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 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 (rochester.edu/totalrewards). 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 active members of SEIU at the University of Rochester. If you are a University of Rochester faculty member, staff member, resident, fellow, postdoctoral associate, or postdoctoral fellow, 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 Flexible Spending Accounts (FSAs), Long-Term Disability Plans, Business Travel Insurance Plan, Legal Services Plan, Tuition Benefits, 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/.
**ASK URHR**
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.

**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.

**ADDITIONAL CONTACTS**

<table>
<thead>
<tr>
<th>Service</th>
<th>Website</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lifetime Benefit Solutions</td>
<td>lifetimebenefitsolutions.com</td>
<td>1-800-327-7130</td>
</tr>
<tr>
<td>YOUR Benefits Extras</td>
<td>YOURBenefitsExtrass.com</td>
<td>1-888-935-9595</td>
</tr>
<tr>
<td>TIAA</td>
<td>TIAA.org/rochester</td>
<td>1-800-410-6497</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.legacyltci.com</td>
<td>1-800-230-3398</td>
</tr>
<tr>
<td>Global Engagement</td>
<td>rochester.edu/global/</td>
<td>(585) 273-1820</td>
</tr>
</tbody>
</table>

**ENROLLMENT TIMELINE**

**30 DAYS**

- Flexible Spending Accounts
- Long-Term Disability Plan
- Hyatt Legal Plan
- VSP Vision Care Plan

**60 DAYS**

- 403(b) Retirement Program
  - Automatic Voluntary Contributions

**ANYTIME**

- 403(b) Retirement Program
- Well-U
- Dependent Children Tuition Benefits
- Home Ownership Incentive Program
- Long-Term Care Insurance
- Family Care Program
- Group Auto & Home Insurance
FLEXIBLE SPENDING ACCOUNTS

The University offers two ways to help you save on taxes when you have eligible health care, dental, and/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 flexible spending account (FSA), managed by Lifetime Benefits Solutions. Then, when you incur an eligible expense2, you are reimbursed from your account. Since you are using tax-free money to pay for your expenses, you reduce your taxable income, save on taxes, and increase your take-home pay.

ELIGIBILITY

The University of Rochester offers regular full- and part-time staff who are members of SEIU the option to contribute to two types of FSAs:

- Health Care FSA
- Dependent Care FSA

What is a Dependent Care FSA?

The Dependent Care FSA is designed to help you reduce your taxable income, save on taxes, and increase your take-home pay.

ACCOUNTS

You can enroll in an FSA online using HRMS within 30 days of your hire date. To enroll:

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

FSA elections 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. 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 status change. 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.

If you do not enroll during your initial 30-day enrollment period, your FSA coverage will be defaulted to waived (no coverage). You will have another opportunity to enroll during the Fall. Outside of open enrollment, you can only enroll in or change your FSA contributions if you experience 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.

LONG-TERM DISABILITY

The Long-Term Disability (LTD) Plan for members of SEIU Bargaining Units 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 $70,000. The amount of annual salary that qualifies as “covered annual salary” depends on whether you elect Limited LTD coverage or Full LTD coverage.

ELIGIBILITY

Eligibility for Long-Term Disability Insurance includes regular full- and part-time staff who are members of SEIU Local 1199 Upstate-SMII and SEIU Local 200 United River Campus, 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 LTD Insurance provides income protection for 60% of your annual salary, up to a maximum covered annual salary of $20,000, when an individual is totally disabled for more than six months. For full-time staff, Limited LTD Insurance is paid for entirely by the University. Part-time staff who choose Limited coverage pay a premium for LTD Insurance for each $1,000 of covered annual salary, up to $20,000.

FULL LONG-TERM DISABILITY INSURANCE

In addition to the Limited LTD Insurance, staff members may elect Full LTD Insurance through payroll deduction. Full LTD Insurance provides income protection for 60% of annual salary, up to a maximum covered annual salary of $70,000, when an individual is totally disabled for more than six months. Part-time staff who choose Full coverage pay a premium for each $1,000 of covered annual salary, while full-time staff who choose Full coverage pay a premium for each $1,000 of covered annual salary above $20,000.

ENROLLMENT

Full-Time 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.

Part-Time 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.

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 staff members: Limited Long-Term Disability Insurance
- Part-time staff members: Waived (no coverage) for Long-Term Disability Insurance

Complete details on the University of Rochester’s Long-Term Disability Plan can be found on rochester.edu/working/hr/leave/.

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1 2019 funding maximum can be found on the Total Rewards website.
2 Consult IRS Publication 502 for information on whether an expense qualifies as an eligible medical, dental or health-related expense for a Health Care FSA, and IRS Publication 503 for a complete list of Dependent Care FSA qualified expenses.
ELIGIBILITY

Eligibility for the VSP Vision Care Plan, Hyatt Legal Plan, and Auto & Home insurance includes regular full- and part-time staff who are members of SEIU.

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

ENROLLMENT

VSP Vision Care Plan and Hyatt Legal Plan
Within 30 days of hire/eligibility, enroll in the VSP Vision Care Plan and/or Hyatt Legal Plan online at YOURBenefitsExtras.com.

If you enroll by the 15th of the month, coverage for the VSP Vision Care Plan and/or Hyatt Legal Plan will be effective on the 1st of the following month. If you enroll on the 16th-30th/31st, coverage will be effective on the 1st of the second following month.

Group Auto & Home Insurance
Enroll online anytime at YOURBenefitsExtras.com.

Can I Enroll at Another Time?
You may enroll in the Group Auto & Home Insurance offered through the University at any point throughout the year. If you do not enroll in VSP Vision Care and/or Hyatt Legal Plan coverage during your initial 30-day eligibility period, you may enroll during the annual open enrollment period, generally occurring during the Fall.

Outside of open enrollment, there are no opportunities to enroll in Hyatt Legal Plan coverage, and you may only enroll in VSP Vision Care coverage if you experience a qualifying status change.

HYATT LEGAL PLAN

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 MedLaw SPD 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.

Hyatt Legal Plan coverage during your initial 30-day enrollment period, generally occurring during the Fall.

Outside of open enrollment, there are no opportunities to enroll in Hyatt Legal Plan coverage, and you may only enroll in VSP Vision Care coverage if you experience a qualifying status change.

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.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
<th>Copy</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></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Frames</td>
<td>- $200 allowance for a wide selection of frames</td>
<td>$20</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- $220 allowance for featured frame brands</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>- 20% savings on the amount over your allowance</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- $110 Costco® frame allowance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lenses</td>
<td>- Single vision, lined bifocal, and lined trifocal lenses</td>
<td>$20</td>
<td>Every Calendar Year</td>
</tr>
<tr>
<td></td>
<td>- Polycarbonate lenses for dependent children</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>$95-100</td>
<td>$150-175</td>
</tr>
<tr>
<td></td>
<td>- Custom progressive lenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contacts (instead of glasses)</td>
<td>- $200 allowance for contacts; copy does not apply</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Contact lens exam (fitting and evaluation)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diabetic EyeCare 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>

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.

VSP NETWORK

Visit vsp.com to see if your eye doctor falls within the VSP Network.

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.
RETIRED

403(b) PLAN

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—through its 403(b) Plan—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.

University’s Direct Contribution

If you are a regular full- or part-time staff member, the University will make a Direct Contribution on your behalf after two years of service.

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/ per 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).

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 will be 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).

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 still 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 rochester.edu/totalrewards/tools/ for a schedule of TIAA’s upcoming webinars, with topics ranging from “Investing in Your Future” to “Living in Retirement.”
THE UNIVERSITY’S DIRECT CONTRIBUTION

In addition to your own Voluntary Contributions, the University makes a Direct Contribution to the Retirement Program on your behalf once you are enrolled and have met the two-year service requirement. Effective July 1, 2019, the University’s Direct Contribution is equal to 6.2% of your base salary1 up to $59,2002, increasing to 10.5% of your base salary3 during the plan year once your gross wages received have exceeded $59,200, up to the IRS limit ($280,000)3.

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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</strong> (Target Date Funds)**</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>
</tbody>
</table>

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. With a target date fund, you only need to select the fund closest to the year of your expected retirement, and the fund’s manager does the rest. Each target date fund consists of underlying mutual funds that invest in a broad range of stocks and bonds. Over time, the fund automatically reads the mix of investments to reduce the level of risk as you move through your career and into retirement.

Best for: Investors who want to leave investment allocation decisions to professional fund managers.

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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 which holds these accounts.

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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/schedulenow.

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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 30 days following the webinar date.

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ENROLLMENT

Automatic enrollment in pre-tax Voluntary Contributions at 3% begins 60 days after hire if you do not elect to contribute a different amount. You may elect to change or stop Voluntary Contributions at any time by going to TIAA.org/rochester.

Enroll in a New Account:

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 choices1, and beneficiaries.

For information regarding contribution options, investment strategies, transferring and withdrawing money, taxes, payment options and more, visit TIAA.org/rochester.

Selecting Auto Save

Auto Save is an enrollment feature that is designed to make it easy and convenient to set aside additional money for retirement by automatically increasing your Voluntary Contributions on a set schedule. With this flexible feature, you decide the start date, increase amount, increase frequency, and ceiling amount.

MAKING CHANGES

You can make changes to your 403(b) account at any time throughout the year. Visit the TIAA website or call (800) 410-6497 to:

- Enroll
- Change your Voluntary Contribution amount
- Change your investment allocation
- Transfer funds
- Change your beneficiary designation

Complete details on the University of Rochester’s Retirement Program can be found on rochester.edu/totalrewards/retirement.

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1 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.
2 Gross wages mean 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 3 The IRS limit will be indexed in $5,000 increments.
The University of Rochester offers dependent children tuition benefits in order to provide your eligible family members with the opportunity to pursue an affordable college education.

**SERVICE REQUIREMENTS**

5 Years of Full-Time Service
Upon the SEIU staff member's completion of 5 years of full-time service, dependent children are eligible for a tuition waiver equal to 50% 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.

10 Years of Full-Time Service
Upon the SEIU staff member's completion of 10 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 SEIU 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.

**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@UR.rochester.edu.

2. Complete an application on HRMS by following the path, Self Service > Benefits > Tuition > Apply Dependent Tuition Waiver.

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

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**WELL-U**

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

- Emotional & mental health resources
- Physical fitness development opportunities
- Food & nutrition support

**ELIGIBILITY**

Full- and part-time staff who are members of SEIU are eligible for the following programs offered by Well-U:

- Life-Work Connections/EAP
- Wellness Programs

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 full 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 the different Well-U programs can be found on the Total Rewards website.

**WELLNESS PROGRAMS**

Well-U provides University 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
  - Fit Kit rentals
  - Park & Stride

- **Food & Nutrition**
  - On-site farmers market
  - Be in Balance program
  - Live cooking demonstrations
  - Good Food Collective

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

- **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

- **Wellness Programs**
  - Eating disorders
  - Coping with chronic illness
  - Emotional & mental health resources
  - Good Food Collective

- **Dependent Children Tuition Benefits**

**ELIGIBILITY**

Full-Time Staff
Dependent children of regular full-time SEIU staff members 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.

Part-Time Staff
Dependent children of regular part-time SEIU staff members 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**

Dependent children of regular full- or part-time SEIU staff members are eligible for dependent children tuition waiver benefits upon completion of 6 years of part-time service.

Upon the SEIU staff member’s completion of 6 years of part-time service, dependent children who matriculate as first-time, first-year freshman students 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.

**Apply 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@UR.rochester.edu.

2. Complete an application on HRMS by following the path, Self Service > Benefits > Tuition > Apply Dependent Tuition Waiver.

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

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Members of the controlled group of the University of Rochester include: Highland Hospital, Highland at Brighton, Highland at Pittsford, Highland Living Centers, UR Medicine Home Care (VNS), Working Nurse Signature Care, High Tech Rochester, Nicholas H. Rogers Memorial Hospital, James Memorial Hospital and ET Thompson Health System, Inc.

Full- and part-time staff who are members of SEIU are not eligible for wellness programs that include participation-based incentives, including WW.

You may enroll in Well-U programs at any point throughout the year. Enrollment details for the different Well-U programs can be found on the Total Rewards website.

Complete details on the University of Rochester’s wellness program can be found on rochester.edu/well-u.

**WEEKLY WELLNESS NEWSLETTER**

Sign up for the Weekly Wellness newsletter on rochester.edu/well-u to receive recipes, fitness & nutrition tips, program information and more.

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**ENROLLMENT**

You may enroll in Well-U programs at any point throughout the year. Enrollment details for the different Well-U programs can be found on the Total Rewards website.

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**WELLNESS PROGRAMS**

Well-U provides University 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
  - Fit Kit rentals
  - Park & Stride

- **Food & Nutrition**
  - On-site farmers market
  - Be in Balance program
  - Live cooking demonstrations
  - Good Food Collective

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

- **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

- **Wellness Programs**
  - Eating disorders
  - Coping with chronic illness
  - Emotional & mental health resources
  - Good Food Collective

- **Dependent Children Tuition Benefits**

**ELIGIBILITY**

Full-Time Staff
Dependent children of regular full-time SEIU staff members 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.

Part-Time Staff
Dependent children of regular part-time SEIU staff members 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**

Dependent children of regular full- or part-time SEIU staff members are eligible for dependent children tuition waiver benefits upon completion of 6 years of part-time service.

Upon the SEIU staff member’s completion of 6 years of part-time service, dependent children who matriculate as first-time, first-year freshman students 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.

**Apply for Tuition Benefits**

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Full- and part-time staff who are members of SEIU are not eligible for wellness programs that include participation-based incentives, including WW.

You may enroll in Well-U programs at any point throughout the year. Enrollment details for the different Well-U programs can be found on the Total Rewards website.

Complete details on the University of Rochester’s wellness program can be found on rochester.edu/well-u.
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 staff who are members of SEIU. 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

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 full- and part-time staff who are members of SEIU, along with 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.

Complete details on the Home Ownership Incentive Program available through the University of Rochester can be found on rochester.edu/totalrewards/housing.
The University offers a family care program to assist with the care needs of employees and their families.

**FAMILY CARE PROGRAM**
The University offers a family care program to assist with the care needs of employees and their families.

**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.

**CHILD CARE SELECT**
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.

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

**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 1199 SEIU. Additional information on this Plan can be found within University of Rochester Policy 263.
**TERMS TO KNOW**

**Active Full-Time:** means, for SEIU staff members, a regular 1 weekly work schedule of at least 34 hours.

**Active Part-Time:** means, for SEIU staff members, a regular 2 weekly or monthly schedule which is less than that required for full-time status but not less than 8 hours per week.

**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 judgement, 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. Generally, a child of divorced or separated parents can be treated as a dependent of both parents provided that the child receives more than 50% of his or her support from either or both parents combined and the child has the same principle residence as is in the custody of either or both parents for more than one-half of the year (temporary absences to attend school do not affect the child's primary residence). It also includes a son, stepson, daughter, stepdaughter, adopted child, child placed with the individual for adoption by an authorized placement agency, or eligible foster child placed with the individual by an authorized placement agency or by judgment, decree, or other order of a court, of a domestic partner/same-sex spouse who the domestic partner/same-sex spouse 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 deed, mortgage agreement or lease, joint credit account or other liability, joint ownership of a motor vehicle, 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 generally lower.

**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 that is expected to exceed four months, unless otherwise defined in collective bargaining agreements; period of appointment for faculty instructional staff that is at least one year (or one academic year) or, if shorter, is expected to be renewed. Appointments primarily for furthering education (for example, graduate assistant) are not considered “regular” appointments.

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

As a participant in the University 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 summarized 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 when:
  - you do not have the right to a pension, the statement will tell you how much time you must 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 plan administrator 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 a COBRA continuation coverage, when your COBRA continuation coverage ceases, if you request it before losing coverage, or if you request it up to 24 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 participants and beneficiaries. No one, including your employee, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a wed-care 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.

- Under ERISA, there are stops you can take to enforce the above rights. For example, 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, listed in your telephone directory or the Department of Labor, listed in the telephone directory.

4. Assistance with Your Questions

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 writing to the Director of the Office of Employee Benefits Security Administration.

5. IMPORTANT NOTICE REGARDING THE YOURHEALTH WELLNESS PROGRAM

The medical components of the YOURHealth program (which include the Personal Health Assessment, Biometric Screenings, Lifestyle Management Program, Condition Management Coaching, and Behavioral Health Partners) are a grouping of voluntary wellness programs available to all employees enrolled in the University Rochester’s Health Care Plans. Other components of YOURhealth, such as Life-Work Connections/EAP and Wellness Programs, are available to all University employees regardless of Health Care Plan enrollment.

The YOURHealth program also offers financial rewards for employees, spouses and domestic partners enrolled in a University Health Care Plan who participate in certain voluntary health screening activities and health management programs, as described below.

The YOURHealth program is administered in compliance with federal laws – including the Americans with Disabilities Act (ADA), the Genetic Information Nondiscrimination Act (GINA), the Indian Health Care Improvement Act (IHCIA), the Patient Protection and Affordable Care Act (ACA), among others – which permit employers to sponsor wellness programs that seek to improve employee health or prevent disease. This notice is intended to comply with requirements of those laws, and to explain your legal rights and how your health information will be protected.

Program Components and Financial Rewards

The YOURHealth program includes a Personal Health Assessment (or “PHA”), which asks a series of questions about your household and demographic information, health-related activities and behaviors, personal satisfaction and stress, physical activity levels, nutritional habits, sleep habits, substance use, health goals, and whether you have had certain medical conditions (e.g., cancer, diabetes, high cholesterol, heart disease, high blood pressure, pulmonary disease, depression or anxiety, low back pain), as well as their co-morbidities. The YOURHealth program also offers on-site biometric screenings, which will include your height, weight, body mass index (BMI), waist circumference, health-related quality of life, as well as glucose and blood pressure (which requires a finger prick to obtain a small sample of blood).

The information from your PHA and the results from your biometric screening will be used to provide you with information to help you understand your current health and potential risks, and may also be used to offer you services through other components of your benefit plan, such as the Lifestyle Management Program, Condition Management Behavioral Health Partners. You also are encouraged to share your results or concerns with your own doctor. The results of your biometric screenings will be entered into your Electronic Health Record, where they can be accessed by your personal physician for treatment purposes (if your physician participates in the University’s network).

Enrolled employees, spouses, and domestic partners who complete the PHA and all of the available biometric screenings will receive a taxable cash incentive of $125. Although participation is completely voluntary and you are not required to complete the PHA or participate in the biometric screenings, only those employees, spouses and domestic partners who do so will receive the $125 reward. Enrolled children are not eligible to participate in the PHA or biometric screenings, nor are they eligible for the cash incentive.

Additional cash incentives of up to $200 may be available for enrolled employees, spouses and domestic partners who participate in certain health management activities. Employees, spouses and domestic partners may each earn $100 for completion of a style management program and an additional $100 for completion of a condition management program.

Lifestyle Management Program options include individual programs for cholesterol management, blood pressure management, nutrition, physical activity, or tobacco cessation, and group programs for weight loss, stress reduction, physical activity and healthy lifestyles.

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, diabetes, hypertension, heart disease, high blood pressure, pulmonary disease, depression or anxiety, low back pain, other medical conditions, and in the interest of you and other plan participants.

There are no direct cash incentives for seeing a Behavioral Health Partners provider for treatable conditions (e.g., depression, anxiety), but employee cost sharing is generally waived for BHP providers as part of your health plan design (except that employees enrolled in the HSA Eligible plan must satisfy the plan deductible). If you are unable to participate in any of the activities required to earn an incentive, you may be entitled to a reasonable accommodation or alternative standard. For example, if you are unable to attend one of the on-site biometric screening sessions, you may have the screenings performed and certified by your own healthcare provider. Alternatively, you may request a reasonable accommodation or an alternative standard by contacting the University Office of Total Rewards at (585) 275-2084. Recommendations of your personal physician will also be accommodated.

Protections from Disclosure of Medical Information

The information you share in the YOURHealth program is kept confidential and is protected by several laws, including HIPAA and the Americans with Disabilities Act, as well as the University’s internal policies. Although the YOURHealth program and the
University may use aggregate information it collects to design a program based on identified health risks in the workplace, the YOURhealth program will never disclose any of your personal information either publicly or to the parts of the University considered to be 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 provided in connection with the YOURhealth program will not be used to disclose your health information to carry out these functions.

The information you share in the YOURhealth program will be used only to promote your health, and may be forwarded to your personal physician or to other University health plans for purposes of treatment, payment, and health care operations. Specifically, the University of Rochester Health Care Plans (including the Lifestyle Management Program, the Condition Management Program, Behavioral Health Partners and Accountable Health Partners) and Life-Work Connections/EAP are part of an Organized Health Care Arrangement, which means that protected health information can be shared among those plan components for purposes of treatment, payment, and health care operations, without the need for your consent or authorization to use or disclose your health information to carry out these functions.

Only University employees and vendors responsible for administering or providing treatment services under the 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 program protected health information. This includes individuals with medical training such as Physicians, Internists, Lipidologists, Psychiatrists, Clinical Psychologists, Nurse Practitioners, Registered Nurses, Social Workers, Registered Dietitians, Exercise Scientists, Pharmacists, Tobacco Cessation Counselors, and certified Wellness Coaches.

All medical information obtained through the YOURhealth program will be maintained separately from your personnel records. Information that is stored electronically will be secured when at rest and encrypted when in transit. In the event of a data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you within the time frames required by law and our HIPAA policies. Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the YOURhealth program and your medical treatment, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the YOURhealth program will abide by the same confidentiality requirements.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact the University Office of Total Rewards at (585) 275-2084.

NOTICE OF NONDISCRIMINATION

Strong Memorial Hospital and the University of Rochester Health Plans comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. Strong Memorial Hospital and the University of Rochester Health Plans do not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Strong Memorial Hospital and the University of Rochester Health Plans:

- Provide free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provide free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact Interpreter Services at (585) 275-2778.

If you believe that Strong Memorial Hospital or the University of Rochester Health Plans have failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with the SMH Grievance Coordinator, 601 Elmwood Ave Box 612, Rochester, NY 14642, phone: (585) 275-0954, fax: (585) 756-5584.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW Room 5055
HH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

UNIVERSITY OF ROCHESTER WELFARE BENEFITS PLAN SUMMARY PLAN DESCRIPTION

Please find below a link to the Summary Plan Description for the University of Rochester Welfare Benefits Plan (the “Plan”). The Summary Plan Description contains important information about your benefits under the Plan, and is available at: rochester.edu/totalrewards/legal. The Summary Plan Description is comprised of the following documents:

- Notice of Privacy Practices
- Notice of Nondiscrimination
- CHIPRA Notice
- Creditable Coverage Notice
- Annual Open Enrollment Special Notices
- COBRA Notice
- Exchange Notice
- Special Extended Health Coverage for Certain Adult Children through Age 29 Notice
- Insurance Policies/Certificates of Coverage/Benefits Booklets/Enrollment Materials for the following component plans:
  - LTD Plan for faculty and staff of the University of Rochester (Plan 504)
  - Group Life Insurance Plan for faculty and staff of the University of Rochester (Plan 505)
  - Travel Accident Insurance Plan for faculty and staff of the University of Rochester (Plan 506)
  - LTD Plan for staff of University of Rochester who are Members of 1199 Upstate SEIU (Plan 512)
  - Severance Pay Plan for staff of the University of Rochester (Plan 514)
  - Employee Assistance Plan for faculty and staff of the University of Rochester (Plan 515)
  - Health Care Plans for faculty and staff of the University of Rochester (includes Vision benefits) (Plan 517)
  - Dental Plans for faculty and staff of the University of Rochester (Plan 518)
  - Long-Term Care Plan for faculty and staff of the University of Rochester (Plan 519)
  - Long-Term Disability Plan for Residents of the University of Rochester (Plan 521)
  - Legal Services Plan of the University of Rochester (Plan 522)

If you’ve already elected to receive documents related to your Plan benefits electronically (“eDelivery”), please consider this communication a reminder of where the Summary Plan Description is located. You will receive a copy of the Summary Plan Description electronically in the future.

If you have not elected eDelivery, instructions for enrolling in eDelivery can be found on your HRMS home page.

If you have any questions, please contact the Office of Total Rewards at (585) 275-2084.

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
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.