

Faculty and Staff Premiums

TOTAL REWARDS
HUMAN RESOURCES
UNIVERSITY OF ROCHESTER

OPEN ENROLLMENT 2025

OCTOBER 2024

Faculty and Staff Health Care and Dental Plan Premiums Rate Sheet for January 1–December 31, 2025

Share of Premiums for Faculty/Staff Members *(Pay frequency: monthly and semi-monthly)*

| University Health Care Plans by Salary Band | Monthly Premium Contributions (12 annual deductions) | | | | Semi-Monthly Premium Contributions (24 annual deductions) | | | |
|--|---|---|-------------------------|------------|--|---|-------------------------|----------|
| | Single | Employee and Spouse or Domestic Partner | Employee and Child(ren) | Family | Single | Employee and Spouse or Domestic Partner | Employee and Child(ren) | Family |
| Full-Time Employees Earning < \$71,000 and Residents & Fellows | | | | | | | | |
| YOUR PPO Plan | \$153.58 | \$362.68 | \$276.30 | \$494.52 | \$76.79 | \$181.34 | \$138.15 | \$247.26 |
| YOUR HSA-Eligible Plan | \$15.72 | \$37.08 | \$28.22 | \$50.54 | \$7.86 | \$18.54 | \$14.11 | \$25.27 |
| Full-Time Employees Earning \$71,000 to < \$105,400 | | | | | | | | |
| YOUR PPO Plan | \$215.88 | \$509.94 | \$388.58 | \$695.34 | \$107.94 | \$254.97 | \$194.29 | \$347.67 |
| YOUR HSA-Eligible Plan | \$19.46 | \$45.98 | \$35.00 | \$62.70 | \$9.73 | \$22.99 | \$17.50 | \$31.35 |
| Full-Time Employees Earning \$105,400 to \$151,400 and Part-Time Employees < \$151,400 with more than 5 years of service | | | | | | | | |
| YOUR PPO Plan | \$246.18 | \$581.48 | \$443.10 | \$792.88 | \$123.09 | \$290.74 | \$221.55 | \$396.44 |
| YOUR HSA-Eligible Plan | \$23.26 | \$54.94 | \$41.82 | \$74.94 | \$11.63 | \$27.47 | \$20.91 | \$37.47 |
| Part-time employees earning less than \$151,400 with less than 5 years of service | | | | | | | | |
| YOUR PPO Plan | \$311.26 | \$735.14 | \$560.24 | \$1,002.40 | \$155.63 | \$367.57 | \$280.12 | \$501.20 |
| YOUR HSA-Eligible Plan | \$95.56 | \$225.64 | \$171.88 | \$307.64 | \$47.78 | \$112.82 | \$85.94 | \$153.82 |
| Employees Earning \$151,400 to < \$190,100 | | | | | | | | |
| YOUR PPO Plan | \$332.08 | \$784.36 | \$597.74 | \$1,069.54 | \$166.04 | \$392.18 | \$298.87 | \$534.77 |
| YOUR HSA-Eligible Plan | \$65.58 | \$154.88 | \$118.00 | \$211.18 | \$32.79 | \$77.44 | \$59.00 | \$105.59 |
| Employees Earning \$190,100 to < \$249,400 | | | | | | | | |
| YOUR PPO Plan | \$422.50 | \$997.94 | \$760.56 | \$1,360.80 | \$211.25 | \$498.97 | \$380.28 | \$680.40 |
| YOUR HSA-Eligible Plan | \$130.98 | \$309.36 | \$235.68 | \$421.84 | \$65.49 | \$154.68 | \$117.84 | \$210.92 |
| Employees Earning > \$249,400 | | | | | | | | |
| YOUR PPO Plan | \$521.22 | \$1,231.10 | \$938.24 | \$1,678.74 | \$260.61 | \$615.55 | \$469.12 | \$839.37 |
| YOUR HSA-Eligible Plan | \$192.80 | \$455.40 | \$346.98 | \$620.98 | \$96.40 | \$227.70 | \$173.49 | \$310.49 |

| University Dental Plans | Monthly Dental Rates (12 annual deductions) | | Semi-Monthly Dental Rates (24 annual deductions) | |
|-------------------------|--|---------|---|---------|
| | Single | Family | Single | Family |
| Traditional Dental Plan | \$4.78 | \$9.70 | \$2.39 | \$4.85 |
| Medallion Dental Plan | \$14.94 | \$30.58 | \$7.47 | \$15.29 |

The rates represented in these charts reflect the amount that will be deducted each pay period from faculty/staff members' paychecks from January 1–December 31, 2025, respectively. This is in addition to the amount contributed by the University. Faculty/Staff member premiums are based on salary, full-time/part-time status, and University years of service as of January 1, 2025. Any changes to either salary or University service throughout the calendar year will not change the

faculty/staff member's premium amount in 2025. If your work status changes between full-time and part-time during the calendar year, your payroll deductions will be adjusted as appropriate. 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 Faculty Compensation plan, annual salary means the "Targeted Salary."

See reverse side for Bi-Weekly Hourly rates.

More information is available on the Total Rewards website, rochester.edu/totalrewards.
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Faculty and Staff Health Care and Dental Plan Premiums Rate Sheet for January 1–December 31, 2025

Share of Premiums for Faculty/Staff Members (*Pay frequency: bi-weekly hourly*)

| University Health Care Plans by Salary Band | Bi-Weekly Hourly Premium Contributions (26 annual deductions) | | | |
|--|--|---|-------------------------|----------|
| | Single | Employee and Spouse or Domestic Partner | Employee and Child(ren) | Family |
| Full-Time Employees Earning < \$71,000 and Residents and Fellows | | | | |
| YOUR PPO Plan | \$70.88 | \$167.39 | \$127.52 | \$228.24 |
| YOUR HSA-Eligible Plan | \$7.26 | \$17.11 | \$13.02 | \$23.33 |
| Full-Time Employees Earning \$71,000 to < \$105,400 | | | | |
| YOUR PPO Plan | \$99.64 | \$235.36 | \$179.34 | \$320.93 |
| YOUR HSA-Eligible Plan | \$8.98 | \$21.22 | \$16.15 | \$28.94 |
| Full-Time Employees Earning \$105,400 to \$151,400 and Part-Time Employees < \$151,400 with more than 5 years of service | | | | |
| YOUR PPO Plan | \$113.62 | \$268.38 | \$204.51 | \$365.94 |
| YOUR HSA-Eligible Plan | \$10.74 | \$25.36 | \$19.30 | \$34.59 |
| Part-time employees earning less than \$151,400 with less than 5 years of service[†] | | | | |
| YOUR PPO Plan | \$143.66 | \$339.30 | \$258.57 | \$462.65 |
| YOUR HSA-Eligible Plan | \$44.10 | \$104.14 | \$79.33 | \$141.99 |
| Employees Earning \$151,400 to < \$190,100 | | | | |
| YOUR PPO Plan | \$153.27 | \$362.01 | \$275.88 | \$493.63 |
| YOUR HSA-Eligible Plan | \$30.27 | \$71.48 | \$54.46 | \$97.47 |
| Employees Earning \$190,100 to < \$249,400 | | | | |
| YOUR PPO Plan | \$195.00 | \$460.59 | \$351.03 | \$628.06 |
| YOUR HSA-Eligible Plan | \$60.45 | \$142.78 | \$108.78 | \$194.70 |
| Employees Earning > \$249,400[‡] | | | | |
| YOUR PPO Plan | \$240.56 | \$568.20 | \$433.03 | \$774.80 |
| YOUR HSA-Eligible Plan | \$88.98 | \$210.18 | \$160.14 | \$286.61 |

| University Dental Plans | Bi-Weekly Hourly Dental Rates (26 annual deductions) | |
|-------------------------|---|---------|
| | Single | Family |
| Traditional Dental Plan | \$2.21 | \$4.48 |
| Medallion Dental Plan | \$6.90 | \$14.11 |

The rates represented in these charts reflect the amount that will be deducted each pay period from faculty/staff members' paychecks from January 1–December 31, 2025, respectively. This is in addition to the amount contributed by the University. Faculty/Staff member premiums are based on salary, full-time/part-time status, and University years of service as of January 1, 2025. Any changes to either salary or University service throughout the calendar year will not change the

faculty/staff member's premium amount in 2025. If your work status changes between full-time and part-time during the calendar year, your payroll deductions will be adjusted as appropriate. 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 Faculty Compensation plan, annual salary means the "Targeted Salary."

[†] Also includes Travel at Home and Time-as-Reported employees who qualify as full-time employees in accordance with the University's Measurement and Stability Periods Policy.

[‡] Also Includes Travel At Home CRNAs

See reverse side for Monthly and Semi-Monthly rates.

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