Questions about Full Furlough Benefits

In general, how are my benefits impacted if I am furloughed?

Employees on a full furlough for one full pay period or longer will have benefits continue following the guidelines for temporary layoff; please refer to Policy 354 Layoff and Recall Section II.J.1 for specific details. Employees on full furlough are still responsible for premiums, which will be billed directly to their address on record, for any benefits for which they are eligible and that they wish to continue. Please make sure your address on record in HRMS is up-to-date.

Employees on a furlough schedule in which some work occurs in each pay period, referred to as a “partial furlough” are considered active for the purpose of University benefits. Necessary cost-sharing of premiums will continue. Eligibility for 403(b) Retirement Program employer contributions will continue. These contributions will be based on actual salary earned per pay period. Voluntary contributions will also continue for each paycheck received. You can change your voluntary contributions at www.tiaa.org/rochester. Additional questions on Partial Furlough are listed in a separate section below.

Health and Dental Care

How will changes in salary impact salary band premiums for benefits?

The 2020 Health Care and Dental rate sheets are available on the TR website. 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, 2020 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, 2020. Any changes to either salary or University service throughout the calendar year will not change the faculty/staff member's premium amount in 2020. 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".

When will I be billed for my health care premiums?

For full furlough, your share of premiums will be billed to you on a quarterly basis for your standard benefits premium. Billing may fluctuate depending on when you return. For all other benefits, the timing and source of the bill will vary.

Is furlough considered a qualifying event to change health care options?

Furlough is not considered a qualifying event to change health care options. You may only cancel your coverage by submitting a qualifying event form.
If I cancel my health care coverage, can I re-enroll in my coverage?

You can re-enroll in your health care coverage upon recall from full furlough by submitting a form.

Am I able to contribute to HSA or FSA accounts while furloughed?

HSA and FSA contributions stop effective the date of when full furlough begins. You can re-enroll in your HSA upon returning to your benefit-eligible position at any point. If you have an FSA, you must re-enroll within 30 days of returning to your benefit-eligible position.

Can I change my dependent care FSA contribution since I am in Furlough and my child/dependent care expenses have reduced?

You may stop or decrease your election if the cost of dependent care expenses significantly decrease by submitting a Qualifying Event Form. If you decide to decrease your election, you may not decrease your election amount any less than what you have already contributed.

If your cost of dependent care expenses increase overtime, you may enroll or increase your election at anytime by submitting a Qualifying Event Form.

If I am full furlough, can I use my HSA funds to pay for my medical insurance premiums (billed by the UR). Can I use my FSA?

You can use your HSA funds to pay for your medical insurance premiums if you are receiving state or federal unemployment while on furlough. However, you cannot use your FSA funds to pay for your medical insurance premiums.

If you pay your medical insurance premium with your HSA, you will want to work with your HSA vendor (HSA Bank / Payflex) to review the process for reimbursement to ensure you all have all the necessary paperwork for your 2020 taxes since HSA’s are considered a tax regulation. You are also advised to seek advice from a tax expert on your qualified medical expenses.

Can I still use the Employee Pharmacy and receive discounted prices?

Yes, because you’re still considered an active employee. Remember to bring your ID.

Voluntary Benefits

Do I still have tuition benefits?

Yes, tuition benefits are maintained while you are furloughed. Tuition benefits for a staff member who has met service requirements prior to furlough can be claimed during furlough as though the individual were actively at work. For completion of service requirements for tuition benefits, time on furlough does not count.

If I elect a voluntary salary reduction instead of a furlough (e.g. 100% FTE to 80% FTE), will that impact my eligibility for dependent tuition coverage in the future (requires 100% FTE for 10 years)?

Yes, tuition benefits are maintained while you are furloughed. Temporary reductions due to furlough will not affect your eligibility because full-time and part-time status are not impacted.
If I am enrolled in Group Universal Life Insurance, can I change my coverage? How will I be billed for the coverage?

Yes, you can decrease or cancel your coverage. If you look to re-enroll in coverage at any point, you will have to provide proof of good health outside of the Open Enrollment period or have a qualifying event.

Securian Financial will bill you directly on a quarterly basis for the insurance coverage if you remain enrolled.

Will my coverage for VSP Vision Care and Hyatt Legal Plan cancel? Can I cancel my VSP Vision Care and Hyatt Legal Plan coverage?

VSP Vision Care and Hyatt Legal Plan will remain active while on furlough during the COVID-19 pandemic. With the coverage remaining active, you will be billed for the premiums via a lump sum from one paycheck when you return to work.

No, you cannot cancel your VSP or Hyatt Legal Plan coverage outside of Open Enrollment.

Do I still have my auto and home insurance coverage?

Yes, your coverage remains active, but you will be billed directly by your carrier.

Retirement

How does furlough impact retirement? Is it less impactful for exempt employees to do one week on one week off vs. months at a time? What options are there for catch up?

The University Direct Contribution to the Retirement Program is suspended during furlough. Any Voluntary Contributions made by a staff member are suspended during furlough since contributions to these portions of the University Retirement Program are made through salary reduction.

For those on furlough, temporary layoff, and even indefinite layoff – service date is not impacted. Since retirement plan contributions are based on actual salary earned, being on furlough will reduce the retirement plan contributions. It will be impacted by the amount of reduced earnings/time on furlough, not the way in which the furlough is taken.

How can I re-enroll in my retirement contribution when I return to work?

Your retirement contributions will automatically restart upon returning to work with your previous election amount.

Retiree (Post-retirement)

Will there be an offer of early retirement in lieu of furlough?

Not at this time.

Does furlough affect my ability to retire?

No, you will remain eligible to retire during or after the furlough period.
Wellness Resources

What resources are available to help manage stress during this challenging, ever-changing time?

The Employee Assistance Program (EAP) has a robust offering of resources. To make an appointment call (585) 276-9110. There are additional resources on their website that are COVID-19 specific and strategies for reducing anxiety.

Furthermore, a new Emotional Support Resource Hotline has been created. You can call (585) 276-3100 from 7 a.m. to 8 p.m. EDT, seven days a week.

The Well-U team has also listed all available programs for eligible employees enrolled in a health care plan to help you maintain your wellness.

Can I still sign up for Well-U programs?

Yes, Well-U will continue to support all employees seeking wellness programs; your eligibility for Well-U programs does not change if you are on full or partial furlough.

Can I finish or enroll in a lifestyle or condition management program while on furlough?

As long as you are enrolled in a University sponsored health care plan, you can continue to participate in your program or register in a new program.

How do I enroll in a Well-U program?

Depending on the program you are interested in, enrollment can vary. Links are provided on the Well-U webpage. Click on the blue tabs to the right of your screen to find which program is right for you and for instructions on how to enroll.

I am currently participating in a virtual fitness class. Can I continue this while on furlough?

Yes, you can continue to participate. Fitness classes remain available for employees while on full or partial furlough.

I am on furlough and my laptop and work email are no longer accessible. How can I communicate with the Well-U program coach?

If you are currently enrolled in a program, you can give your coach your personal email address to stay connected and set up virtual meetings. If you would like to enroll in a program, register using a personal email address so that you are able to communicate with the group or your coach.

How do I stay connected and get up-to-date news about Well-U events?

There are three easy ways to stay connected to Well-U’s offerings:

- Subscribe to Well-U’s Weekly Wellness newsletter where you can find all upcoming events with links for enrollments plus other fun and helpful wellness tips and articles. If you are already subscribed to Well-U’s newsletter, you may have to subscribe again using a personal email address as opposed to your work email address.
- Check the Well-U website as there are always programs being added.
- Email Well-U to get answers on all of your burning wellness questions!
Leave

Can I use vacation or PTO time during furlough?
Vacation and PTO cannot be used in place of the time you are furloughed. But, employees who are taking a partial furlough may be able to use vacation or PTO during the time they are scheduled to work. For example, if you are scheduled to work every other week, you could take vacation or PTO during an “on” week. All vacation and PTO requests must follow the departmental approval process and would be at the manager’s discretion.

Can I donate vacation time to help others who may be furloughed?
No, furloughed staff are unable to use vacation time.

Will I continue to accrue vacation while on furlough?
If you are on furlough for a full pay period then you will not accrue vacation time.

Will I receive holiday pay?
You will not receive holiday pay.

What if I have planned disability/PFL in the future (birth of a child) and I am placed on furlough, can I still take disability/PFL?
If you are placed on furlough, you are not eligible for disability or PFL for the days/weeks you were not scheduled to work.

What if I am currently on maternity leave or FMLA?
If you are on approved leave, you will not be placed on furlough. When you return from leave, you may be considered for furlough.

Partial Furlough

What is a partial furlough?
Employees on a furlough schedule during any pay period in which they work, referred to as a “partial furlough”, are considered active for the purpose of University benefits. Please refer to Policy 354 Layoff and Recall for specific details.

How will I be billed for my premiums? What if my deductions are larger than my pay?
On partial furlough, premiums will continue to be deducted from your paychecks accordingly. If pay is less than deductions, you would not be paid.

Can I change my health care coverage since I have been partially furloughed?
You cannot cancel or change your health care coverage due to partial furlough.
Am I still able to contribute to my HSA or FSA?
Yes, contribution amounts do not change. You may want to adjust your HSA deduction based on the possibility of reduced pay by submitting the HSA Contribution Form. In order to adjust your FSA deduction, you need to have a qualifying event.

How will my voluntary retirement deduction impact my paycheck?
Retirement deductions will continue to be taken from your paycheck. Your voluntary contribution amount does not change. You may want to adjust your deductions based on the possibility of reduced pay.

If paycheck deductions are made on a flat dollar amount basis, you will want to review your elections. Unless you change these elections, the same flat dollar amount will be deducted regardless of hours worked. To make changes to your voluntary contributions to the University’s retirement program, you may visit TIAA.org/Rochester or call 1-800-410-6497 for assistance.

If my hours are reduced as a result of being furloughed, will this impact my eligibility to retire?
No. Your original status of full-time or part-time will not change as a result of a reduced work schedule due to furlough. The eligibility rules to retire and your post-retirement benefits remains the same. For further information on retiree benefits and eligibility, please visit the Retiree Benefits webpage.

Will I receive holiday pay?
If the holiday falls on your furlough day, you will not receive holiday pay.

Will I accrue vacation?
If you work anytime during the pay period, you will accrue vacation.

Can I use vacation or PTO time during a partial furlough?
Employees who are taking a partial furlough may be able to use vacation or PTO during the time they are scheduled to work. For example, if you are scheduled to work every other week, you could take vacation or PTO during an “on” week. All vacation and PTO requests must follow the departmental approval process and would be at the manager’s discretion.