto: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](mailto: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](mailto: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](mailto: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 fòm aksesib yo disponib tou gratis. Rele 1-585-275-4778 (imel: [Interpreter\\_Services@URMC.Rochester.edu](mailto: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](mailto: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](mailto:Interpreter_Services@URMC.Rochester.edu)) o parla con il tuo fornitore.

נאמין: אויב איר רעדט יידיש, זענען די שפראך הילף סערוויסעס פאר דיר פריי פריי. צונעמען אידס און באדינונגס פֿאַר פראווידינג אינפֿאָרמאַציע אין אַדער [Interpreter\\_Services@URMC.Rochester.edu](mailto:Interpreter_Services@URMC.Rochester.edu) (בריוו: E-) צוטריטלעך פֿאַרמאָסטונגען זענען אויך בנימצא פריי. רופן 1-585-275-4778 רעדן צו דיין שפייצער.

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](mailto: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](mailto: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 بتيسيرات أو تحدث إلى مزود [Interpreter\\_Services@URMC.Rochester.edu](mailto:Interpreter_Services@URMC.Rochester.edu) (البريد الإلكتروني) بيسهل الوصول إليها مجاً. اتصل بالرقم 1-585-275-4778 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](mailto: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 یا اپنے فراہم [Interpreter\\_Services@URMC.Rochester.edu](mailto:Interpreter_Services@URMC.Rochester.edu) (ای میل) امداد اور خدمات بھی مفت دستیاب ہیں۔ 1-585-275-4778 پر کال کریں 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](mailto: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](mailto: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](mailto: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](mailto: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](mailto:Interpreter_Services@URMC.Rochester.edu)) या अपने प्रदाता से बात करें।

## WOMEN'S HEALTH AND CANCER RIGHTS ACT

All of the University health care plans cover mastectomies and related procedures (subject to any applicable deductibles, coinsurance, or copays). Under federal law, all group health plans that provide coverage for medical and surgical benefits with respect to a mastectomy must also provide coverage for reconstructive surgery in a manner determined in consultation with the attending physician and the patient. Coverage includes reconstruction of the breast on which the mastectomy was performed, surgery and reconstruction of the other breast to produce a symmetrical appearance, and prostheses and treatment of physical complications at all stages of the mastectomy, including lymphedemas. Group health plans may impose deductible or coinsurance requirements for reconstructive surgery in connection with a mastectomy, but only if the deductible and coinsurance are consistent with those established for other benefits under the Plan or coverage. See the 2025 Health Program Guide on the Total Rewards website for deductible and coinsurance requirements.

## MATERNITY AND NEWBORN INFANT COVERAGE

Under federal law, none of the group health plans offering maternity or newborn infant coverage may restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a normal vaginal delivery, or less than 96 hours following a Cesarean section, or require that a provider obtain authorization from the Plan or the insurer for prescribing a length of stay not in excess of the above periods. This requirement does not prevent an attending physician or other provider, in consultation with the mother, from discharging the mother or newborn child prior to the expiration of the applicable minimum period.

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





## **BENEFIT ENROLLMENT OVERVIEW VIDEO**

Would you like an overview of your benefits and the corresponding enrollment deadlines? Visit the Total Rewards website ([rochester.edu/totalrewards/](http://rochester.edu/totalrewards/)) to watch this video and to find other helpful resources that will guide you through the enrollment process.

## **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](mailto:ask-urhr@rochester.edu)

Phone: (585) 275-8747

Hours: Monday – Friday, 8a.m.-5p.m.

## **OFFICE OF TOTAL REWARDS**

Website: [rochester.edu/totalrewards](http://rochester.edu/totalrewards)

Email: [totalrewards@rochester.edu](mailto: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/](http://rochester.edu/human-resources/benefits/leave-disability/)

Email: [HRLeaveAdministration@ur.rochester.edu](mailto:HRLeaveAdministration@ur.rochester.edu)

Phone: See website

Address: 910 Genesee Street, Suite 100, Rochester, NY 14627

Hours: Monday – Friday, 8a.m.-4:30p.m.

