

# Residents/Fellows Summary of Benefits During a Layoff<sup>1</sup>

<sup>1</sup>Staff members on indefinite layoff with less than two years of service are not eligible for continued coverage in any benefit plans during indefinite layoff, except the protection available to terminating staff.

## Health Care and Dental Plans

Health Care and Dental Care plan coverage will be continued unless the staff member completes the benefit event routed to them in myURHR Workday or signs a form canceling this coverage. Forms can be requested from the Office of Total Rewards. Staff members who choose to continue this coverage during the layoff period will be billed and will need to pay their share of the premium.<sup>2</sup>

## Flexible Spending Accounts (FSAs)

FSA participation stops as of the effective date of the indefinite layoff. If you return to work in a benefit-eligible position and wish to elect an FSA, you must enroll within 30 days of your return.

### Health Care FSA

You must elect COBRA continuation coverage and remit after-tax contributions to submit eligible expenses incurred during the layoff. Otherwise, you will have 90 days from the effective date of the layoff to submit eligible expenses incurred prior to the FSA cancellation date.

### Dependent Care FSA

You will have until the end of the plan year to submit eligible expenses incurred during the plan year. The amount available for reimbursement is limited to the amount credited to their Dependent Care FSA, less any prior reimbursements.

## Health Savings Accounts (HSAs)

HSA contributions<sup>3</sup> via payroll deduction will stop as of the effective date of the layoff. If you return to work in a benefit-eligible position and you wish to elect HSA contributions, you must re-enroll.

## **University-Paid Basic Term Life Insurance**

University-Paid Basic Term Life insurance and University-Paid Basic Accidental Death & Dismemberment (AD&D) will be continued.

## **Group Universal Life (GUL) Insurance, Optional Accidental Death & Dismemberment Insurance (AD&D), and Dependent Group Term Life Insurance**

Any Group Universal Life (GUL), Optional Accidental Death & Dismemberment (AD&D), and/or Dependent Group Term Life insurance coverage that a staff member has elected may also be continued unless the staff member signs a form canceling this coverage, which is available online at <https://www.rochester.edu/human-resources/benefits/programs-perks/life-insurance/>.

Staff members who do not cancel their GUL, Optional Accidental Death & Dismemberment (AD&D), and/or Dependent Group Term Life insurance coverage during a Layoff will be billed by Securian Financial for their normal premium.

## **Short-Term Disability**

A staff member who becomes disabled within four weeks of the effective date of the Layoff may qualify for statutory sick pay benefits during the period of the disability.

## **Long-Term Disability**

In cases of temporary layoff, Long-Term Disability (LTD) Insurance in effect prior to a Layoff continues, subject to payment of required contributions, if any. In cases of indefinite layoff, Long-Term Disability (LTD) Insurance in effect prior to a Layoff is suspended during a Layoff, but is immediately reinstated upon the employee's return from a Layoff.

## **Retirement Program**

Any Voluntary Contributions made by a staff member would be suspended during a Layoff since contributions to these portions of the University Retirement Program are made through salary reduction.

## **Vacation**

Vacation and holidays do not accrue during a Layoff. Payment of accumulated vacation, up to one year's entitlement, is made.

## Tuition Benefits

Tuition benefits for a staff member who has met service requirements prior to Layoff can be claimed during Layoff as though the individual were actively at work.

## YOUR Benefits Extras

- VSP Vision Care
- MetLife Legal Plan
- Allstate Identity Protection
- Group Auto & Home Insurance

Coverage for Allstate Identity Protection, MetLife Legal Plan, and VSP Vision Care will be continued during a Layoff for up to 90 days from the start of your Layoff. If you return to work in an active, benefit-eligible position within 90 days from the start of your Layoff, Corestream will recoup any missed premiums by double deducting your premium in your paycheck(s) until the deficit has been recouped. If you do not return to an active, benefits-eligible position within 90 days from the start of your Layoff, you may, if you wish, continue coverage under VSP Vision Care under the COBRA Policy. You may elect to continue the MetLife Legal Plan by enrolling in an individual plan at any time, and members can continue coverage indefinitely with automatic renewals in increments of 12-month terms. To enroll or learn more, visit [metlife.com/individual-legal-plans](https://www.metlife.com/individual-legal-plans).

You may also elect to continue Allstate Identity Protection by choosing to continue your coverage on a direct-bill basis with the provider.

Please note that if you are enrolled in Auto/Home Insurance coverage, the provider will automatically switch you to direct bill after your Layoff begins. Once you return from your Layoff, you may request that your coverage be moved back to payroll deduction by contacting the provider directly.

## University Home Ownership Incentive Program

Staff remain eligible for the University Home Ownership Incentive Program.

## Travel-Accident Insurance

Travel-Accident Insurance is suspended. Upon return to work, Travel-Accident Insurance will be reinstated.

## Child Care Subsidy

Award payments will stop as of the effective date of the layoff. If you return to work in a benefit-eligible position, and you wish to re-elect the Child Care Subsidy, you must contact Total Rewards within 30 days of your return. You will have until April 30 following the end of the plan year to submit eligible expenses incurred during the plan year.

*The University reserves the right to modify, amend, or terminate the 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 document provides only a summary of the main features of the plan. Detailed information on the benefit plans is available on the **Office of Total Rewards website**. A paper copy of this information is available for free from the Office of Total Rewards.*

<sup>1</sup>A letter will be sent to your home at the time of your Layoff.

<sup>2</sup> Employees and Retirees enrolled in coverage through the University and not receiving paychecks from the University must continue to pay their share of the premium for Health Care and Dental Plan coverage in order to continue coverage through the University. If the University does not receive payment for the coverage, the coverage will be terminated on the last day of the month in which the premium has been paid in full, and notification of the coverage cancellation will be sent to the home address of the Employee or Retiree. Employees and Retirees whose coverage has been canceled due to non-payment will not be eligible to re-enroll in Health Care or Dental Plan coverage until the next Open Enrollment period. Employees and Retirees returning to work with an outstanding arrears balance related to their share of Health Care and Dental Plan premiums will have the outstanding amount deducted from their paycheck(s) until the balance is paid in full.

<sup>3</sup>Only faculty and staff who are enrolled in an HSA-eligible plan and satisfy certain other requirements can make contributions to an HSA. If you are enrolled in an HSA-eligible plan and eligible to continue to contribute to an HSA, you can contribute directly to your HSA, outside of payroll deductions, at any time, as long as you do not exceed the annual maximum. You can also change your HSA election (payroll deductions) anytime throughout the year.

*Eligible staff on Indefinite Layoff will not lose service time if they return to work in a benefit-eligible status within one year of layoff and without having terminated the employment relationship.*