

October 4, 2023

This notice serves to provide benefits-eligible employees a reminder on the requirements that must be satisfied to become eligible for University of Rochester retiree benefits. As first announced in September of 2020, beginning January 1, 2024, faculty and staff must generally retire from the University of Rochester after attaining a specified age and must have completed 15 years of benefits-eligible service to be eligible for retiree benefits. Benefits-eligible service is employment in a regular full-time or part-time position (appointed to work at least 17.5 hours or more per week) that entitles you to receive the full range of University Benefit Plans. Please see detailed description below for the definition of “Retiree”, which sets forth the eligibility requirements for receiving retiree benefits from the University of Rochester.

Retiree - means, for University Retired faculty and staff members:

- For Regular Full-Time and Part-Time faculty and staff Hired or Rehired prior to 1/1/96 who: (1) Retire after age 55 and after 2023, and (2) who have completed 15 years of benefits-eligible service at their Retirement. (Subject to such rules and requirements as are established by the Plan Administrator, the 15 Years of Service requirements may be met by cumulative employment at the University or another higher education institution). If you were hired prior to 1/1/1996, terminated employment or moved into a position that does not entitle you to receive the full range of University Benefit Plans, and are later moved (or rehired after 1996) into a benefits-eligible position, you will not be eligible for the Retiree benefits associated with those whom were hired before 1/1/1996. Instead, your benefits will be determined under the Retiree Benefit plan for those hired or rehired on or after 1/1/1996 and you must retire after attaining age 60, as described in the next definition.
- For Regular Full-Time and Part-Time faculty and staff Hired or Rehired on or after 1/1/96 who: (1) Retire after age 60 and after 2023, and (2) have completed 15 years of benefits-eligible service at their Retirement. (Subject to such rules and requirements as are established by the Plan Administrator, the 15 Years of Service requirement may be met by cumulative employment at the University or another higher education institution as long as there is continuous benefits-eligible employment the immediate five years prior to Retirement). If eligibility requirements are not yet met when benefits-eligible service is interrupted and then benefits-eligible service at a later date resumes, previous benefit-eligible service is counted towards the retiree eligibility and all requirements must then be met to attain retiree status.

If you do not satisfy the requirements for being treated as a Retiree under the definition set forth above, you will not be eligible for retiree benefits. Retiree benefits are subject to the terms of, and offered under, the following plans: the retiree health reimbursement arrangement plan, the retiree non-Medicare eligible health plans, the retiree dental plans, the tuition benefit plan, and the life insurance plan. Please note that these plans may not be available to workers whose employment is subject to a collective bargaining agreement.

For more information on the benefits offered to University of Rochester retirees, please visit [www.rochester.edu/human-resources/benefits/retiree-benefits-resources/retiree-eligibility-information](http://www.rochester.edu/human-resources/benefits/retiree-benefits-resources/retiree-eligibility-information). If you have further questions, email [retireebenefits@ur.rochester.edu](mailto:retireebenefits@ur.rochester.edu) or call (585) 275-2084.

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*This summary of material modifications is intended as a non-technical summary of certain changes to the University of Rochester's welfare benefit plans, so it does not contain all the details. It modifies the information set forth in the Plan's summary plan descriptions (SPDs) that were previously provided to you. Please keep this document with your copies of the SPDs for future reference. In the event of a discrepancy between this summary of material modifications and the official plan documents, the plan documents will prevail. As is true with all benefits, the University reserves the right to amend or terminate its benefit programs at any time, including retiree benefits.*