

Summary of Benefits During a Full Furlough¹

Health Care and Dental Plans	Health Care and Dental Care plan coverage will be continued unless the staff member signs a form canceling this coverage. Staff members who choose to continue this coverage during the furlough period will be billed and will need to pay their share of the premium. ²
Flexible Spending Account (FSA)	<p>FSA participation stops as of the effective date of the furlough. If you wish to elect an FSA upon returning to work in a benefit-eligible position, you must enroll within 30 days of your return.</p> <p>Health Care FSA You must elect COBRA continuation coverage, and remit after-tax contributions, to submit eligible expenses incurred during furlough. Otherwise, you will have 90 days from the effective date of the furlough to submit eligible expenses incurred prior to the FSA cancellation date.</p> <p>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.</p>
Health Savings Accounts (HSAs)	HSA contributions ³ via payroll deduction will stop as of the effective date of the furlough. If you wish to elect HSA contributions upon returning to work in a benefit-eligible position, you must enroll at that time.
University-Paid Basic Term Life Insurance	University-Paid Basic Term Life insurance and University-Paid Basic Accidental Death & Dismemberment (AD&D) coverage through Securian will be continued.
<p>Group Universal Life (GUL) Insurance</p> <p>Optional Accidental Death & Dismemberment Insurance (AD&D)</p> <p>Dependent Group Term Life Insurance</p>	<p>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.</p> <p>www.rochester.edu/human-resources/wp-content/uploads/2019/11/2018_LifeChangeRequest.pdf</p> <p>Staff members who do not cancel their GUL, Optional Accidental Death & Dismemberment (AD&D), and/or Dependent Group Term Life insurance coverage during a furlough will be billed by Securian Financial for their normal premium.</p>
Short Term Disability	A staff member who becomes disabled within four weeks of the effective date of the furlough may qualify for statutory disability benefits during the period of the disability.

<p>Long-Term Disability</p>	<p>Long-Term Disability (LTD) Insurance in effect prior to furlough will continue for 4 month(s) following the date of furlough, unless the staff member signs a form canceling the coverage. If the furlough continues beyond 4 month(s) the benefit will cease immediately. Staff must continue to pay their share of the premium to continue coverage through the University.</p>
<p>Paid Time Off Plan for nonexempt job classifications (excluding those in PAS job classifications paid hourly) whose primary appointment is in division 40, 50, 60, 90, 91 or 92</p>	<p>PTO may not be used while on furlough. Upon return to work in a benefit eligible position, the staff member will become eligible for PTO consistent with the guidelines in Policy #340, Paid Time Off (PTO).</p>
<p>Retirement Program</p>	<p>The University Direct Contribution to the Retirement Program is suspended during furlough. Any Voluntary Contributions made by a staff member are suspended during furlough since contributions to these portions of the University Retirement Program are made through salary reduction.</p>
<p>Vacation</p>	<p>Vacation may not be used while on furlough. Vacation time does not accrue during furlough. Upon return to work in a benefit eligible position, vacation accrual will begin again.</p>
<p>Tuition Benefits</p>	<p>Tuition benefits for a staff member who has met service requirements prior to furlough can be claimed during furlough as though the individual were actively at work. For completion of service requirements for tuition benefits, time on furlough does not count.</p>
<p>YOUR Benefits Extras</p> <ul style="list-style-type: none"> • VSP Vision Care • MetLife Legal Plan • Allstate Identity Protection • Group Auto & Home Insurance 	<p>Coverage for Allstate Identity Protection, MetLife Legal Plan and VSP Vision Care will be continued during furlough for up to 90 days from the start of your furlough. If you return to work in an active, benefit-eligible position within 90 days from the start of your furlough, 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 furlough, 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 applying for portable enrollment for up to 12 months on a direct-bill basis with the provider. You may also elect to continue Allstate Identity Protection by choosing to continue your coverage on a direct-bill basis with the provider.</p> <p>Please note that if you are enrolled in Auto/Home Insurance coverage, the provider will automatically switch you to direct bill after your furlough begins. Once you return from your furlough, you may request that your coverage be moved back to payroll deduction by contacting the provider directly.</p>
<p>University Home Ownership Incentive Program</p>	<p>Staff remain eligible for the University Home Ownership Incentive Program.</p>

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 furlough. When you return to work in a benefit-eligible position, if 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 30th 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 Total Rewards website www.rochester.edu/totalrewards. A paper copy of this information is available for free from the Office of Total Rewards.

¹ **Employees on a partial furlough in which some work occurs in each pay period are considered active for the purpose of University benefits. Necessary cost-sharing of premiums will continue. Eligibility for 403(b) Retirement Program will continue and will reflect actual salary earned.**

² **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 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 in full and notification of the coverage cancellation will be sent to the home address from the University. 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 balance will be subject to arrears billing. The employee's share of the premium is based on their salary, University service and full-time/part-time status prior to the start of the furlough.**

³ **Only employees 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.**

⁴ **VSP Vision Care and MetLife Legal Plan will remain active for employees on furlough due to the COVID-19 pandemic.**

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