Welcome to the University of Rochester

At the University of Rochester, we value our employees and recognize that you are our greatest asset. Working at the University has value beyond compensation, including comprehensive healthcare, a robust retirement plan, wellness opportunities, tuition waivers, a home ownership program, family care options and more.

We encourage you to carefully review the Benefit Program Guide for an overview of the benefits available to you, enabling you to enroll in the plans that best fit the needs of you and your family. The information provided in this packet is a summary of the benefits available to you. Full Summary Plan Descriptions (SPD) are available on the Total Rewards website. Paper copies are also available from the Office of Total Rewards upon request. If there are any differences between this guide and the Summary Plan Descriptions, the Summary Plan Descriptions 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. A University Plan Administrator, appointed for each plan, is the person (or group) whom you may write or call for further information.

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:

Associate Vice President for Human Resources University of Rochester (Employer ID No. 16-1070110)
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.
**CONTACT INFORMATION**

**ASK UHR**
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, 7:30a.m.-5p.m.

**ADDITIONAL CONTACTS**

<table>
<thead>
<tr>
<th>Company</th>
<th>Website</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Excellus BlueCross BlueShield</td>
<td>excellusbcbs.com/ur</td>
<td>1-800-659-2808</td>
</tr>
<tr>
<td>Aetna</td>
<td>aetna.com</td>
<td>1-877-864-4583</td>
</tr>
<tr>
<td>Accountable Health Partners</td>
<td>ahpnetwork.com</td>
<td>1-888-457-7463</td>
</tr>
<tr>
<td>Lifetime Benefit Solutions</td>
<td>lifetimebenefitsolutions.com</td>
<td>1-800-327-7130</td>
</tr>
<tr>
<td>Payflex</td>
<td>payflex.com</td>
<td>1-888-678-8242</td>
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<tr>
<td>HSA Bank</td>
<td>hsabank.com</td>
<td>1-866-471-5940</td>
</tr>
<tr>
<td>YOUR Benefits Extras (Vision, Legal, Auto/Home)</td>
<td>YOURBenefitsExtras.com</td>
<td>1-888-935-9595</td>
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<tr>
<td>TIAA</td>
<td>TIAA.org/rochester</td>
<td>1-800-410-6497</td>
</tr>
<tr>
<td>Securian Financial</td>
<td>lifebenefits.com</td>
<td>1-800-941-2192</td>
</tr>
<tr>
<td>Well-U</td>
<td>rochester.edu/well-u</td>
<td>(585) 273-5240</td>
</tr>
<tr>
<td>Tuition Benefit Program</td>
<td>rochester.edu/totalrewards/tuition</td>
<td>(585) 275-0476</td>
</tr>
<tr>
<td>Legacy</td>
<td>main.legacyhtci.com</td>
<td>1-800-230-3398 ext. 101</td>
</tr>
<tr>
<td>Global Engagement</td>
<td>rochester.edu/global/</td>
<td>(585) 273-1820</td>
</tr>
</tbody>
</table>

**ENROLLMENT TIMELINE**

**ENROLL WITHIN**

**30 DAYS OF HIRED/ELIGIBILITY**

- Health Care
- Dental
- Flexible Spending Accounts
- Health Savings Account
- Long-Term Disability Plan
- Hyatt Legal Plan
- VSP Vision Care Plan
- 403(b) Retirement Program
- Automatic Voluntary Contributions
- Group Universal Life (GUL) Insurance
- 457(b) Retirement Plan
- Group Auto & Home Insurance
- University-Paid Basic Term Life Insurance
- Long-Term Care Insurance

**ENROLL WITHIN**

**60 DAYS OF HIRED/ELIGIBILITY**

- 403(b) Retirement Program
- Automatic Voluntary Contributions
- Family Care Program
- Home Ownership Incentive Program
- Group Auto & Home Insurance
- University-Paid Basic Term Life Insurance
- Long-Term Care Insurance

**ENROLL WITHIN**

**90 DAYS OF HIRED/ELIGIBILITY**

- 403(b) Retirement Program
- Automatic Voluntary Contributions
- Family Care Program
- Home Ownership Incentive Program
- Group Auto & Home Insurance
- University-Paid Basic Term Life Insurance
- Long-Term Care Insurance

**ENROLL ANYTIME**

- 403(b) Retirement Program
- 457(b) Retirement Plan
- Well-U
- Life-Work Connections/EAP
- Tuition Benefits
- Family Care Program
- Home Ownership Incentive Program
- Group Auto & Home Insurance
- University-Paid Basic Term Life Insurance
- Long-Term Care Insurance

Webiste: rochester.edu/working/hr/leave  
Email: HRLeaveAdministration@ur.rochester.edu  
Phone: See website  
Address: 910 Genesee Street, Suite 100, Rochester, NY 14627  
Hours: Monday – Friday, 8a.m.-5p.m.
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)
- Health Care FSA
- Limited Purpose Health Care FSA
- Dependent Care FSA
- Health Savings Account (HSA)
- Dental
  - Traditional Dental Assistance 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, and/or their children, are eligible for:

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

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**ENROLLMENT**

You can enroll in health plan benefits including, health care, FSA, HSA and dental, online using HRMS 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.
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 plan works best for you. Your options are the YOUR PPO Plan or the YOUR HSA-Eligible Plan.
4. If you are enrolling in a health care plan, select a third-party administrator (TPA). Your options are Aetna or Excellus BlueCross BlueShield.
5. Decide whether or not you want to contribute money to an FSA and/or HSA, and how much you would like to contribute.
6. Choose a dental plan. Your options are the Traditional Dental Assistance Plan or the Medallion Dental Plan.

**To Enroll**

1. Log on to HRMS using your NetID.
2. Follow the path, Main Menu > Self Service > Benefits > Benefits Enrollment.
3. Make your health care, FSA, HSA, and/or dental elections.
4. You will receive a confirmation email once you successfully enroll.

Health care and dental coverage will be effective on the 1st of the month following your date of hire, or on your date of hire if that occurs on the 1st of the month. 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 be defaulted 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. Individuals who are eligible to contribute to an HSA may change their 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 qualifying event or a HIPAA special enrollment period. A detailed list of qualifying events is provided in Appendix A of the Health Program Guide, however, 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.)

If you would like to change your coverage due to a qualifying event, you will need to complete a Qualifying Event Change Form and return the completed form to the Office of Total Rewards during your open enrollment period. All required forms are available from the Office of Total Rewards or online at rochester.edu/totalrewards/forms.

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1. Additional eligibility requirements apply. Please see the Health Program Guide, available on the Total Rewards website, for additional information.
2. See definitions of dependent partners on page 19. If you would like to enroll your domestic partner as a University benefit partner, you must satisfy all required domestic partner criteria. If all criteria is met, you must sign the University of Rochester Certification of Domestic Partner Status Form and file it with the Office of Total Rewards. This form can be found on the Total Rewards website.
3. 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, enrollment 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 your Third-Party Administrator.
4. TPA processes health care claims and provides additional services for members. The University offers the choice of two TPAs to administer its health care plans: Aetna or Excellus BlueCross BlueShield.
ACCOUNTABLE HEALTH PARTNERS (AHP)

Accountable Health Partners (AHP) no matter which TPA you choose, you’ll have access to AHP providers (Tier 1). 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 or call 1-888-457-7463.

HEALTH CARE & DENTAL

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.

<table>
<thead>
<tr>
<th>Your PPO Plan</th>
<th>Your HSA-Eligible Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1</td>
<td>Tier 2</td>
</tr>
<tr>
<td><strong>Single Plan Coverage</strong></td>
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<tr>
<td>Deductible</td>
<td>$500</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>Plan pays 90%</td>
</tr>
<tr>
<td>Out-of-Pocket-Maximum for full-time employees earning less than $52,000/year</td>
<td>$2,000</td>
</tr>
<tr>
<td>Out-of-Pocket-Maximum for part-time employees and full-time employees earning more than $52,000/year</td>
<td>$2,500</td>
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<tr>
<td><strong>Coverage for All Other Plans</strong></td>
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<tr>
<td>Deductible</td>
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<tr>
<td>Coinsurance</td>
<td>Plan pays 90%</td>
</tr>
<tr>
<td>Out-of-Pocket-Maximum for full-time employees earning less than $52,000/year</td>
<td>$4,000</td>
</tr>
<tr>
<td>Out-of-Pocket-Maximum for part-time employees and full-time employees earning more than $52,000/year</td>
<td>$5,000</td>
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<tr>
<td><strong>Service Coverage</strong></td>
<td></td>
</tr>
<tr>
<td>Preventive Services</td>
<td>Plan pays 100% (no deductible or copay)</td>
</tr>
<tr>
<td>Office Visit</td>
<td>$20 Copay</td>
</tr>
<tr>
<td>Specialist Visit</td>
<td>$35 Copay</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>Plan pays 90% after deductible</td>
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<tr>
<td>Inpatient Hospital Services</td>
<td></td>
</tr>
<tr>
<td>Outpatient Hospital Services</td>
<td></td>
</tr>
<tr>
<td>Ambulance</td>
<td>Plan pays 90% after Tier 1 deductible</td>
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<tr>
<td>Emergency Room</td>
<td></td>
</tr>
<tr>
<td>Routine Vision Exam - Optometrist (limit 1 per year)</td>
<td>$35 Copay</td>
</tr>
<tr>
<td>Vision - lenses &amp; frames (limit 1 per year)</td>
<td>$60 maximum allowance once every year</td>
</tr>
<tr>
<td>Mental Health - Outpatient services provided by Behavioral Health Partners (BHP)</td>
<td>Plan pays 100% (no deductible or copay)</td>
</tr>
</tbody>
</table>

HEALTH CARE & DENTAL
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, as your deductible will cross-apply to all tiers. What do the tiers mean?

Tier 1: AHP providers (all Tier 1 providers listed according to salary bands and employee pay cycle - whether you are full- or part-time; • The plan you choose; • Your salary and coverage level.

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

Tier 3: Out-of-network providers

HEALTH CARE PREMIUMS
You pay your share of the premiums for health care coverage with pre-tax 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. 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).

FSAs offer you 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 maximum1. Each pay period your contributions are automatically deducted from your paycheck in equal amounts - before taxes - and deposited into your FSA. Then, when you incur an eligible expense2, you are reimbursed from your account. 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 that 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 deductible under the YOUR HSA-Eligible Plan.

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

What is a Dependent Care FSA?
The Dependent Care FSA is designed to help you reduce your taxes while you pay for dependent care expenses that permit you and your spouse/domestic partner to work outside the home or to attend school on a full-time basis. 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
If you enroll in a University Health Care Plan, the TPA that you elect to administer your Health Care Plan will also administer your FSA. PayFlex is the FSA administrator for Aetna Plan participants, and Lifetime Benefits Solutions, is the 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 FSA contribution amount for 2019, keep in mind that you may only change this amount during the year if you experience a qualifying event. Additionally, you may roll over $500 from one year to the next, but any unused funds in excess of $500 in the account at the end of the year will not roll over to the next year.

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 maximum1. 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 expenses3 and may increase or decrease your elected contribution amount at any time throughout the year, if you do not use all of the money 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 $52,000 (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 on HRMS > Benefits > FSA > University HSA Funding. If you do not experience a qualifying event, your funding will be prorated.

TPA
The TPA that you elect to administer your Health Care Plan will also administer your HSA. PayFlex is the HSA administrator for Aetna Plan participants, and HSA Bank is the HSA administrator for Excellus BCBS Plan participants.
DENTAL PLANS

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

- Traditional Dental Assistance Plan
- Medallion Dental Plan

Dental Plans are administered by Excellus BCBS. More than 600 area dentists currently participate with Excellus BCBS. To view a list of participating dentists, use the Excellus BCBS “Find a Dentist” tool.1

Type of Care Plan Feature

<table>
<thead>
<tr>
<th>Plan</th>
<th>Traditional Plan</th>
<th>Medallion Plan</th>
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<tbody>
<tr>
<td>Annual Deductible</td>
<td>$50 Individual/$150 Family2</td>
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<tr>
<td>Maximum Benefit Per Calendar Year (Per Participant)</td>
<td>$1,0002</td>
<td>$2,0002</td>
</tr>
<tr>
<td>Preventive Services (Class I)3</td>
<td>Plan pays 100% of in-network negotiated rates, no deductible</td>
<td></td>
</tr>
<tr>
<td>Basic Restorative Services (Class II and IIA)4</td>
<td>Plan pays 80% after deductible</td>
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</tr>
<tr>
<td>Major Restorative Services (Class III)5</td>
<td>Plan pays 15% after deductible</td>
<td>Plan pays 50% after deductible</td>
</tr>
<tr>
<td>Orthodontia (Class IV)6</td>
<td>Not covered</td>
<td>Plan pays 50%, no deductible, up to lifetime maximum7</td>
</tr>
</tbody>
</table>

Dental Premiums

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

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

Premium rate sheets for Dental Plans offered by the University are posted on the Total Rewards website. Please note that premiums are listed according to the employee pay cycle (bi-weekly/semi-monthly and monthly).

VISION

In addition to the vision benefits embedded in the YOUR FPO Plan and YOUR HSA: Eligible Plan, the University offers you the chance to enroll in voluntary supplemental vision benefits through the VSP Vision Care Plan. Additional details about voluntary benefits, including the VSP Vision Care Plan, can be found on page 12.

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 your 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.

For full details on the University of Rochester’s Long-Term Disability Plan, refer to Policy 265 on rochester.edu/working/hr/policies/.

ENROLLMENT

Full-Time Faculty or Staff Members

To make your election:

1. Log on to HRMS using your NetID.
2. Follow the path, Main Menu > Self Service > Benefits > Benefits Enrollment.
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 HRMS using your NetID.
2. Follow the path, Main Menu > Self Service > Benefits > Benefits Enrollment.
3. Elect Full or Limited Long-Term Disability Insurance, or waive coverage.

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

Complete details on the health program benefits available through the University of Rochester can be found on rochester.edu/totalemployees/health.

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. Part-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 your 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.

For full details on the University of Rochester’s Long-Term Disability Plan, refer to Policy 265 on rochester.edu/working/hr/policies/.

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. Part-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 your 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.
1 Eligible dependents under the Hyatt Legal Plan include your current spouse, your eligible domestic partner, your 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.

2 Full list of qualifying family status changes can be found on the Total Rewards website at rochester.edu/totalrewards/change/.

### ELIGIBILITY
Eligibility for the VSP Vision Care Plan, Hyatt Legal Plans, 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, Hyatt Legal Plans, and Group Auto and Home insurance, including full eligibility details, can be found on YOURBenefitsExtras.com.

### HYATT LEGAL PLANS
**One Cost Covers You and Your Eligible Family Members**

The Hyatt Legal Plan provides members with access to a national network of more than 14,000 pre-qualified attorneys from which to choose. With the legal plan, you pay one price, $18.50/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 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.)
- Real Estate Matters (eviction & tenant problems, zoning applications, etc.)

Additional details on the Hyatt Legal Plan, including eligibility, covered services, and exclusions can be found in the MedLars SPO on the Total Rewards website. 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.

### VSP VISION CARE PLAN
The University offers eligible employees the option to enroll in voluntary supplemental vision benefits through the VSP Vision Care Plan to help you and your family with the cost of eye exams, glasses, contact lenses, and more. VSP Vision Care benefits are separate from and in addition to the vision benefits embedded in the YOUR PPO Plan and YOUR HSA-Eligible Plan options under the health care plan.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
<th>Copay</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>WellVision Exam</td>
<td>Focuses on your eyes and overall wellness</td>
<td>$20</td>
<td>Every Calendar Year</td>
</tr>
<tr>
<td>Prescription Glasses</td>
<td>$200 allowance for a wide selection of frames</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Frames</td>
<td>$220 allowance for featured frame brands</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lenses</td>
<td>$110 Costco frame allowance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lens Enhancements</td>
<td>Standard progressive lenses</td>
<td>$0</td>
<td>Every Calendar Year</td>
</tr>
<tr>
<td></td>
<td>Premium progressive lenses</td>
<td>$95-$105</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Custom progressive lenses</td>
<td>$150-$175</td>
<td></td>
</tr>
<tr>
<td>Contacts (instead of glasses)</td>
<td>$200 allowance for contacts; copay does not apply</td>
<td>Up to $60</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Contact lens exam (fitting and evaluation)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diabetic Eye Care Plus Program</td>
<td>Services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD)</td>
<td>$20</td>
<td>As needed</td>
</tr>
<tr>
<td></td>
<td>Retinal screening for eligible members with diabetes</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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.

Along with the savings listed in the table above, VSP Vision Care coverage can also help you save on the cost of retinal screenings and laser vision correction.

For details about your monthly contributions and coverage with out-of-network providers, visit YOURBenefitsExtras.com.

### 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 to request free quotes from participating insurance companies and to enroll.

Complete details on the voluntary benefits offered through the University of Rochester, including the VSP Vision Care Plan, the Hyatt Legal Plan, and Group Auto and Home insurance, can be found on rochester.edu/totalrewards.
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 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 your Voluntary Contributions and the University’s Direct Contribution are invested 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 as soon as you are hired, however, you are not allowed to participate if you are a student whose employment is incidental to your education at the University. 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 years1 of service.

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

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 years1 of service. If you are a student whose employment is incidental to your education at the University, or if the University treats you as an independent contractor (regardless of your actual status), you will be considered 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 Waiver2 on HRMS by following the path, Main Menu > Self Service > Benefits > Retirement Service Credit.

Note: You are not eligible to receive the University’s Direct Contribution if you are a departmental fellow, intern, resident, fellow, postdoctoral fellow, postdoctoral research associate, postdoctoral teaching fellow, EDC associate, non-GFT clinical faculty, visiting faculty, adjunct/adjunct session faculty, part-time assistant coach, in-house agency nurse, in-house operating room technician, leased employee, or student whose employment is incidental to your education at the University, or if the University treats you as an independent contractor (regardless of your actual status).

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

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 on HRMS by following the path, Main Menu > Self Service > Benefits > Retirement Service Credit.

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 2019, your own Voluntary Contributions may not exceed $19,000. However, if you are age 50 or older by the end of the year, your Voluntary Contribution limit can be increased by an additional $6,000 (for a total of $25,000).

PRERETIREMENT PROGRAM

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 be automatically deducted 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. Voluntary Contributions can be made 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 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.

EDUCATIONAL WEBINARS

Visit the Total Rewards Tools & Videos page for a schedule of TIAA’s upcoming webinars, with topics ranging from “Investing in Your Future” to “Living in Retirement.”

1 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.
2 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.
INVESTING

The 403(b) Plan offers you three strategies to invest for retirement:

<table>
<thead>
<tr>
<th>STRATEGY 1</th>
<th>STRATEGY 2</th>
<th>STRATEGY 3</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>One-Step Investing (Target Date Funds)</strong></td>
<td><strong>Mix Your Own – Select Choice (Passively and actively managed funds and annuities)</strong></td>
<td><strong>Self-Directed Brokerage Account (SDBA)</strong></td>
</tr>
<tr>
<td>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.</td>
<td>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 selecting underlying investments with the goal of outperforming the general market and/or a market index) and “passive” funds (managers attempting 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.</td>
<td>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.</td>
</tr>
<tr>
<td><strong>Best for:</strong> Investors who want to leave investment allocation decisions to professional fund managers.</td>
<td><strong>Best for:</strong> Investors who believe the funds on the new menu offer good long-term growth opportunities and want some ability to choose their own investments.</td>
<td><strong>Best for:</strong> Sophisticated investors who want to assume responsibility for selecting investments among a large range of choices and closely monitor their portfolio.</td>
</tr>
<tr>
<td><strong>Breakpoint:</strong> $59,200¹</td>
<td><strong>Base Salary¹ up to $59,200²</strong></td>
<td><strong>Gross Wages Mean the Total Remuneration Reported in Box 1 of Form W-2 That is Paid to a Participant for Personal Services Actually Rendered, Plus the Participant’s Pre-Tax Elective Deferrals Under the University’s</strong></td>
</tr>
<tr>
<td><strong>Base Salary² in excess of $59,200²</strong></td>
<td><strong>6.2% of your base salary¹ up to $59,200², increasing to 10.5% of your base salary¹ during the plan year once your gross wages received have exceeded $59,200², up to the IRS limit ($280,000)³.</strong></td>
<td><strong>3 The IRS limit will be indexed in $5,000 increments.</strong></td>
</tr>
<tr>
<td><strong>IRIS Limit:</strong> $280,000³</td>
<td><strong>10.5%</strong></td>
<td><strong>2 This breakpoint amount applies to the Plan Year commencing July 1, 2019 and will be indexed annually for subsequent Plan Years based on national changes in average wages.</strong></td>
</tr>
</tbody>
</table>

3 Base Salary means gross wages, defined below. Base salary 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.
4 Gross wages include the total remuneration reported in Box 1 of the W-2 or parallel substitute for personal services actually rendered. They include post-tax retirement and savings contributions, but do not include wages paid in the form of compensation not related to actual services rendered.
5 This breakpoint amount applies to the Plan Year commencing July 1, 2019 and will be indexed annually for subsequent Plan Years based on national changes in average wages.
6 The IRS limit will be indexed in $5,000 increments.

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 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 that holds these accounts.

NEED HELP SELECTING YOUR INVESTMENTS?

You can receive personalized retirement plan investment advice either over the phone or in person. This service is available at no additional cost to you. To schedule your advice session, call (800) 410-6497, Monday-Friday, 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 p.m. (ET) or schedule online at TIAA.org/scheduleno.ow.

TIAA NEW HIRE WEBINARS

Employees interested in learning more about the Retirement Program and the importance of saving for retirement should consider attending the “Get a Head Start” webinar to gain a better understanding of:

- Voluntary Contributions and University Direct Contributions
- Investment options
- Planning services available from TIAA

Visit TIAA.org/URwebinars for a full schedule and to register for an upcoming webinar.

If you are unable to attend one of the live webinars, visit TIAA.org/URwebinars and click on the link for one of the past webinars to listen to a recording which will be available for 30 days following the webinar date.

Complete details on the University’s Retirement Program can be found on rochester.edu/tolerewards/retirement.
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 until your taxes come out.
- Choose how contributions are invested.

**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 or senior staff (pay grades 59, 98 and 99) member of the University and meet the University’s general benefit eligibility requirements.
- You are scheduled to earn annual compensation of at least $10,000 more than the IRS-specified highly compensated employee dollar limit for the year ($125,000 for 2019).
- You are contributing the Internal Revenue Code maximum amount to the University’s 403(b) Plan ($19,000 for 2019).

**INVESTMENT OPTIONS**

You decide how contributions are invested among a selection of professionally managed funds. For investment option details, visit 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 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.
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 HRMS using your NetID.
2. Click on “Securian Financial” on the HRMS homepage.
   - 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 coverage1 – no health questions or medical exam required.

To enroll in GUL insurance:

1. Log on to HRMS using your NetID.
2. Click on “Securian Financial” on the HRMS homepage.
3. Elect 1-8 times your annual salary, up to a maximum of $1,500,000. You may request an increase2, decrease, or cancel this coverage at any time.

To review your coverage or make changes, go to LifeBenefits.com or log on to HRMS.

Additional enrollment details are available at rochester.edu/totalrewards/life.

BUSINESS TRAVEL INSURANCE PLAN
The Business Travel Insurance Plan provides benefits in case of accidental death, dismemberment or paralysis of all Employees, including faculty members on an approved professional sabbatical leave of absence at no cost to you. 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) 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.

5 To designate your beneficiary, see the University of Rochester Group Life Insurance Guide for more information.

Complete details on the life insurance benefits available through the University of Rochester can be found on rochester.edu/totalrewards/life.

WELL-U

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

- Personal Health Assessment (including a biometric screening)
- Lifestyle management programs
- Condition management coaching
- Emotional & mental health resources
- Physical fitness development opportunities
- Food & nutrition support

ELIGIBILITY

- Eligibility for the Personal Health Assessment, lifestyle management programs, condition management coaching, and the condition management Rx/Dx discount includes faculty, staff, and spouses/domestic partners enrolled in a University Health Care Plan.
- Eligibility for Life-Work Connections/EAP includes all employees and their immediate family members.
- Eligibility for Behavioral Health Partners (BHP) includes regular full- and part-time faculty and staff enrolled in a University Health Care Plan, as well as spouses/domestic partners and dependent children of active employees who are 18 or older and are enrolled in a University Health Care Plan.
- Eligibility for Wellness Programs 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 Well-U information, including fall eligibility details, can be found on the Total Rewards website.

ENROLLMENT

You may enroll in Well-U programs at any point throughout the year. Enrollment details for a variety of Well-U programs can be found on rochester.edu/well-u.

1 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.
2 Requests to increase coverage may require proof of good health.
PERSONAL HEALTH ASSESSMENT (PHA)
A PHA includes the completion of a questionnaire and a biometric screening. Eligible individuals that complete their PHA will receive a $125 incentive per calendar year. A registered nurse (RN) will complete your screening which includes:
- Blood glucose
- Blood pressure
- Body mass index (BMI)
- Cholesterol levels
- Triglycerides
- Abdominal girth
- Heart rate
- Weight
Your biometric values will be entered into your PHA by your RN. The RN will discuss your results and offer recommendations based on your overall PHA score.

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
Lead by a team of physicians, nurse practitioners, registered dietitians, exercise specialists, and lifestyle counselors, lifestyle management programs include:
- Mindfulness-Based Stress Reduction
- Stress Reduction
- Nutrition Basics
- Nutrition & You
- Weight Loss Management
- Weight Loss for Life

Condition Management Coaching
Lead by a team of wellness coaches, condition management coaching topics include:
- Asthma
- Atrial Fibrillation
- Chronic Obstructive Pulmonary Disease (COPD)
- Coronary Artery Disease
- Depression Coaching & Self-Management
- Diabetes
- Healthy Weight
- Heart Failure
- High Blood Pressure
- High Cholesterol
- Lower Back Pain
- Stroke

EMOTIONAL & MENTAL HEALTH
With life comes challenges. The University provides resources to help you manage these challenges:

Life-Work Connections/EAP
Professional & confidential guidance provided at no cost for employees and their immediate family members. Life-Work Connections/EAP will help assess issues and provide short-term counseling and referrals as needed with life events including:
- Addictions
- Anxiety or depression
- Child & adolescent issues
- Coping with chronic illness
- Domestic violence
- Eating disorders
- Family, marriage and other relationship issues
- Grief and bereavement
- Legal and financial concerns
- Stress-related illness
- And more

Behavioral Health Partners (BHP)
A unique mental health resource offering individual therapy, medication management, and consultations with primary care physicians. These confidential, short-term evidence-based treatments are available for stress, anxiety and depression concerns.

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:

Physical Fitness
- Free fitness classes
- Becoming a Runner program
- Fit Kit rentals
- Park & Stride

Stress Reduction
- Guided relaxation sessions
- Stress free zones
- Pet therapy
- Massage days
- Traveling spa
- Working parents support group

Food & Nutrition
- On-site farmers market
- WW® discount and reimbursement
- Be in Balance program
- Live cooking demonstrations
- Good Food Collective

TUITION BENEFITS
The University of Rochester offers several tuition benefits to its employees in order 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 benefit
- 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, 5 or 10 years of service, 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.
- The dependent children tuition benefit must be used within ten years of the dependent child's high school graduation and is only available while the employee is actively employed in an eligible status.

Eastman Community Music School
- Regular full-time faculty and staff, plus their dependent children, are eligible for a reduction in charges 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 reduction in charges 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.

Service Credit Form
Service requirements may be met by service completed at another college, university, UR-affiliated teaching hospital, or member of the controlled group¹ 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.

² Members of the controlled group of the University of Rochester include: Highland Hospital, Highland at Brighton, Highland at Pittsford, Highland Living Center; UR Medicine Home Care (URS); Valley Nurse/Legacy Care; High Tech Rochester; Nicholas H. Ogden Memorial Hospital; James B. Vail Hospital and St. Thompson Health System, Inc.

Complete details on the wellness programs available through the University of Rochester can be found on rochester.edu/well-u.
TUITION BENEFITS FOR EMPLOYEES

Full-time faculty and staff may use either the tuition waiver benefit or the tuition reimbursement benefit for up to 2 credit-bearing courses per semester/quarter, and part-time faculty and staff may use the tuition waiver benefit for 1 credit-bearing course per semester/quarter.

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 is based on your current salary and the course(s) being taken. For more information, visit rochester.edu/totalrewards/tuition.

Tuition Reimbursement
Receive a 70% reimbursement on your tuition costs for courses taken at other colleges or universities if such 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
If you are utilizing tuition benefits for undergraduate courses, your courses are non-taxable. If you are utilizing tuition benefits for graduate or non-credit courses, your courses may be taxable. Please see the Total Rewards website for additional details.

DEPENDENT CHILDREN TUITION BENEFITS

5 Years of Full-Time Service
Upon the faculty or staff member’s completion of 5 years of full-time service, dependent children who matriculate as first-time, first-year freshman students are eligible for a tuition waiver equal to the difference between the stated full undergraduate tuition cost at the University of Rochester and the full undergraduate tuition for New York State residents for Baccalaureate Degree programs at SUNY colleges, for up to 4 years of undergraduate study, not to exceed a total of 8 semesters or 12 quarters.

6 Years of Part-Time Service
Upon the faculty or staff member’s completion of 6 years of part-time service, dependent children are eligible for a tuition waiver equal to 25% of the stated full undergraduate tuition cost at the University of Rochester for up to 4 years of undergraduate study, not to exceed a total of 8 semesters or 12 quarters.

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@URrochester.edu.

2. Complete an application-
   - Employee Tuition Waiver and Tuition Reimbursement applications are available on the Total Rewards website.
   - The Dependent Children Tuition Waiver application is available on HRMS by following the path, Self Service > Benefits > Tuition > Apply-Dependent Tuition Waiver.

Complete details on the tuition benefit program available through the University of Rochester can be found on rochester.edu/totalrewards/tuition.

FAMILY CARE PROGRAM

In an effort to support our diverse population, the University offers a family care program to assist with a variety of care needs for employees and their families.

PREMIUM CARE.COM MEMBERSHIP

Free Premium Care.com Memberships are available to regular full- and part-time faculty and staff, allowing you to search the Care.com website and contact providers for child care, elder care, pet care, household tasks and more. Additionally, there is an option to post on the website to request assistance with any service you are seeking, ranging from babysitting to running errands. Register for your free membership on universityofrochester.care.com.

THE CHILDREN’S SCHOOL AT URMC

The University’s on-site day care facility is run by KinderCare Learning Centers and is located across from the Medical Center on Castleman Road. University employees receive priority placement and a 10% tuition discount at the center 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.

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

Complete details on the Family Care program available through the University of Rochester can be found on rochester.edu/totalrewards/family.

KINDERWEAR

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. This discount is available to both new families and those that are already enrolled in a participating center. Proof of employment at the University of Rochester is required. Find a KinderCare center near you by visiting kindercare.com/employee-benefits/university-of-rochester.

Free Premium Care.com Memberships are available to regular full-time and part-time faculty and staff, allowing you to search the Care.com website and contact providers for child care, elder care, pet care, and household tasks. Additionally, there is an option to post on the website to request assistance with any service you are seeking, ranging from babysitting to running errands. Register for your free membership on universityofrochester.care.com.
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 $9,000 towards the purchase of a primary residence within qualifying City of Rochester neighborhoods. New home-owners purchasing within these neighborhoods may receive $3000 from the University, $3000 from the City, and $3000 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. Verify your eligibility by contacting the Office of Total Rewards at (585) 275-7013.
2. Contact the City of Rochester regarding their grant application by calling (585) 428-6888.
3. Discuss mortgage options with one of the participating banks/credit unions:
   - Advantage Federal Credit Union
   - Canandaigua National Bank & Trust
   - Chase
   - Citizens Bank
   - Five Star Bank
   - Genesee Regional Bank
   - M&T Bank

QUALIFYING CITY NEIGHBORHOODS

1. 19th Ward
2. Genesee-Jefferson
3. Plymouth-Exchange
4. Mayor’s Heights
5. Bull’s Head
6. Upper Mount Hope
7. Swillburg
8. South Wedge
9. Highland Park
10. Beechwood
11. E.M.M.A
12. Marketview Heights
13. Greig Square at Corn Hill

Complete details on the Home Ownership Incentive Program available through the University of Rochester can be found on 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 your own. Services related to rehabilitation, chronic illness and cognitive impairment are also covered.

Long-term care insurance is offered through Legacy Services, an independent agency that represents multiple carriers with high financial ratings. Before enrolling, schedule a one-on-one phone consultation with a Legacy representative to make sure that this service will meet your individual 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: custsvc@4groupltci.com

For detailed information and to view the Legacy Services Long-Term Care Insurance Employee Seminar booklet, visit rochester.edu/totalrewards/ltc.
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

Individuals eligible for PTO include regular full- and part-time staff in non-exempt positions (not including hourly paid PAS1 staff) 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 one week of paid PAS1 staff (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).

UESSED PTO

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

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 Days

Eligibility for sick days includes regular full- and part-time staff members in non-exempt positions whose primary appointment is in divisions 10 (Central Administration), 20 (River Campus), 21 (College of Arts and Sciences), 22 (College of Engineering and Applied Sciences), 23 (Simon School), 24 (Graduate School of Education and Human Development), 30 (Eastman School of Music), or 70 (Memorial Art Gallery).

Short-Term Disability

Eligibility for coverage under the Sick Leave Plan and Short-Term Disability includes regular and temporary full-time, part-time and time-as-reported (TAR) faculty2 and staff members.

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

UNIVERSITY HOLIDAYS

The University’s Total Rewards Program provides eight 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
- Independence Day
- Labor Day
- Thanksgiving Day
- Friday after Thanksgiving
- Christmas Day

ELIGIBILITY

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

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.

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 University Holidays, refer to Policy 330.

For information on leave plans available at the University of Rochester that were not covered in this packet, visit the Leave Administration website at rochester.edu/working/hr/leave. This website has information on programs such as the Family Medical Leave Act (FMLA) and the Paid Family Leave (PFL) program.
Active Full-Time: means, for hourly work (excluding those professional, administrative, and supervisory positions paid hourly), a regular 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 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 cases 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.

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 deeds, mortgage agreement or lease, joint credit account or other liability, joint ownership of a motor vehicle, designation of domestic partner as primary 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: the total remuneration in Box 1 of Form W-2 that is paid to a Participant for personal services actually rendered, plus the Participant’s pre-tax elective deferrals under the University’s 403(b) and cafeteria plans, but excluding wellness incentives, tuition assistance, taxable relocation assistance, sign-on bonuses, severance benefits, 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 coverage 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, unless otherwise defined in collective bargaining agreements.

Spouse: means the employee’s current spouse, if the marriage was valid in the state or country where it was performed.

TERMS TO KNOW
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:

1. 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 42 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.
The condition management program helps employees manage certain chronic health conditions, including asthma, atrial fibrillation, congestive heart failure, chronic obstructive pulmonary disease, coronary artery disease, depression & self-management, diabetes, high blood pressure, high cholesterol, low back pain, stroke, or weight. Eligible participants enrolled in a University Health Care Plan who are managing one or more of these conditions listed above through the condition management program may also qualify for reduced copays for their medications while actively participating in the condition management program. The condition management prescription drug copay discount program provides participants with a discount off their prescription drug copay. This discount off their copay is for eligible diabetic supplies and equipment to treat these conditions or comorbid conditions under the respective University Health Care Plans. The condition management prescription drug copay discount program applies to eligible drugs only for the conditions listed above. Participants in the University Health Care Plans and EAP, such as employees who work in the Office of Total Rewards, the School of Nursing, the Healthy Living Center, Behavioral Health Partners or Accountable Health Partners, have access to YOURhealth programs with no cost-sharing for health information. This includes individuals with medical training such as Physicians, Internists, Psychiatrists, Psychologists, Social Workers, Cessation Counselors, and certified Wellness Coaches. All medical information obtained through the YOURhealth program will be maintained separate from your personnel records. Medical information that personally identifies you that is used to make decisions regarding your employment will never be shared with 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 protected by federal law will be maintained separate from your personnel records. YOUR health program will never disclose any of your personal information to a third party except as required to provide the services listed above. YOUR Health program will never disclose any of your personal information to a third party except as required to provide the services listed above. YOUR health program will never disclose any of your personal information to a third party except as required to provide the services listed above. YOUR health program will never disclose any of your personal information to a third party except as required to provide the services listed above. YOUR health program will never disclose any of your personal information to a third party except as required to provide the services listed above.
The following policies and notices are available on the Total Rewards website (rochester.edu/totalrewards/notices/):

- 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

LEGAL NOTICES

The following policies and notices are available on the Total Rewards website (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

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.

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 2019 Health Program Guide on the Total Rewards website for deductible and coinsurance requirements.
BENEFIT ENROLLMENT OVERVIEW VIDEO

Would you like an overview of your benefits and the corresponding enrollment deadlines? Visit the Tools & Videos page on the Total Rewards website 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 issues, including the use of the HRMS system.

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, 7:30a.m.-5p.m.

LEAVE ADMINISTRATION

Website: rochester.edu/working/hr/leave
Email: HRLeaveAdministration@ur.rochester.edu
Phone: See website
Address: 910 Genesee Street, Suite 100, Rochester, NY 14627
Hours: Monday – Friday, 8a.m.-5p.m.