

# Welcome to

## ROCHESTER INSTITUTE OF TECHNOLOGY

### **Congratulations on your new position!**

We are glad you chose RIT for your career. As a member of our community, you'll enjoy numerous benefits and employment rewards. At RIT, we have worked hard to develop a comprehensive and competitive employment package that offers you a range of options and flexibility.

We understand that the success of our university is largely attributed to people like you. RIT has for many years enjoyed a rich history of attracting and retaining world-class talent dedicated to shaping the future of higher education. Recognized as a leader in cooperative education, and considered a pioneer in career-oriented education, RIT has also achieved a distinguished reputation as an employer of choice. We take pride in our increasingly diverse population and philosophical approach to education and career development. You'll also experience numerous possibilities for career advancement and personal growth on campus.

As a member of the RIT community, you'll receive a solid benefits package that offers you a variety of choice and access to additional employment advantages. These benefits, combined with your pay, provide you with a total compensation package that can be customized based on individual choice and personal preference.

Inside this *Benefits Reference Guide for New Employees*, you'll find all of your options clearly laid out for your review and consideration. In the front pocket of this guide are the necessary enrollment and new hire forms needed to make a smooth transition to employment at RIT. We have assembled all of this important information into one easy-to-use package to make the process of getting started at RIT as simple as possible. Please carefully review the contents of this reference guide along with the handy At Your Fingertips Resource Information sheet. We wish you well as you begin your career at RIT and look forward to a longstanding relationship—one that is both rewarding and successful.

**RIT has achieved a distinguished reputation as an employer of choice.**

## RIT: PROUD TO BE AN EMPLOYER OF CHOICE

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RIT is an internationally respected leader in professional and career-oriented education. Talented, *ambitious, and creative students of all cultures and backgrounds—from all 50 states and more than 100 countries—choose to attend RIT each year.*

Equally important to our commitment to growing RIT as a university of choice among top students is our *dedication to make RIT a great place to work for our employees.* As the fifth largest employer in the Rochester area, we take great pride in continually improving our employee programs and services to *create a highly engaged employee culture centered around:*

- Student centeredness
- Professional development and scholarship
- Integrity and ethics
- Respect, diversity, and pluralism
- Innovation and flexibility
- Teamwork and collaboration

Recognized for excellence in employer practices by local and national organizations such as *The Chronicle of Higher Education*, the *College and University Professional Association*, and the *Rochester Business Journal*, RIT works tirelessly to ensure that every employee gets to experience and enjoy:

- A strong sense of employee pride
- A culture of inclusion and respect for all individuals
- Competitive pay
- A valuable benefits program
- Top-notch employee training and professional development opportunities
- An enduring commitment to the welfare of all employees
- A shared governance system with active employee participation

Since you are a new employee, we want to highlight a few items to note. RIT is proud to offer paid leave to new parents who are regular full-time and part-time employees as a supplement to New York State Paid Family Leave. In addition, the university is committed to facilitating a healthy working, learning, and living environment. To prevent harm to members of the RIT community and to be consistent with university wellness initiatives, smoking and use of tobacco products is restricted to designated tobacco areas on all university-managed properties. You can find more details in the online Policies and Procedures Manual, policy C16.o Tobacco-Restricted University Policy. Through RIT's Better Me Employee Wellness Program, there are a number of resources available to help those who wish to stop using tobacco. Finally, RIT has an on-campus primary care medical practice, Rochester Regional Family Medicine at RIT. In addition to the convenience for employees, if you have RIT medical coverage, you will pay a reduced copay (\$15) at this practice. You will find more details in the Keeping Healthy section of this guide.

We're glad you're a part of the RIT family and we look forward to providing you with a great employee experience!

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*This reference guide describes benefits provided to RIT’s full-time and part-time employees. Separate benefit descriptions are provided to other categories of employees.*





# Getting Started

## An Introduction

Our roots date back to 1829, but more than 50 percent of the university's alumni have graduated since 1990.

We are among the top 100 universities in the nation.

Our alumni – 135,000 – can be found in all 50 states and more than 100 countries.

### **This Guide**

**What's Included**

### **Using This Guide**

**Reference Guide Tips**

### **Quick Steps**

**What to Do to Get Started**

### **Understanding Your RIT ID Numbers Registering & Parking Your Vehicle**

*Rochester Institute of Technology offers an impressive array of employee benefits and additional privileges. In this section, you'll learn more about the benefits enrollment process, time-saving tips to help you get ahead, and a step-by-step outline for using this reference guide.*

# Getting Started An Introduction

## THIS GUIDE

This *Benefits Reference Guide for New Employees* contains all the materials you need to begin your employment with RIT.

## WHAT'S INCLUDED

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Mailed along with this guide is your **Benefits Letter from Human Resources**. This letter includes the date and time of your scheduled New Employee Orientation (NEO). Depending on your date of hire, your Benefits Orientation may be on a different date than NEO.

**In the front pocket**, you will find the following important information and forms:

- What to Do to Get Started Instruction Sheet
- At Your Fingertips Resource Information
- New Employee Temporary Parking Permit
- Benefits Enrollment/Change Form
- Life Insurance Beneficiary Designation Information
- Beneflex Direct Deposit Form (for flexible spending accounts)
- Beneflex Additional Flex Card Request Form
- Benefits Rate Summary Sheet
- Medical Benefits Comparison Book
- Absence Reporting Information

**The Additional Benefits section** lists information about some of RIT's services and programs.

**The back pocket** of this guide contains several brochures that provide specific information about these services and programs.

Please carefully review all of the information contained with this mailing. If you are missing any information, or have questions, please contact your benefits representative in the Human Resources Department at 585-475-5346/V and [benefits@rit.edu](mailto:benefits@rit.edu).

**RIT Human Resources Department:**  
**Voice: 585-475-2424**

# Using this Guide

## REFERENCE GUIDE TIPS

Each section of this reference guide is divided into topics to easily find the information you're looking for. These topics include:

### What You Need to Know...

Includes such information as the benefit features, your eligibility and coverage, and the plan details.

### Things to Consider...

Outlines additional helpful information to think over as you evaluate which plan might be best for you. For more detailed information about the plans, see the Summary Plan Description.

### What You Need to Do...

Includes the step(s) you need to take to enroll in each benefit.

**The information contained in this reference guide represents benefits information for regular full-time and regular part-time employees—including both faculty and staff.**

*RIT is strongly committed to its employees and their personal welfare. The information contained in this reference guide represents benefits information for regular full-time and regular part-time employees—including both faculty and staff. RIT reserves the right to modify or terminate all or any portion of the employee benefits package at any time with or without notice. Such changes automatically will apply to you and your employment relationship with RIT. Participation in these plans is provided to eligible employees and does not constitute a guarantee of employment, requires continued employment and eligibility, and is subject to the terms and conditions of the plan document/contract, which serves as the final authority in all matters relating to plan interpretation.*

## WHAT TO DO TO GET STARTED

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These reference steps outline what you need to do as a new employee.

### 1. Mark Your Calendar to Attend New Employee Orientation (NEO) and Benefits Orientation

NEO is required for all new employees and is designed to assist you in making a successful transition within the RIT community. As part of the NEO, we include a detailed benefits orientation to help reinforce your understanding of RIT's benefits program, address your specific questions, and assist you in making informed choices. Depending on your date of hire, your Benefits Orientation may be on a different date than NEO.

### 2. Review This Benefits Reference Guide

Understand how RIT's elective benefits program works with RIT's other benefits to create a package that's right for you. The What to Do to Get Started Instruction Sheet in the front pocket gives you an at-a-glance summary checklist for enrolling.

### 3. Complete Form I-9

You must submit proof of eligibility to work in this country by completing the U.S. Department of Justice's Employment Eligibility Verification Form I-9. You must complete Section 1 of the I-9 on or before your first day of work. Log into <http://www.new19.com/> and enter RIT's employer code, 15083. Complete Section 2 of the I-9 no later than the third day of work and present valid identification documents in person to a representative of the Human Resources Department (5th floor, George Eastman Hall). Please note you cannot be placed on payroll, obtain your RIT ID, obtain your parking permit, or obtain access to the student information system (faculty) until your I-9 is complete and submitted with valid documents.

### 4. Obtain Your RIT Identification Card

Once you have completed the I-9 form process, the Human Resources Department will give you a form to obtain your RIT ID card at the Registrar's Office (1st floor, George Eastman Hall).

### 5. Register Your Vehicle

Complete the RIT vehicle registration process through RIT's Parking Office as soon as possible to avoid any fines. In the front pocket of this guide, you will find a New Employee Temporary Parking Pass that must be displayed on the dashboard of your car prior to your receiving the vehicle permit. This pass will expire 10

days after your date of hire. During this time, you can park in any general parking space on campus that is not designated as a reserved space.

### 6. Review Benefit Options and Personal Contributions

We encourage you to review your benefit coverage options and calculate personal contributions. Once you have decided on your specific benefit coverage, you will need to make your elections on the Benefits Enrollment/Change Form included in the front pocket of this guide. Use this form to make your benefits elections. Also complete the life insurance beneficiary designation process with the insurance company (information found in the front pocket of this guide).

### 7. Attend Your Scheduled New Employee Orientation and Benefits Orientation Meeting

Your benefits letter includes the date and time of your scheduled meeting(s). Remember to bring this Benefits Reference Guide for New Employees and all included forms, as well as information regarding your family members (i.e., social security numbers, birth dates, and doctor names).

### 8. Complete and Submit Your Benefits Enrollment Form

You may submit your completed enrollment form at your scheduled Benefits Orientation meeting. Or, you can submit the form directly to the Human Resources Department no later than 31 days after your date of hire. To avoid delays in coverage, we encourage you to submit your form as early as possible. Please note, in order to cover eligible family members, you will also need to supply proof of eligibility. Generally, the approved documents are a marriage certificate for a spouse and a birth certificate for a child.

### 9. Enroll in RIT's Retirement Savings Plan

RIT's Plan has two recordkeepers: Fidelity Investments and TIAA. Fidelity is the Master Administrator for the Plan, which means that you have the streamlined ability to enroll in the Plan and make changes, whether you invest with Fidelity, TIAA, or both. RIT will automatically enroll you in the Plan if you do not take any action. Refer to the details in the retirement plan section of this guide and the enclosed How to Get Started guide. You can choose not to enroll or you



can sign up for a percentage that you prefer as well as choose your investment options.

#### **10. If You Are Moving to Rochester**

If you are moving to the Rochester area in connection with your new position, be sure to take advantage of some of the voluntary programs and resources described in the final section of this guide. RIT employees can benefit from many services and discounts to save time and money.

# Understanding Your RIT ID Numbers

## RIT ID NUMBERS

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There are many different identification numbers used at RIT and the various benefit providers. Below is a list and summary of how each is used.

### **Employee Number**

This is a number assigned to employees in RIT's human resources and payroll system. For non-exempt employees, the employee number is used to make up the Kronos badge number for time reporting. For example, if your employee number is 12345, it will be appended with 01 for your first job and you would punch in with 1234501. You can find your employee number in Oracle Self-Service at the link for My Personal Information and Contacts (<https://myinfo.rit.edu>).

### **University ID (UID)**

The UID is a general campus identification number used instead of a social security number, and is a 9-digit number (e.g., 12300-4567). The UID is automatically assigned to all employees and students. You can find your UID in Oracle Self-Service at the link for My Personal Information and Contacts (<https://myinfo.rit.edu>) or on the myRIT homepage after you have logged in (it will appear at the top left in the brown bar; simply click on "[show university ID]").

### **Excellus BlueCross BlueShield**

You are enrolled with your social security number for medical and dental coverage, but Excellus then assigns a different identifier to you for each plan, called your Member ID. Your Member ID is displayed on your medical and dental ID cards and these are the numbers that you should use at your health care and dental providers. These identifiers are different than the ID number used for any of your other benefits, including your prescription drug coverage.

### **OptumRx (prescription drug coverage)**

You are enrolled with your social security number for prescription drug coverage (if applicable), but OptumRx then assigns a different identifier to you, called your ID Number. Your ID Number is displayed on your ID card. This identifier is different than the ID number used for any of your other benefits, including your medical coverage.

### **Vision Care**

You are enrolled with your University ID for vision care coverage. See the UID section to determine how to find your UID.

### **Beneflex**

You are enrolled with your social security number for system interface purposes. To reduce any risks with its use, your SSN is never printed on your statements or other communications from Lifetime Benefit Solutions, the administrator.

### **Retirement Plan Recordkeepers (Fidelity and TIAA)**

Your account number is set up with your social security number as legally required.

# Registering & Parking Your Vehicle

## REGISTERING YOUR VEHICLE

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### What You Need to Know . . .

RIT policy requires that all vehicles operated on the RIT campus by students, faculty, and staff must be registered with the Parking Office. A registered vehicle must display a current permit at all times. The person whose name is listed on the Parking Office registration is responsible for any violations involving that vehicle. The registrant must make other drivers of the registered vehicle aware of campus parking rules and regulations.

RIT employees are charged an annual fee for a parking permit, with pro-rated permits available for those who are not at RIT for the entire academic year.

The employee parking permit fee is based on the annual salary level of the employee as of July 1. The salary levels are updated annually and can be found with the associated annual parking permit fees on the Facilities and Parking website at [rit.edu/parking](http://rit.edu/parking). The current year's parking fee schedule is enclosed in the back pocket of this guide.

There are two options for paying your parking fee: payroll deduction (where fees are deducted from each of your paychecks on a pre-tax basis) and lump-sum payment for the year in advance by check (after-tax).

The annual parking permit issued to an employee is valid in general parking spaces on campus as defined on the RIT parking website.

### Reserved Parking

#### Things to Consider...

RIT has a limited number of reserved parking spaces that can be purchased. Reserved parking is designed to facilitate parking for those who need to come and go frequently throughout the day, and for those who prefer the convenience of having a parking space available at all times. The reserve permits are sold on a first-come, first-served basis. The higher annual fees for the reserved parking spaces are shown on the enclosed parking fee schedule; the annual registration fee is included in these prices.

A reserved parking permit is valid Monday through Friday, each semester 5 a.m. – 5 p.m., from the first day of classes to the last day of exams. Reserved spaces are identified by signs in each parking lot and only holders of a valid reserved parking permit may park in reserved spaces.

#### What You Need to Do...

Register your vehicle with the Parking Office within 10 days of your arrival on campus: Log in to your “myParking Account” through the Parking and Transportation website, and go to “Manage Your Vehicles.” You do not need to be the owner of the vehicle to register it. In order to avoid parking fines while you wait for your permanent parking permit, display the New Employee Temporary Parking Pass. The pass, which is found in the front pocket of this guide, is valid for the first 10 days of your employment.

To purchase either a General or Reserved permit, on the Parking Account main menu, click “Purchase Permits” and select the type of permit you wish to purchase, the delivery options for your permit, and your preferred payment method.





Most photography throughout this guide by A. Sue Weisler

# Keeping Healthy

## Health Care Coverage

*U.S. News & World Report* consistently ranks RIT among the nation's leading comprehensive universities.

*The Princeton Review* includes RIT in its 2018 edition of "The Best 382 Colleges" and "Best Northeastern Colleges."

RIT's Saunders College of Business was named to *Princeton Review's* "The Best 296 Business Schools" in its 2015 edition.

## Medical and Prescription Drug Coverage

### Vision Care Coverage

### Dental Coverage

### Beneflex

- Health Care Spending Account
- Dependent Day Care Spending Account

*RIT wants you to have the right medical care when you need it. We also want you to be able to protect yourself and your family against the high cost of catastrophic illness or injury. RIT offers a variety of medical plan options with varying coverage and employee contribution amounts. The information outlined within this section will assist you in making the right benefit choices for you and your family.*

## MEDICAL/RX COVERAGE

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### What You Need to Know . . .

#### When is the Coverage Effective?

If you elect coverage as a new employee, the coverage will begin on the first of the month after your date of hire, once you enroll. If your date of hire is the first of the month, your coverage will be effective on your date of hire, once you enroll.

Employees scheduled to work 9 months or more are eligible for medical/Rx coverage year-round; employees scheduled to work fewer than 9 months are eligible for medical/Rx coverage when working.

#### Who is Covered?

You, your spouse or domestic partner,\* and your eligible children. An eligible child is:

- The child of the employee or the employee's spouse who is under age 26.
- The child of the employee's domestic partner who is under age 26.
- Any other child who is under age 26 who is
  - a foster child, defined as an individual who is placed with the employee by an authorized placement agency or by judgment decree, or other court order;
  - any other child for whom the employee is the legal guardian or custodian, and who resides in the employee's home, and who is claimed as a tax dependent on the employee's federal income tax return.

Coverage for an unmarried tax-dependent child who is physically or mentally disabled may be continued beyond the age limits of the Plan. Contact the Human Resources Department for further details.

#### What is the Cost?

Employees share the cost of medical coverage with RIT. RIT makes a substantial contribution toward the medical coverage an employee selects. There are four cost-sharing levels for full-time employees, based on annual base pay. The base pay used for cost sharing will be based on the salary as a new hire, and then adjusted as of January 1 each year. Part-time employees have one schedule. You will find the various pre-tax employee contribution amounts and coverage levels for full-time and part-time employees for each medical plan on the Benefits Rate Summary Sheet located in the front pocket of this guide.

#### The Value of Pre-Tax Dollars

You pay for medical, vision, dental, retirement, and Beneflex benefits with pre-tax dollars. Pre-tax dollars can mean real savings because they come out of your pay before federal, state, Social Security, and Medicare taxes (retirement contributions are subject to Social Security and Medicare taxes). Because your taxes are calculated on an adjusted income, you save money. Participating in RIT's benefits program, on a pre-tax basis, gives you this savings advantage.

#### What are My Options?

RIT offers several medical plans, administered by Excellus BlueCross BlueShield (BCBS), including Point Of Service (POS) plans and a Preferred Provider Organization (Blue PPO) for those who live outside the POS service area. In addition, RIT offers prescription drug coverage administered by OptumRx; enrollment in the prescription drug coverage is automatic based on the medical plan elected. Prescription drug coverage cannot be elected separately. A POS plan has different benefit levels depending on whether you obtain care from a participating provider in the plan's network, or a non-participating provider outside the plan's network. See the enclosed *Medical Benefits Comparison Book* in the front pocket of this guide for a description of each option. As you consider which medical option to elect, be sure to read the *Beneflex* section of this guide for information on paying for your out-of-pocket medical expenses with pre-tax dollars.

**Note:** None of the medical options offered by RIT include a pre-existing condition exclusion.

#### RIT's Strategic Alliance with Rochester Regional Health

RIT has a strategic alliance with one of the area's major health systems, Rochester Regional Health (RRH), and there are a few noteworthy items for the benefit of RIT employees.

RIT's POS medical plans offer what we call the RRH Copay Option. If you obtain medical services from providers and at facilities that are part of Rochester Regional Health (RRH), you will pay lower copays for certain services than you will at providers and facilities that are not part of RRH. You can verify whether your physician is affiliated with RRH by checking the list provided by RRH on the HR website.

\*For specific eligibility requirements for domestic partners, refer to the Additional Benefits section of the RIT website at [rit.edu/benefits](http://rit.edu/benefits).

## MEDICAL/RX COVERAGE (CONT'D)

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To help employees locate a new physician within the RRH network, RRH has a find-a-physician service. You can request a physician online at <https://rghs.wufoo.com/forms/finding-a-primary-care-provider/> or by calling the dedicated phone line at 585-922-7480/V. You will be asked for your information and preferences, and the RRH Call Center representative will contact physician practices and identify the next available new patient appointments that meet your needs. Information about available appointments will be sent to you within 24-48 hours via email or by home mailing, as you request.

RIT has an on-campus, state-of-the-art primary care practice affiliated with Rochester Regional Health called Rochester Regional Health Family Medicine at RIT. The practice is housed in the Clinical Health Sciences Center located at the north end of Louise Slaughter Hall and is available to RIT employees, family members (including children), and retirees as well as the public. Employees enrolled in RIT medical coverage pay a low \$15 office visit copay at the practice. Employees and others who are not covered by RIT health plans pay the office visit charge based on their own health plan's benefits.

Since this is a primary care practice, you can designate the doctor as your primary care physician (PCP). In addition to the comprehensive medical care provided, employees may get treated at the practice for minor illnesses by calling the practice at 585-922-3100 and requesting a same-day appointment for issues such as a sore throat or ear ache, but not for more significant symptoms such as chest pain or difficulty breathing. For those, you should seek care at an emergency room. Work-related injuries are not treated at the practice.

### What If I Don't Need RIT's Medical Coverage?

If you have other medical coverage available—for example, through your spouse's employment—do a careful comparison considering not only employee contributions, but also copays and other cost-sharing features of each plan available to you and your family. You should also consider the expenses that can be reimbursed under a flexible spending account, such as RIT's Beneflex Plan. If you decide you do not need medical coverage from RIT, you can elect to waive coverage. Most benefits are not automatic—you must complete forms to enroll. If you do not return your completed benefits enrollment forms within 31 days of your date of hire, your benefits for the remainder of the calendar year will be as outlined on the What to Do to Get Started Instruction Sheet found in the front pocket of this guide.

### Things to Consider...

Your medical and vision benefit elections will generally remain in effect until:

- You make a change during an annual enrollment period held in the fall of each year;
- or
- You have a qualified family or employment status change during the year.

Qualified family or employment status changes allowed by the IRS include:

- Marriage or divorce
- Birth or adoption of a child
- Death of a spouse or dependent
- Change in employment (e.g., spouse gaining or losing employment, your status changing from part time to full time)

If you have one of these events and you want to elect, cancel, or change your coverage level, you must notify the Human Resources Department **within 31 days of the event**. Otherwise, you must wait until the next open enrollment for a January 1 effective date. Please remember that the event must be consistent with the change you want to make. Inconsistent changes, or changes not specifically allowed by law, will not be accepted (e.g., changing from two-person to individual coverage after the birth of a child).

Dental coverage enrollment is on an every-other-year cycle; the current cycle is 2019-2020. As a new employee, you have a one-time election for your 2019-2020 coverage. During the benefits open enrollment in the fall of 2020, you would enroll for the 2021 and 2022 enrollment period.

You have limited opportunities to make a change. Refer to the *Mid-Year Benefits Enrollment Change Summary* found in the Other Resources section of the benefits website for details on allowed changes.

Consider enrolling in Beneflex to pay out-of-pocket expenses with pre-tax dollars.

# Keeping Healthy Health Care Coverage





# VISION CARE COVERAGE

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## What You Need to Know...

### When is the Coverage Effective?

If you elect coverage as a new employee, the coverage will begin on the first of the month after your date of hire, once you enroll. If your date of hire is the first of the month, your coverage will be effective on your date of hire, once you enroll. Employees scheduled to work 9 months or more are eligible for vision coverage year-round; employees scheduled to work fewer than 9 months are eligible for vision coverage when working.

### Who is Covered?

The eligibility for the Vision Care Plan is the same as for the Medical Plan (refer to that section for details). However, you can elect a different coverage level (e.g., you can have family medical coverage and two-person vision care coverage).

### What is the Cost?

Employees pay the full premium for the vision care coverage. You will find the employee pre-tax contribution amounts on the Benefits Rate Summary Sheet found in the front pocket of this guide.

### What is the Coverage?

RIT's Vision Care Plan covers much of the cost of prescription eyeglasses and contact lenses. There is also coverage for routine eye exams. This plan is administered by VSP. If you go to a participating provider, the coverage is as follows:

- **Eye Exam:** An eye exam is covered once per calendar year with a \$15 copayment.
- **Lenses:** VSP's standard lenses are covered in full, every calendar year, after a \$20 copayment, including glass or plastic single vision, bifocal, trifocal, progressive, or other more complex lenses necessary for the patient's visual welfare.
- **Frames:** \$130 allowance toward frames, every calendar year. If you select a frame that costs more than \$130, VSP offers a 20% discount off the amount over the retail allowance.
- **Contact Lenses:** You may choose contacts instead of glasses (lenses and frame). There is a \$130 allowance applied to the contact lens exam (fitting & evaluation) and the contact lenses. You also receive a 15% discount off the contact lens exam before the allowance is applied.

You can find VSP providers on their website ([www.vsp.com](http://www.vsp.com)) or by calling 800-877-7195/V and 800-428-4833/TTY Monday – Friday, 8 a.m. – 10 p.m., Eastern Time.

### RIT Vision Plan

You can enroll in the RIT Vision Plan whether or not you have RIT medical coverage.

## Things to Consider...

You can enroll in the RIT Vision Care Plan whether or not you have RIT medical coverage—they are two separate enrollments. You can have the Vision Care Plan without having RIT's medical coverage. If you have RIT medical coverage, your coverage level under the RIT Vision Care Plan can be different (i.e., you can have family medical coverage and two-person vision care coverage)—this gives you flexibility if some family members don't wear glasses. However, the employee needs to be covered in order to cover other family members.

Your coverage will typically continue from year to year. You can change your coverage during annual enrollment or during the year if you have a qualified family or employment change, as described in the *Medical Coverage* section of this guide (under *Things to Consider*). You should consider enrolling in Beneflex to pay out-of-pocket expenses with pre-tax dollars.

## DENTAL COVERAGE

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### What You Need to Know...

#### When is the Coverage Effective?

If you elect coverage as a new employee, the coverage will begin the first of the month after your date of hire, once you enroll. If your date of hire is the first of the month, your coverage will be effective on your date of hire, once you enroll.

Employees scheduled to work 9 months or more are eligible for dental coverage year-round; employees scheduled to work fewer than 9 months are eligible for dental coverage when working.

#### Who is Covered?

The eligibility for the Dental Plan is the same as for the Medical Plan (refer to that section for details). However, you can elect a different coverage level (e.g., you can have family medical coverage and two-person dental coverage).

#### What is the Cost?

Employees share in the cost of dental coverage with RIT. You will find the employee pre-tax contribution amounts on the Benefits Rate Summary Sheet found in the front pocket of this guide.

#### What are My Options?

RIT offers two dental plans which are administered by Excellus BlueCross BlueShield: 1) Standard Plan and 2) Enhanced Plan. Both plans include three service categories:

- Preventive
- Restorative (Minor and Major)
- Orthodontia

Refer to the Dental Benefits Comparison in the front pocket of this guide for a description of each option. Please note you will receive the maximum benefit if you go to a BlueShield participating dentist because he/she has agreed to accept the BlueShield allowances (Usual and Customary Charge).

**Important:** Enrollment is every other year with limited changes allowed. Your election will be in effect through 2020, whether you enroll in the Standard Plan, enroll in the Enhanced Plan, or waive dental coverage.

For details on allowed changes, refer to the Mid-Year Benefits Enrollment Change Summary found in the Other Resources section of the benefits website.

### We Recommend that You...

Ask your dentist to request a Predetermination of Benefits on your behalf prior to any extensive service. The information will be sent to you and will show you those services that are covered and those that are not, preparing you to make an informed decision on the treatment plan you choose.

### Things to Consider...

You can enroll in the RIT Dental Plan whether or not you have RIT medical coverage—they are two separate enrollments. You can have the Dental Plan without having RIT's medical coverage, and if you have RIT medical coverage, your coverage level under the RIT Dental Plan can be different (i.e., you can have family medical coverage and two-person dental coverage). However, the employee needs to be covered in order to cover other family members.

Your coverage will be in effect through 2020, whether you enroll in the Standard Plan, the Enhanced Plan, or waive dental coverage. You will have limited reasons to make a change before 2021.

You should consider enrolling in Beneflex, if eligible, to pay out-of-pocket expenses with pre-tax dollars.

## MEDICAL/RX, VISION, AND DENTAL COVERAGE

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### What You Need to Do...

- Select your medical/Rx, vision, and dental care option and coverage level on the Benefits Enrollment/Change Form.
- Return the completed form at your Benefits Orientation Meeting (or to Human Resources within 31 days of hire).

If you do not submit your enrollment form within 31 days of your date of hire, you must generally wait until the next annual open enrollment to elect medical/Rx and/or vision coverage under RIT's plans. Generally, you will not be able to enroll in dental coverage until 2021.

If you enroll in coverage, you will have online access to information. In addition, you will receive medical, Rx (if applicable), and dental ID cards. There is no ID card for the vision coverage, but you can print a Member Vision Card from the VSP website ([www.vsp.com](http://www.vsp.com)). Follow these steps to print the card:

- Click on "Members"
- Click on "Benefits Overview"
- Click on "Register Now"
- To set up a login, enter your University ID number (UID) in the Member/Employee ID box (RIT does not send your social security number) and the member (employee) information requested. You can find your UID in Oracle Self-Service at the link for My Personal Information and Contacts (<https://myinfo.rit.edu>).
- Once you have registered, you will be able to see information about your coverage as well as print a Member Vision Card to keep in your wallet (you may want to write your UID on this card). You will not receive an ID card from VSP. When you go to a VSP provider, you simply let them know you are a VSP member and provide them with your UID and they will take care of the rest—no claim forms to file.



# Keeping Healthy Health Care Coverage

## BENEFLEX

### Flexible Spending Accounts (FSA)

- Health Care Spending Account
- Dependent Day Care Spending Account

### Flexing Your Pre-Tax Dollar

The RIT Beneflex Plan (sometimes called flexible spending accounts or FSAs) gives you a way to pay for certain uninsured medical, vision, and dental expenses (Health Care Spending Account) and dependent day care expenses (Dependent Day Care Spending Account) not covered under standard benefits on a tax-free basis. The amount you elect will be deducted in equal installments from your paycheck during the year and credited to your account. Because this money is deducted from your pay before taxes are calculated, your income is taxed based on a reduced amount and you pay less in taxes—leaving more in your paycheck.

### Your Beneflex Coverage

If you elect to participate as a new employee, your participation will begin on the first of the month after your date of hire, once you enroll. If your date of hire is the first of the month, your participation will be effective on your date of hire, once you enroll. You would be eligible to submit bills with dates of service that are on or after your participation date, but not before.

It is important to plan carefully before making your elections. Under IRS rules and the RIT plan, **you will forfeit or lose any money in your account(s) that you do not use by March 15 of the next calendar year.**\*

\* You will have until April 30 of the following year to submit a claim for eligible Beneflex expenses incurred during the current Plan Year plus the grace period—the time between your participation date and March 15 of the next calendar year.

The following chart shows an example of how Beneflex can save you money. Even if you don't use your entire account balance, you may still come out ahead.

	HCSA		DDCSA	
	with HCSA	without HCSA	with DDCSA	without DDCSA
Annual Base Salary	\$30,000	\$30,000	\$30,000	\$30,000
HCSA/DDCSA Annual Contribution	-\$2,500	-\$0	-\$5,000	-\$0
Taxable Salary	\$27,500	\$30,000	\$25,000	\$30,000
Federal Income Tax (estimated)	-\$5,500	-\$6,000	-\$5,000	-\$6,000
Social Security and Medicare Tax (7.65%)	-\$2,104	-\$2,295	-\$1,913	-\$2,295
State Income Tax (estimated)	-\$2,021	-\$2,205	-\$1,838	-\$2,205
After-Tax Expenses	-\$0	-\$2,500	-\$0	-\$5,000
Take-Home Salary	\$17,875	\$17,000	\$16,250	\$14,500
<b>Tax Savings</b>	<b>\$875</b>		<b>\$1,750</b>	

\* You will be able to submit claims incurred between your participation date and March 15 of the next calendar year because RIT has adopted the IRS grace period rules.

## BENEFLEX (CONT'D)

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### FSA Questions and Answers

**Q Whose expenses can I be reimbursed for from my Health Care Spending Account?**

A Money in your Health Care Spending Account may be used to reimburse you for eligible health care expenses for those family members you report as dependents on your federal tax return. In addition, it may be used for your or your spouse's child under age 26 even if he or she is not your tax dependent.

**Q For whose expenses can I be reimbursed from my Dependent Care Spending Account?**

A You may open a Dependent Care Spending Account for:

- Children under 13 whom you claim as dependents for federal income tax purposes, or
- Your spouse, tax dependent children of any age, or other tax dependents who are disabled, incapable of self-support (or who need full-time attention), and who are at home at least eight hours each day.

**Q When can I change the amount I elect to contribute to these accounts?**

A During the annual open enrollment held each fall, you can enroll for a different amount (participation does not automatically continue). Generally, you cannot change the amount you are contributing to your Beneflex account during the calendar year. If you have a qualified family status change, you may be able to increase the amount you are contributing, or in very rare instances, decrease the amount, in accordance with IRS rules.

**Q At my prior employer, I had to use my money up by December 31. Why do I have until next March 15 at RIT?**

A RIT adopted the grace period rules that the IRS allows. You can submit claims with dates of service from your participation date through March 15 of the next calendar year.

**Q What if I have not used all the money in my account by April 30 of the next calendar year?**

A Federal law dictates that money left in an account after April 30 of the next calendar year is forfeited (commonly known as the “use it or lose it” provision).

**Q How are reimbursements made?**

A There are two ways. You can use the Lifetime Benefit Solutions (LBS) Flex Card or you can submit manual

claims. If you join Beneflex, you will be sent two Flex Cards. You use your Flex Card for eligible expenses wherever VISA is accepted, from physician and dental offices to pharmacies and vision care providers, as well as at certain dependent day care providers. The funds come right out of your Beneflex account, so you avoid having to pay cash for your service and waiting for your reimbursement check. Your Dependent Day Care Spending Account will be funded each pay period. You will not be able to charge more than the amount that has been deducted from your paycheck. Your Health Care Account will be funded to your annual election. You will be able to charge up to your annual election. If you choose to submit manual claims, those reimbursements are made weekly, with a \$30 minimum reimbursement amount. If you don't use the Flex Card, simply file an FSA Reimbursement Form, found in the forms section of the RIT Human Resources website ([rit.edu/benefits](http://rit.edu/benefits)) or in the Human Resources Department. If you wish, you can sign up to have your Beneflex reimbursements that you file manually directly deposited to your bank account. To do so, complete and submit the enclosed Beneflex Direct Deposit Authorization Form, with a voided check or deposit slip from your account, to LBS (the plan's administrator). Otherwise, you will receive checks in the mail when your Beneflex claims are processed. You can change your mind—either way—at any time.

**Q What over-the-counter (OTC) drugs are covered and how do I submit those?**

A Over-the-counter (OTC) drugs are eligible expenses only when they are purchased with a prescription from a medical provider. OTC drugs include many drugs that used to be prescription drugs, such as Claritin and Advil, as well as items like cold or cough medicine, pain relievers, allergy medications, and antacids. The Flex Card cannot be used for these purchases. Purchases of OTC medical supplies and insulin do not require a medical provider's prescription. Examples in this category include birth control, contact lens solution, and first-aid supplies. OTC items that are merely beneficial to your general health are not covered through Beneflex, and include vitamins, toiletries (toothpaste, mouthwash, etc.), cosmetics, and nutritional or dietary supplements. If you have questions about whether specific items are eligible for Beneflex reimbursement, and whether a prescription is required, check the LBS website or contact them directly.

**Q Do I have to keep track of how much money is in my account during the year?**

A No. LBS, the Plan's administrator, does it for you. Through their confidential website, you will be able to access information about your account(s).

**Q Do I need receipts in order to receive reimbursement?**

A Yes, when you submit a manual claim, health care and dependent day care claims require a receipt or personal statement itemizing charges from your provider. In addition, the statement must include the provider's name, address, date(s) of service, amount charged, a description of the service provided, and name of person receiving the service. Health care claims should be accompanied by an Explanation of Benefits (EOB) from your insurance carrier. If the expense is excluded by insurance, an explanation of the charge and receipt are required. When you use the Flex Card, it is critical that you save your receipts and supporting detailed information from each Flex Card transaction, as your Beneflex claims are subject to review and audit. LBS, RIT's Beneflex administrator, will conduct audits during the year, as required by the Internal Revenue Service.

**Q If I have excess money in one account, can I transfer it to the other?**

A No. Money set aside under one account can be used only under that account. That is, you cannot use excess money in your Health Care Spending Account to pay excess claims under your Dependent Day Care Spending Account and vice versa.

**Q What happens to my account if I terminate employment or retire?**

A You are eligible to submit claims for reimbursement for dependent day care and/or health care services provided up to your termination or retirement date. You may continue participation in the Health Care Spending Account for the remainder of the calendar year under the Consolidation Omnibus Budget Reconciliation Act (COBRA) by making payments (on an after-tax basis) equal to your monthly contribution plus a 2% administrative charge, as allowed under federal law. This COBRA election would allow reimbursement for services after your termination or retirement date. There is no provision to continue the Dependent Day Care Spending Account under COBRA.

# HEALTH CARE SPENDING ACCOUNTS (HCSA)

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## What You Need to Know...

You can elect to set aside up to the annual maximum noted on the Benefits Rate Summary Sheet in a Health Care Spending Account. Expenses eligible for reimbursement include:

- Office visit copayment amounts
- Medical/dental deductible amounts
- Medical/dental coinsurance amounts
- Dental and orthodontic expenses (in excess of the dental plan limits)
- Vision care expenses (not covered by your medical or vision care plan)
- Prescription drug copayment amounts
- Over-the-counter drugs and supplies with a medical provider's prescription

Generally, an expense for a medical service or supply that is tax deductible as a medical expense under IRS rules is eligible for reimbursement under Beneflex. You cannot claim a tax deduction for an expense that has been reimbursed under Beneflex. If you have any questions or want to know what items are eligible for reimbursement, check the Beneflex administrator, LBS website, or call them (refer to the phone numbers and website listing in the At Your Fingertips Resource Information sheet found in the front pocket).

**Note:** The maximum amount is an IRS calendar-year limit per employee. You cannot contribute more than this amount to a Health Care Spending Account, combined for all your employers, in a calendar year.

## Things to Consider...

Remember, set aside only the amount you think is necessary to cover expenses incurred on and after the first of the month coinciding with or following your date of hire through the remainder of this calendar year (not for the entire year). You will be able to re-enroll in the Health Care Spending Account annually during open enrollment.

## What You Need to Do...

- Use the worksheet in this section to help you figure out the total amount you would like to contribute to your Health Care Spending Account for the remainder of the calendar year.
- Enter the desired amount in the Health Care Spending Account section of your Benefits Enrollment/Change Form.
- Return the completed form at your Benefit Orientation meeting or to the Human Resources Department no later than 31 days after your date of hire.

## Claims Filing

### What You Need to Know...

If you're enrolled in HCSA, you can use the Flex Card or submit manual claims as described in the FSA Questions and Answers section. It is your choice. If you need an additional Flex Card for a family member, simply complete the Beneflex Additional Flex Card Request Form found in the front pocket of this guide and send to LBS.

## HEALTH CARE SPENDING ACCOUNT (HCSA) (CONT'D)

### Health Care Spending Account Worksheet

Use this worksheet to help you estimate your health care expenses for the remainder of the year.

<b>Medical / Rx and dental deductibles</b>	\$ _____
Your share of allowable expenses under your medical / Rx, vision, and dental plans (e.g., copayments, coinsurance)	\$ _____
<i>Your premiums are not eligible expenses as they are already paid on a pre-tax basis.</i>	
<b>Items not paid or only partially paid by your medical, vision, and dental plans, such as:</b>	
• Eye exams, eyeglasses, contact lenses, and supplies	\$ _____
• Hearing exams, hearing aids	\$ _____
• Expenses above your medical or dental plan limits	\$ _____
• Other health care costs allowed by IRS (not allowed: cosmetic services and premiums for other health care coverage)	\$ _____
• Orthodontia expenses	\$ _____
• Eligible over-the-counter medications (with prescription) and supplies	\$ _____
	\$ _____
<b>Total expenses through calendar year-end</b>	<b>\$ _____</b>

## DEPENDENT DAY CARE SPENDING ACCOUNT (DDCSA)

### What You Need to Know...

You can use the Dependent Day Care Spending Account to reimburse yourself with tax-free dollars for eligible dependent care expenses necessary for both you and your spouse to work or attend school full time. These expenses are for day care expenses or in-home care and not for a dependent's health care expenses. You can elect to set aside up to \$5,000 annually to pay for day care expenses for your child(ren), or an incapacitated dependent. If you are married and file separate federal tax returns, your maximum amount is \$2,500 and your spouse's maximum is also \$2,500. If you are married and your spouse is also using a dependent day care spending account with another employer, the combined total you and your spouse can set aside is \$5,000 annually. Expenses reimbursed from the DDCSA must satisfy the following requirements.

The person being cared for **must**:

- Be your dependent (as declared on your tax return)
- Reside in your home
- Be under the age of 13 or be physically incapable of self-care

Your dependent care expenses must:

- Be paid to a person who is not your dependent or your child under the age of 19
- Amount to less than your spouse's earned income (if applicable)

**Note:** The \$5,000 is an IRS calendar-year limit per family; you cannot contribute more than this amount to a Dependent Day Care Spending Account, combined for all employers in a calendar year.

### Eligible Dependent Day Care Expenses

An eligible dependent is any dependent who is under 13 years old and your dependent under federal income tax rules. An eligible dependent may also include your mentally or physically impaired spouse or a dependent who is incapable of caring for him or herself (e.g., a disabled parent). The dependent must spend at least eight hours per day in your home. Expenses eligible for reimbursement include:

- Child care centers
- Family day care providers
- Nursery schools



## DEPENDENT DAY CARE SPENDING ACCOUNT (DDCSA) (CONT'D)

- Caregivers for a disabled dependent or spouse who live with you
- Household services (*provided that a portion of these expenses are incurred for a qualifying dependent to ensure dependent's well-being and maintenance*)

Expenses **not** eligible for reimbursement include:

- Dependent care expenses that are provided to one of your dependents by a family member (*unless the family member is age 19 or older by the end of the year and will not be claimed as a dependent*)
- Expenses for food or clothing
- Education expenses for first grade and beyond
- Health care expenses for your dependents
- Overnight camps

### Federal Dependent Care Tax Credit

The federal government offers an income tax credit for dependent care expenses called the Federal Dependent Care Tax Credit. Most people use either the Dependent Day Care Spending Account or the federal tax credit, whichever saves them more on taxes. The same dependent day care expenses cannot be claimed for both the federal tax credit and the Dependent Day Care Spending Account. As a rule of thumb, if your family's adjusted gross income is \$25,000 or more, the Dependent Day Care Spending Account will provide a greater tax savings. You may wish to check with your tax adviser or financial planner to decide which method is best for you.

### Things to Consider...

Think about the calendar year—what are your dependent care expenses, including child care givers, nursery school, before- and after-school programs, and summertime care likely to be from the time you start with RIT through calendar year-end? Remember, DDCSA is for dependent day care expenses only. Use HCSA to cover dependent health care expenses. Expenses must be incurred while you are covered under DDCSA. Coverage is effective the first of the month coinciding with or following your date of hire, if you enroll within the first 31 days of your employment.

### What You Need to Do...

- Figure out the total amount you would like to set aside in your Dependent Day Care Spending Account for the remainder of the year.
- Remember, set aside only the amount you think will be necessary to cover expenses for the remainder of this year (not for the entire year). You will have the opportunity to re-enroll in the Dependent Day Care Spending Account annually during open enrollment.
- Enter the desired amount in the Dependent Day Care Spending Account section of your Benefits Enrollment/Change Form.
- Return the completed form at your Benefits Orientation meeting or to the Human Resources Department no later than 31 days after your date of hire.

### Dependent Day Care Spending Account Worksheet

Use this worksheet to help you estimate your dependent care expenses for the remainder of the year.

Nursery school tuition	\$ _____
Qualified child or adult day care center	\$ _____
Child care inside your home	\$ _____
Summer day camp (overnight camps are not eligible)	\$ _____
Before-school programs	\$ _____
After-school programs	\$ _____
Total expenses through calendar year-end	\$ _____

**Consider a pre-tax spending account to cover your day care expenses.**





# Investing for Retirement

## Retirement Plan

### Retirement Savings Plan



*RIT is committed to partnering with employees to build a secure financial future for retirement. Our retirement plan provides you with an opportunity for capital and investment accumulation during your working years.*

# Investing for Retirement Retirement Plan

## RETIREMENT SAVINGS PLAN

To help you save for your retirement, RIT offers a retirement plan under Internal Revenue Code Section 403(b) called the RIT Retirement Savings Plan. RIT will automatically enroll you for a 2% pre-tax contribution amount unless you elect a percentage to contribute or elect not to contribute to the program.

### What You Need to Know...

You may begin contributions the first of the month following your date of hire. Your contribution options are as follows:

- Traditional 403(b)—Contributions are made on a pre-tax basis: before federal and state tax, but subject to FICA tax
- Roth 403(b)—Contributions are made on an after-tax basis; qualified withdrawals are tax-free, including earnings

You can change your election between pre-tax and Roth at any time. RIT's matching contributions to the Plan, if you are eligible, will be based on your Roth plus pre-tax contributions. Only your employee contributions are eligible for the Roth feature; the RIT contributions are not, and will be made on a pre-tax basis even if all your employee contributions are made to a Roth account. The same annual maximum limits apply whether your contributions are made pre-tax or Roth.

If you have questions or want to discuss whether contributing to the Roth 403(b) makes sense for you, contact Fidelity and/or TIAA.

You choose the investments for your contributions and you are immediately 100% vested. Refer to the enclosed *How to Get Started Guide* to learn more about your contributions and how to enroll in the Plan. See the At Your Fingertips Resource Information sheet in the front pocket of this guide for contact information.

After you complete one year of service, RIT will begin to contribute the "RIT Match" to the Plan, based on your contribution amount, as follows:

Employee	RIT
2%	4%
3%	6%
4%	8%
5%	9%

If you participate, the RIT Match will start the first month following your one-year anniversary. The one-year waiting period may be fully met with "eligible service" at another university or college, enabling you to begin receiving the RIT Match immediately. Eligible service is one consecutive year of regular full-time employment at another higher educational institution within three months of your hire at RIT. Contact your benefits representative in Human Resources for more details.

You choose the investments for your contributions as well as RIT's contributions and you are 100% vested in your contributions and RIT's contributions.

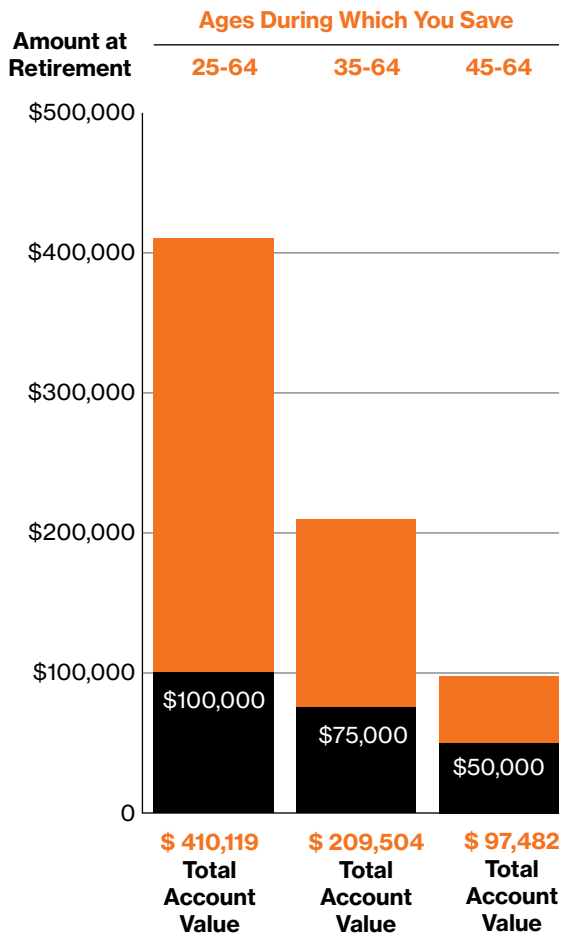
**It's never too early to start saving for retirement!**

# RETIREMENT SAVINGS PLAN (CONT'D)

## Things to Consider...

### It Pays to Save When You're Young

This chart outlines what you could have when you are 65 by saving \$2,500 a year during the years shown, assuming 6% investment returns:



■ Compounded Earnings   ■ Employee Contribution

- The importance of saving for your retirement, regardless of your age, cannot be over-emphasized! Even if you start contributing 2% of your pay now and gradually increase to a higher percent over time, you will be significantly better off financially in the future.
- Retirement savings invested with Fidelity can be accessed through loans. Hardship withdrawals are also available if you need to withdraw your funds from either Fidelity or TIAA accounts to pay for certain

types of expenses; examples of allowable expenses include the purchase of a home, extraordinary medical expenses, or a child's college education.

- In order to qualify for RIT's maximum contribution (9% of pay) when you are eligible, you will need to contribute 5% of your pay.
- Representatives from Fidelity are on campus regularly. Feel free to contact them directly to set up an appointment. You can also contact TIAA to make an appointment. See the At Your Fingertips Resource Information sheet of this guide for contact information.
- Direct rollovers from other employers' retirement plans and individual retirement accounts (IRAs) into the Plan are permitted. If you have funds in another 403(b) plan, in 401(k) or 457(b) plan, or an IRA, and you are interested in learning about rollovers, you should contact Fidelity and/or TIAA.

## What You Need to Do...

- Determine your contribution percentage (or RIT will automatically enroll you at a 2% contribution level).
- Review and select investment options.
- Enroll online (directions found in the enclosed How To Get Started Guide).





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The progress of the world depends almost entirely upon education.

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# Protecting Your Income

## Insurance Plans

Nine RIT alumni have won a total of 13 Pulitzer Prizes in photojournalism.

*The Chronicle of Higher Education* has recognized RIT as a “Great College to Work For.”

We are the third-largest producer of undergraduate degrees in science, technology, engineering, and mathematics among all U.S. private universities.

## Life Insurance

**Accidental Death & Dismemberment Insurance (AD&D)**

**Business Travel Accident Plan**

**Sick/Personal Leave & Salary Continuation**

**Disability Benefits**

**New York State Paid Family Leave and RIT New Parent Leave**

*RIT offers three comprehensive life insurance plans designed to protect your family's future if you should die or suffer a severe injury. You are also eligible for sick/personal leave or salary continuation, and disability insurance to further protect your income.*

# Protecting Your Income Insurance Plans

## LIFE INSURANCE

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RIT offers Basic, Supplemental, and Dependent Life Insurance coverage. Coverage begins the first of the month after your date of hire or on your date of hire if your date of hire is the first of the month.

### Basic Insurance

#### What You Need to Know...

Regular full-time employees are eligible for Basic Life Insurance equal to two times your annual base pay, with a maximum level of coverage of \$100,000. Regular part-time employees who are scheduled to work at least 750 hours per year are eligible for Basic Life Insurance equal to two times your annual base pay, with a maximum level of coverage of \$50,000. Your annual base pay will be rounded up to the next \$1,000 (unless it is already a multiple of \$1,000) before the coverage amount is calculated. The premium for the Basic Life Insurance is fully paid for by RIT.

### Supplemental Life Insurance

#### What You Need to Know...

All regular full-time and part-time employees who are scheduled to work at least 750 hours per year are eligible for Supplemental Life Insurance. You have the opportunity to purchase 1, 2, 3, 4, or 5 times your base pay of Supplemental Life Insurance, with a maximum level of coverage of \$750,000 (annual base pay rounded up to the next \$1,000 unless it is already a multiple of \$1,000).

Employees scheduled to work 9 months or more are eligible for coverage year-round; employees scheduled to work fewer than 9 months are eligible for coverage when working.

#### How much life insurance do you need?

Use the calculator on Prudential's website at [www.prudential.com](http://www.prudential.com). Once on the Prudential site, enter Life Insurance Needs Estimator in the search box. You do not need to log in to use this tool.

As a new employee, you can elect, on a one-time basis, 1 or 2 times your base pay without insurance company approval. If you elect 3, 4, or 5 times your base pay, you need to complete an Evidence of Insurability Form and send to the insurance company for approval. Your contribution for coverage will be based on two times your base pay until the insurance company notifies RIT of the approval. If approved, your contribution amount would be increased on a going forward basis—you would not pay any retroactive contribution amounts.

Refer to the Benefits Rate Summary Sheet in the front pocket of this guide for a table of rates per thousand dollars of coverage.

To elect or increase insurance coverage during the open enrollment period held in the fall, you will be required to complete an Evidence of Insurability Form unless you are increasing from:

- No coverage to one times your base pay, or
- One times your base pay to two times your base pay.

#### Taxes on Life Insurance Coverage

Under current Internal Revenue Service (IRS) regulations, the value of your Basic and Supplemental Term Life Insurance in excess of \$50,000 will be taxable to you. This taxable amount, called Imputed Income, is determined under IRS guidelines and based on your age at the end of the calendar year. The Imputed Income is calculated during the payroll process and will show in the earnings section of your paystub as GTL Imp Inc. If you have Supplemental Life Insurance, your GTL amount is reduced by your after-tax contributions. While the GTL amount is in the earnings section of your paystub, it is not being paid to you; it is being added to your taxable income so it will be reflected on your Form W-2. Federal, Social Security, Medicare, and state taxes are withheld from your paycheck for this additional income. You should also note that it is not part of your base pay, nor is it part of your salary for benefits purposes (i.e., there are no Retirement Plan contributions for this GTL amount).

If you do not need the standard Basic Life coverage amount and want to avoid the taxes, you can elect \$50,000 in coverage. Contact your benefits representative for more details.

## Income protection your family values.



## LIFE INSURANCE (CONT'D)

### Coverage Reductions

The Basic and Supplemental Life insurance amount for an insured employee shall be reduced to the percentage shown in the following schedule:

Attainment of Age	% of Full Benefit
age 70	65%
age 75	50%

### Things to Consider...

#### Determining Your Supplemental Life Insurance Needs

- How much total coverage do you need to protect your family in the event of your death?
- Consider how much your family will need to cover monthly rent or mortgage payments.
- What will it take to pay off car payments, credit cards, and loans?
- Figure out your family's annual expenses for food, utilities, clothing, day care, etc.
- Consider any future expenses for education, retirement, and savings.
- Consider other sources of income available such as spouse's employment, retirement savings, Social Security benefits, etc.

### What You Need to Do...

To Enroll in Basic & Supplemental Life Insurance:

- Gather preliminary information regarding your dependents. You will need to know their birthdates.
- Attend a Benefits Orientation meeting. The specific time and date can be found in your benefits letter
- Make your life insurance election on your Benefits Enrollment/Change Form. Complete the beneficiary designation process with the insurance company (information found in the front pocket of this guide).

## Dependent Life Insurance

### What You Need to Know...

All regular full-time and part-time employees who are scheduled to work at least 750 hours per year are eligible for Dependent Life Insurance. This coverage provides

financial protection for you when a covered spouse/partner and/or child(ren) die(s), regardless of the cause. The Dependent Life Insurance available through RIT, like the employee life insurance, is group term insurance.

Employees scheduled to work 9 months or more are eligible for coverage year-round; employees scheduled to work fewer than 9 months are eligible for coverage when working.

### Who is Eligible?

- Current spouse or domestic partner
- The under age 26 child of the employee or the employee's spouse/partner who relies on the employee for support and maintenance (does not necessarily have to be a tax dependent).

See the HR website for exclusions and limitations. Please note that:

- Any spouse/domestic partner or child who is insured as an employee cannot be insured as a dependent, and
- A child can be insured only once under this plan (cannot be insured by both parents if both parents work for RIT).

### What is the Coverage?

**Spouse/Domestic Partner:** You may purchase 1, 2, 3, 4, or 5 times your base pay OR \$25,000 of coverage on your spouse. The maximum amount of spouse coverage is the total of your Basic plus Supplemental coverage or \$500,000, whichever is less. Your spouse will be eligible for up to \$25,000 without evidence of insurability. If you elect greater than \$25,000 coverage for your spouse, you must complete and submit an Evidence of Insurability Form for the insurance company's approval. If the insurance company does not approve your application, your spouse will be covered for \$25,000.

**RIT pays full cost  
of your Basic Life Insurance**

## LIFE INSURANCE (CONT'D)

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**Child(ren):** You may purchase \$10,000 or \$20,000 of coverage for your child(ren). There is no evidence of insurability required.

### What is the Cost?

**Spouse:** The employee contribution for Spouse Dependent Life Insurance is the same as the employee rate schedule, based on the employee's age and the spouse's smoking status. Refer to the Benefits Rate Summary Sheet in the front pocket of this guide for a table of rates per thousand dollars of coverage. If you elect spouse coverage in excess of \$25,000, your contribution will be based on \$25,000 of coverage until approval from the insurance company is received.

**Child(ren):** The Child Life Insurance cost per pay period is the same regardless of the number of children covered. Refer to the Benefits Rate Summary Sheet for the cost per pay period.

### Things to Consider...

How much coverage do you need to protect your family in the event of the death of your spouse/ domestic partner or child?

### What You Need to Do...

#### Making Your Dependent Life Insurance Election

If you choose a Dependent Life Insurance option for your spouse/domestic partner and/or your child(ren), you must indicate this coverage on the Benefits Enrollment/ Change Form.

**Note:** You will not be asked to complete a Beneficiary Designation for dependent life insurance. You, as the employee, are automatically the beneficiary of the dependent life insurance you elect. Remember, your contribution for dependent life insurance will be deducted from your pay on an after-tax basis throughout the year. Unlike employee life insurance, the IRS does not tax you (Imputed Income) on the value of your dependent life insurance.

# ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE (AD&D)

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## What You Need to Know...

Accidental Death & Dismemberment Insurance provides financial protection if you die as a result of an accident. The insurance may also be payable if you are injured in an accident. The amount payable for a specified loss resulting from accidental bodily injury if the loss occurs within one year of the accident varies by the type of loss. Some are covered in full (e.g., loss of both hands and both feet, loss of sight in both eyes) and others are covered partially (e.g., loss of one hand or one foot, loss of sight in one eye). You can refer to the Summary Plan Description (SPD) for details.

Benefits are payable only if the:

- Accident is the sole cause of the injury,
- Injury is the sole cause of the loss, and
- Loss occurs not more than one year after the date of the accident.

This benefit covers you 24 hours a day, 365 days a year against an accident in the course of business and pleasure. Coverage includes accidents on or off the job, in or away from the home, traveling by train, airplane, automobile, or other public and private conveyance. Summarized in this section are the three AD&D plans for your consideration.

### Basic AD&D

Regular full-time employees and eligible regular part-time employees are eligible for Basic A&D Insurance equal to the amount of the Basic Life Insurance. The premium for the Basic AD&D Insurance is fully paid for by RIT.

### Supplemental AD&D

All regular full-time and part-time employees who are scheduled to work at least 750 hours per year are eligible to purchase Supplemental AD&D Insurance. You have the opportunity to purchase 1, 2, 3, 4, or 5 times your base pay of Supplemental AD&D Insurance, with a maximum level of coverage of \$750,000 (annual base pay rounded up to the next \$1,000 unless it is already a multiple of \$1,000). Your beneficiary will be the person(s) you named for your Basic Life Insurance.

Employees scheduled to work 9 months or more are eligible for coverage year-round; employees scheduled to work fewer than 9 months are eligible for coverage when working.

### Dependent AD&D

All regular full-time and part-time employees who are scheduled to work at least 750 hours per year are eligible to purchase AD&D Insurance on their spouse/domestic partner and/or child(ren).

Employees scheduled to work 9 months or more are eligible for coverage year-round; employees scheduled to work fewer than 9 months are eligible for coverage when working.

There is no evidence of insurability required when you elect this coverage. Coverage for dependents is as follows:

**Spouse/Domestic Partner:** You may purchase 1, 2, 3, 4, or 5 times your base pay OR \$25,000 of coverage on your spouse or domestic partner. The maximum amount of spouse/partner coverage is the total of your Basic plus Supplemental coverage or \$750,000, whichever is less.

**Child(ren):** You may purchase \$5,000 or \$10,000 of coverage for your child(ren).

### Features and Exclusions

Refer to the Summary Plan Description (SPD) for details on the Plans' features and exclusions.

## Things to Consider...

AD&D insurance is similar to life insurance, but does not replace it. Benefits are paid only in the event of your, or your covered dependent's, death or dismemberment as the result of an accident. If you die from any other cause, such as an illness, no benefits will be paid under AD&D. AD&D covers you 24 hours a day, on or off the job.

## What You Need to Do...

To elect AD&D coverage for you, your spouse/ domestic partner, and/or children, sign and return the Benefits Enrollment/Change Form to the Human Resources Department no later than 31 days after your date of hire.

## **BUSINESS TRAVEL ACCIDENT PLAN**

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### **What You Need to Know...**

Under this Plan, your beneficiary will receive \$100,000 if you die in a business-related accident. The Business Travel Accident Plan also provides benefits if you are disabled or seriously injured while traveling on university business. Your coverage is for business trips only. A business trip does not include your normal commute to and from your office. Business trips begin when you leave your home or office, whichever happens last, and end at your home or office, whichever happens first. RIT pays the full cost of this coverage.

### **What You Need to Do...**

No action is necessary on your part. Enrollment and coverage in this benefit are automatic from your date of hire. Your beneficiary will be the same beneficiary you designate for your Life Insurance plan.



## SICK/PERSONAL LEAVE & SALARY CONTINUATION

### Sick/Personal Leave for Nonexempt Staff

#### What You Need to Know...

Sick/personal leave is provided for nonexempt employees to protect wages during periods of lost work time due to illness, injury, or disability and is earned on a fiscal year basis (July – June). All regular nonexempt employees (full-time and part-time) are eligible for paid sick/personal leave upon hire. During the first fiscal year of employment, a regular full-time nonexempt employee scheduled to work 12 months per year would receive one (1) sick/personal day per month, based on date of hire, up to nine days per year. The employee would receive one day in the month of hire, provided the employee was hired on or before the 15th of the month. During the first fiscal year of employment, a regular part-time employee would receive pro-rated sick/personal time based on the employee's standard weekly hours. For all nonexempt employees, sick/personal time is calculated and tracked in RIT's time-keeping system in hours, based on the individual's standard weekly hours.

After the first year of employment, a full-time nonexempt employee scheduled to work 12 months per year is credited with nine sick/personal days on July 1. Sick/personal time for regular part-time nonexempt employees is pro-rated. Sick/personal time for all nonexempt employees is calculated based on the employee's standard hours per week; therefore, the number of hours of sick/personal time per fiscal year is the standard hours per week multiplied by a factor of 1.8 (nine days per year divided by a five-day week).

Sick/personal leave for employees scheduled to work fewer than 12 months per year is pro-rated.

#### Cash-Out of Sick/Personal Leave at End of Fiscal Year

A nonexempt employee who does not use all of his or her current allocation of sick/personal leave hours by the end of the fiscal year will receive a cash-out of a portion of the unused sick/personal leave hours. The employee can choose to take this cash-out as additional taxable pay, or to have it contributed to the employee's retirement savings account. In order to qualify to receive that year's cash-out, an employee must be on the RIT payroll on June 30. Employees who retire on June 30 are eligible for the cash-out. An employee who transfers from nonexempt to exempt status during the year will

not qualify for a cash-out. In addition, there will not be a cash-out in the event of termination of employment during the year, including retirement.

### Salary Continuation for Exempt Staff and Faculty

#### What You Need to Know...

Regular exempt staff and faculty receive salary continuation if they are not at work due to their own illness or a family member's illness. Salary continuation is available when the absence is for five (5) consecutive business days or less and is paid at 100% of regular base pay.

#### Absence Reporting

If you are absent from work, you should contact your supervisor. In addition, you may also need to contact RIT's administrator for disability/family or medical leave. You will find a brochure in the front pocket of this guide that explains when and how to report your absence.

#### What You Need To Do...

You are automatically eligible for sick/personal leave or salary continuation and do not have to enroll to have this benefit.

#### Short-Term Disability

Short-Term Disability (STD) coverage for the period of any non-work-related disability, including maternity, is provided up to 26 weeks. After the required waiting period (seven consecutive calendar days), you can apply for STD. If the insurance company approves STD, you will receive 100% of base pay for up to eight weeks. If you remain disabled, you will then receive 80% of your base pay for up to an additional 18 weeks. STD will continue until the insurance company determines that you are no longer disabled, up to a maximum of 26 weeks. RIT's STD plan qualifies as coverage under New York State Disability. As a new employee, if you are coming to RIT from a New York State Disability covered employer, your coverage under the RIT STD plan begins on your first day of employment. Otherwise, you must be actively at work for four weeks before you will be covered under the STD plan.

## DISABILITY INSURANCE

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### Basic Long-Term Disability (LTD)

Regular full-time employees are automatically enrolled in Basic LTD the first of the month after your date of hire. If your date of hire is the first of the month, your coverage will be effective on your date of hire. RIT pays the full cost for Basic LTD. If, after six months of Short-Term Disability, you are approved for LTD, the benefit would be 60% of base pay, with a maximum monthly LTD payment of \$7,000 (offset by other income). Please note, in order to be eligible for LTD benefits, your disability must begin after you become covered by the LTD plan.

### Supplemental Long-Term Disability (LTD)

Regular full-time employees are eligible to purchase additional LTD coverage of 10% of base pay, bringing the total coverage to 70%. In addition, the monthly benefit maximum is higher than under Basic LTD—it is \$10,000: Basic plus Supplemental combined per month (offset by other income). Employees who elect Supplemental Long-Term Disability pay for the coverage with after-tax dollars. Refer to the enclosed Benefits Rate Summary Sheet located in the front pocket of this guide for the Supplemental LTD rate.

**Note:** If you enroll at a later date, rather than when you first become eligible, you must supply evidence of insurability for the insurance company's review and approval.

Pre-existing conditions may not be covered until after you have been enrolled in Basic/ Supplemental LTD for 12 months. Refer to the LTD Summary Plan Description for more details.

### Things to Consider...

You may want to consider purchasing Supplemental Long-Term Disability coverage if you want to increase your level of protection.

### What you Need to Do...

You can select Supplemental Long-Term Disability coverage on your Benefits Enrollment/Change Form and return it to the Human Resources Department within 31 days of hire.

### New York State Paid Family Leave and RIT's New Parent Leave

All RIT employees are eligible for New York State Paid Family Leave (NYS PFL) after they meet certain criteria as defined by New York state. While New York state allows employers to deduct the cost of this benefit directly from employee paychecks, RIT has made the decision not to take deductions from employee's pay in 2019, and will instead pay the insurance premiums to the insurance company on behalf of employees. This position will be evaluated annually and RIT reserves the right to introduce this payroll deduction in the future.

Eligible reasons to take NYS PFL are:

- Bonding time for a parent within 12 months of the birth, adoption, or fostering of a child
- Caring for an eligible family member with a serious health condition
- Time to concentrate on the needs related to an eligible family member's call to active military service

RIT also provides New Parent Leave as a pay supplement to NYS PFL for eligible bonding time for regular employees.

Refer to the Protecting Your Income section of the benefits website for more details.

**You are automatically covered under Short-Term Disability insurance as of your start date, in most cases.**









# Taking Time Off

## Vacation and Holidays

### Vacation

### Holidays

*RIT understands how important it is to balance your career and personal life. We have developed a compensation package that includes paid time off for all regular full-time and part-time employees. This section outlines important information about vacation accrual and observed holidays.*

# Vacation and Holidays

## VACATION

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### What You Need to Know...

Vacation time is accumulated on a fiscal year basis. This means your vacation is accrued for the period from July 1 through June 30. Regular employees are eligible for paid vacation with supervisor approval. Vacation time is pro-rated during the first year, based on date of hire.

### Exempt Staff Employees

Exempt staff employees scheduled to work 12 months per year earn three weeks of vacation each full fiscal year. After the fifth year of employment, vacation is increased to four weeks. After 20 years of service, five weeks of vacation are earned. Exempt staff employees scheduled to work fewer than 12 months per year will have pro-rated vacation based upon their schedule.

### Nonexempt Staff Employees

Nonexempt employees scheduled to work 12 months per year earn two weeks of vacation each full fiscal year. After the fifth year of employment, vacation is increased to three weeks. After 10 years of service, four weeks of vacation are earned. After 20 years of service, five weeks of vacation are earned. Nonexempt staff employees scheduled to work fewer than 12 months per year will have pro-rated vacation based upon their schedule.

### Faculty

Faculty on 12-month contracts earn four weeks of vacation each fiscal year. After 20 years of service, five weeks are earned. Faculty members on contracts of fewer than 12 months observe the break schedule established for the academic year.

## HOLIDAYS

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The university observes 11 paid holidays per year: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, the day after Thanksgiving, Christmas Day, and four university-designated holidays (these are typically between Christmas and New Year's). Depending on the academic calendar, classes may be in session on certain holidays (e.g., Independence Day and Labor Day).

In addition, the university has two early-release closure dates when RIT closes at 2 p.m. The two days are the day before Thanksgiving and the day before the first university-designated holiday in December.

Details regarding the calculation of holiday pay can be found on the HR website. Holiday time will be based on an employee's standard weekly schedule; for employees scheduled to work fewer than 12 months per year, holiday time will be pro-rated. You will find a calculator on the HR website to calculate your pro-rated holiday time.

### What You Need to Do...

You are automatically eligible for vacation and holiday as outlined. You do not need to enroll in these programs. Nonexempt staff employees enter vacation and sick/personal time as it is taken in Kronos, RIT's time-keeping system. Exempt employees enter vacation time taken in Oracle Employee Self-Service.

**Find the time...  
for yourself.**







# Learning for a Lifetime

**Tuition Waiver**

**Tuition Assistance**

**Tuition Exchange**

**Tuition Scholarship**

**Center for Professional Development**

**Teaching & Learning Services**

*RIT's education benefits consist of five programs. Each of these programs is described in this section.*

# Education Benefits **Learning for a Lifetime**

## EDUCATION BENEFITS

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RIT's education benefits consist of five programs. Each of these programs is described in this section. The following chart provides a summary of the plans and those eligible to participate.

Plan	Person	Where
Tuition Waiver	Employee, spouse/ domestic partner, children	RIT
Tuition Assistance	Employee	Other colleges/universities
Tuition Exchange	Children	Participating colleges/universities
Tuition Scholarship	Children	Other colleges/universities
Center for Professional Development (CPD)	Employee	CPD designated vendors and courses

*Note: Some of these benefits may be taxable to you. More details can be found on the HR website.*

## TUITION WAIVER

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### What You Need to Know...

**For Employee:** Regular employees are immediately eligible for a 100% Tuition Waiver for undergraduate and most graduate courses (taxes may apply), up to 12 credit hours per term for full-time employees and nine credit hours for part-time employees. Tuition Waiver also applies to eligible courses you take through the Academic Support Center and the English Language Center. Note that there is Tuition Waiver for most graduate programs, but there are a few exceptions where the Tuition Waiver does not apply, such as the Executive MBA program, Executive Leader, and study abroad programs. In addition, there are special rules for Ph.D. programs. Refer to the Education Benefits Summary on the HR website for more details on exclusions.

**For Family Members:** RIT also provides undergraduate Tuition Waiver benefits for eligible family members who are matriculated after you have worked at RIT for six (6) months. Eligible family members include your spouse/domestic partner, and your or your spouse's/domestic partner's children up to the age of 30. If a child has matriculated in a program before the age of 30, he/she would be eligible for Tuition Waiver to complete that same degree program started (not a different program) through the term in which the child attains the age of 35; there is no

Tuition Waiver available beyond age 35 for children. Please note that if your spouse or child is eligible for tuition assistance from other sources, including TAP or another employer, he/she should apply for that benefit. The amount of the Tuition Waiver for eligible family members is based on your employment category. There is a lifetime maximum of 145 undergraduate matriculated credit hours per eligible family member; 30 of these hours can be used for non-matriculated course work.

Employees scheduled to work 9 months or more are eligible for tuition waiver year-round; employees scheduled to work fewer than 9 months are eligible for tuition waiver when working.

After six (6) months of service:

- Your eligible family members would receive a 50% Tuition Waiver, subject to the lifetime maximum benefit of 145 undergraduate matriculated credit hours; 30 of these hours can be used for non-matriculated course work.

After five years of service:

- If you are a regular full-time employee, your eligible family members would receive a 100% Tuition Waiver, subject to the lifetime maximum credit hours.

## TUITION WAIVER (CONT'D)

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- If you are a regular part-time employee, your eligible family members would receive a 75% Tuition Waiver, subject to the lifetime maximum credit hours.

### What You Need to Do...

For credit courses, the Tuition Waiver for employees is automatic—you do not need to complete a tuition waiver form, you simply register for the class. For eligible family members, complete the online process in Oracle Employee Self-Service once each academic year. For

eligible courses taken through the Academic Support Center or the English Language Center, complete and submit the Tuition Waiver Form (available on the Human Resources website) to Human Resources.

Refer to the Education Benefits summary on the HR website for more details including information about rules, exclusions and potential taxability of Tuition Waivers.

## TUITION ASSISTANCE

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### What You Need to Know...

Regular full-time and part-time employees who are scheduled to work at least 750 hours per year may be reimbursed up to \$750 per semester for job-related credit courses taken at accredited colleges and universities. Semesters are defined as:

1. September – December
2. January – April
3. May – August

Therefore, the maximum annual reimbursement will be \$2,250 (\$750 x 3). Courses taken through RIT's Center for Professional Development (CPD) (see detailed information about CPD later in this section) are also considered eligible courses under the Tuition Assistance Plan. You will be eligible for one course per semester (with a maximum of \$250 per course), with a maximum of two courses per academic year, subject to your supervisor's approval. Simply enroll through CPD and if your department needs financial relief, it would submit for reimbursement via journal entry on the Application for Tuition Assistance. RIT will cover either a Tuition Assistance class or a CPD class in a semester, but not both.

Tuition Assistance reimbursements are not subject to tax. Reimbursements are not made after you terminate employment.

Employees scheduled to work 9 months or more are eligible for tuition assistance year-round; employees scheduled to work fewer than 9 months are eligible for tuition assistance when working.

### What You Need to Do...

Complete an Application for Tuition Assistance (including necessary approvals as outlined on form) and send it to the Human Resources Department. Applications for reimbursement must be submitted by June 1 of each academic year. Applications received after this deadline will not be processed.

# Education Benefits **Learning for a Lifetime**

## TUITION EXCHANGE

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### What You Need to Know...

RIT participates in the Tuition Exchange, a reciprocal scholarship program for eligible children for study at more than 600 participating institutions in the United States. The Tuition Exchange, Inc., a nonprofit association, serves higher education by making careers at colleges and universities more attractive. Each participating institution sets its own eligibility criteria.

At RIT, eligible children of regular full-time employees are eligible to apply for Tuition Exchange scholarships after the parent has been a regular full-time employee for a period of five years prior to the day after Labor Day (Tuesday) in the September of the academic year for which Tuition Exchange application is made. Tuition Exchange scholarships are for full-time undergraduate study during the regular academic year. Tuition Exchange scholarships are awarded by the institution your child attends, and are therefore not guaranteed by RIT. Each institution is obligated to maintain a balance between students sent out on the exchange (exports) and students received on the exchange (imports). If this ratio of imports and exports becomes out of balance, RIT may restrict Tuition Exchange scholarship certifications for RIT exports (children of RIT employees going to other schools).

Children of an eligible employee will qualify for up to 16 semesters per family. If both spouses/partners work at RIT and are eligible for TE, they have flexibility on how to use the 16 semesters (one employee could use all semesters or each could use 8 semesters, etc.).

### What You Need to Do...

For more information, refer to the Education Benefits summary on the HR website as well as the Tuition Exchange website (<http://www.tuitionexchange.org>).

## TUITION SCHOLARSHIP

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### What You Need to Know...

The Tuition Scholarship program rounds out RIT's Tuition Benefits Program for children of RIT employees. Tuition Scholarships are available for all accredited colleges and universities, including state schools and community colleges. Tuition Scholarships are available if the school is not a Tuition Exchange school or if the child is not granted a Tuition Exchange scholarship. A child cannot receive both Tuition Exchange and Tuition Scholarship at the same time. The eligibility rules for Tuition Scholarship are similar to those of Tuition Exchange—available for children of regular full-time employees who have at least five years of regular full-time service prior to the semester for which reimbursement is applied. Tuition Scholarships are also for full-time undergraduate study during the regular academic year. Under Tuition Scholarship, RIT will reimburse up to \$750 per semester or the net tuition bill (after tuition-based financial aid), whichever is lower, with an annual maximum benefit of \$1,500 per child.

### What You Need to Do...

To apply for Tuition Scholarship, complete an Application for Tuition Scholarship and send it to the Human Resources Department. Applications for reimbursement must be submitted by June 1 of each academic year. Applications received after this deadline will not be processed.



## CENTER FOR PROFESSIONAL DEVELOPMENT (CPD)

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### What You Need to Know...

The Human Resources Department provides training and professional development programs for all employees through RIT's Center for Professional Development. CPD is a unique resource providing single point access to hundreds of education and training programs from best-in-class providers—both inside and outside RIT—to help you increase your skills and enhance your career. Stretch the limits of your professional development and experience our customer-focused approach to supplying the learning resources you need. Current and future offerings are arranged into several learning clusters. You can find all courses on the CPD website ([rit.edu/CPD](http://rit.edu/CPD)). Since the university endorses participation in CPD courses and programs, it provides some funding for CPD classes, if your department does not have the budget dollars. See the Tuition Assistance portion of this section for more details.

### What You Need to Do...

Discuss the CPD training opportunities with your supervisor prior to registration directly with CPD. In order for your department to be reimbursed, simply complete the CPD section of the Tuition Assistance Form. Courses are added on a regular basis, so be sure to check the CPD website regularly. You can register for CPD courses via the CPD website or by phone.

## TEACHING & LEARNING SERVICES (TLS)

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### For Faculty

RIT is proud to be a student-centered university that emphasizes quality teaching. Teaching & Learning Services (TLS) was created to foster student learning through faculty development in teaching excellence. TLS advocates for innovative and effective teaching, provides exemplary services and programs, identifies and pilots emerging academic technologies, and serves as a clearinghouse for information about university teaching and student learning. Many resources can be found on the TLS website at <http://wallacecenter.rit.edu/tls>.





RIT

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OF TECHNOLOGY

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# Additional Benefits

## Career and Life Enhancements

Business Week names RIT among the world's "Best Design Schools."

15.7 million bricks! RIT is affectionately referred to as Brick City since it moved from its downtown campus in 1968. The suburban Rochester campus has 1,300 acres and the university has invested more than \$300 million in new construction and renovation over the past decade, which includes beautiful glass and steel to accentuate the bricks.

RIT has 22 varsity sports teams that compete at the Division III level. Men's and women's hockey compete at the Division I level.

## Employee Resources & Privileges

### Voluntary Programs

### Statutory Benefit

*As an RIT employee, you and your family can enjoy a wide array of community, savings, and discount benefit programs. You will also have access to RIT's many campus events and various recreational facilities designed to enhance your RIT experience. Look for more details about these additional benefits in the brochures found in the back pocket of this guide.*

## EMPLOYEE RESOURCES & PRIVILEGES

### Adoption Assistance Program

#### What You Need to Know...

All regular full-time and part-time employees who are scheduled to work at least 750 hours per year become eligible for the Adoption Assistance Program upon employment. Employees will be reimbursed for up to \$2,000 for the eligible expenses incurred in the placement and adoption of a child. Refer to the HR website for more details.

#### What You Need to Do...

If you are interested in taking advantage of RIT's Adoption Assistance Program, complete the Adoption Assistance Program reimbursement form and attach applicable receipts.

### Better Me Employee Wellness Program

RIT is committed to a culture of health and wellness for all faculty and staff. The Better Me Employee Wellness Team is focused on the well-being of each individual and provides a variety of opportunities for employees to reach and maintain a healthy work/life balance. Through the Better Me initiative, RIT encourages faculty and staff to engage in lifestyle behaviors that positively impact a healthy environment.

We encourage you to take advantage of the many Better Me opportunities at RIT, including:

- Wellness Coaching with our Health Fitness Specialists
- Weight Management Programs & Nutritional Counseling with a Registered Dietitian\*
- Faculty/Staff Fitness & Aquatic Classes\*
- What's on the Menu? Wellness Presentations
- Weight Watchers at Work® Program\*
- Wellness Health Checks & Screenings
- Health and Wellness Challenges
- Personal Training Services\*
- Wellness Information sessions...and more!

\*Fees apply.



RIT recently introduced Virgin Pulse, a technology solution that promotes employee wellness, engagement, and wellbeing. Their mobile platform delivers a personalized experience that helps you build habits that inspire meaningful and measurable change. We encourage you to check it out!

New resources are added frequently. Check out the *Better Me* website ([rit.edu/betterme](http://rit.edu/betterme)) regularly for more information.

### Employee Assistance Program (EAP)

#### What You Need to Know...

Each year, one out of five employees faces a significant problem that disrupts life at home and productivity at work. That's why it is so important to have an employee assistance program that provides the broadest possible menu of services to address those problems. However, the benefits available with RIT's EAP are much more than counseling. While the term "EAP" traditionally referred to counseling services for employee work or personal problems, or substance abuse programs, today's complex world requires a great deal more.

You and your eligible family members have access to all the confidential services and resources available under RIT's EAP, which is offered through ComPsych® Guidance Resources®.

- **Confidential counseling:** Help with stress, relationship, and other personal issues, staffed by clinicians.
- **Financial information and resources:** Access to certified public accountants and certified financial planners for assistance with financial issues, including debt, credit, loans, taxes, retirement planning, wills/estate planning, and saving for college.
- **Legal support and resources:** Phone consultations with attorneys, and referrals to local attorneys for free 30-minute consultation, followed by a 25% reduction in fees for your personal legal matters.

## EMPLOYEE RESOURCES & PRIVILEGES (CONT'D)

- **Work-life solutions:** Work-life specialists will do research, provide referrals and customized resources for such topics as child/elder care, moving/relocation, major purchases, college planning, pet care, and home repair.
- **Guidance resources online:** Expert information on a wide range of issues; includes articles, tutorials, videos, self-assessments, “ask the expert” personal responses, and more.

### RIT Home Owner Partnership (HOP)

Regular full-time and part-time employees who are scheduled to work at least 750 hours per year are eligible for the Home Owner Partnership program. RIT has teamed up with the City of Rochester and Advantage Federal Credit Union and Genesee Regional Bank (GRB) to give you a chance to own a home in the City of Rochester with \$9,000 in help. The partnership provides eligible employees with the opportunity to receive \$3,000 from RIT, \$3,000 from the City of Rochester, and \$3,000 from Advantage Federal Credit Union or GRB (if you obtain your financing from them). There is one RIT loan per house (i.e., if both purchasers are eligible RIT employees, one employee will be eligible for the loan). You can use these funds toward your down payment and/ or closing costs for the purchase of your primary residence. To qualify, you must:

- Not currently own a home in the City of Rochester
- Purchase a home within the Rochester city limits with a purchase price of under \$200,000
- Be able to qualify for a mortgage loan from a bank
- Complete a Home Buyer Services application and interview with a Home Buyer Services
- Counselor before signing a purchase offer
- Contribute at least \$1,500 of your personal funds toward the purchase (the deposit must be \$1,000 or more)
- Be a current RIT full-time or part-time employee who is scheduled to work at least 750 hours per year at the time of closing and remain employed by RIT for at least five years following the date of closing
- Complete an approved Home Ownership Class before closing as well as complete three post-purchase classes in the first year of home ownership (if you are a first-time home buyer)
- Live in the property as your principal place of residence for at least five years from the date of closing.

**Note:** Visiting faculty may qualify, but would need to repay the RIT portion if they leave RIT employment before five years from the date of closing; they would also need to repay the city if they live in the residence fewer than five years.

RIT limits this program to 10 employees per calendar year. There is one RIT loan per house, one city grant per house, and one Advantage FCU/GRB grant per house. Participation will be determined on a first-come, first-served basis, based on the date of the closing. For additional information, see the more detailed description on the HR website.

### RARES Discounts

RIT is a General Member of the Rochester Area Recreation and Employee Services Association (RARES). RARES offers a unique way to obtain significant discounts as an employee benefit—at no cost to the employee. Your RARES membership card for this calendar year and a descriptive brochure can be found in the back pocket of this guide. For information about accessing the RARES website with up-to-date discounts and special programs, see the HR website.

### Other Employee Privileges

#### What You Need to Know...

RIT employees are also eligible for other privileges and benefits. As a member of the RIT community, you are invited to make full use of the university's many recreational facilities, including the **Student Life Center**. We also encourage you to make use of the many services of the **Wallace Library**. In addition to books, magazines, newspapers, and pamphlets, the library has microfilm, microfiche, motion pictures, audio and video cassettes, slide/tape sets, and filmstrips. An online computer catalog aids in the search for materials. A current RIT ID card is required before materials may be checked out.

**Margaret's House** offers quality care and education for children eight weeks to eight years of age. Conveniently located, Margaret's House is a short walk from the academic buildings and student living areas on campus. Margaret's House serves mainly children of students and employees but is open to families from the surrounding communities.

## EMPLOYEE RESOURCES & PRIVILEGES (CONT'D)

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There is also a variety of discounts available to employees. Employees are entitled to a 10% discount on most items in the **Barnes & Noble @ RIT** upon presentation of their RIT ID card. You can also use your RIT ID card as a debit card—called **Tiger Bucks**—by making deposits to your debit card account. With this account, you will receive a 10% discount in all **Dining Services facilities** when you pay with your ID card. You may add to your account as needed or choose the convenience of direct deposit through payroll deduction. You can make a deposit online or enroll online for payroll deduction at the myRIT portal (log in and click on the “financial” tab). These accounts are updated (real time) so you may see your balance at any time.

Accounts may also be opened in person at Student Financial Services (University Services Center, Bldg 87, 1st floor) with your check or credit card for the amount you wish to deposit into your Tiger Bucks account. You are also eligible to join the **Advantage Federal Credit Union**, which offers checking and savings accounts, certificates, and loans to RIT employees. The credit union has a location on campus for your convenience.

### Employee Self-Service

Employee Self-Service gives you access to view and change certain personal information online. All regular RIT employees have access to the Self-Service applications. Through Self-Service you are able to:

- View your personal information
- View your employment information
- View your paystub
- View your W2 information
- View your benefits
- View (and make changes to) your banking information
- View (and make changes to) your payroll tax withholdings

In addition, each fall, employees use Employee Self-Service to complete their annual benefits enrollment and benefits changes. You will receive more detailed information, including your user name and password, after you begin employment. If you have any questions or you do not receive this detailed information, please contact Finance & Administration Customer Support (FACS) at x5-4905 or 5-2237 or go to the webpage ([rit.edu/fa/controller/customersupport](http://rit.edu/fa/controller/customersupport)).

### What You Need to Do...

To find out more about any of the programs and services:

- Refer to the informational pamphlets and brochures located in the back pocket of this guide.
- Contact the program, service, or facility directly. Phone numbers and websites are listed on the At Your Fingertips Resource Information sheet in the front pocket of this guide.
- Check out the Campus Map ([rit.edu/maps](http://rit.edu/maps)) to determine the specific location of the services.

# VOLUNTARY PROGRAMS

## Group Legal Services

### What You Need to Know...

RIT offers employees an opportunity to participate in a group legal services plan called the Hyatt Legal Plan. Hyatt Legal Plans, a MetLife company, is the largest provider of group legal plans. A Hyatt Legal Plan is available at over 1,500 organizations in the U.S. and provides legal services to nearly four million plan participants. There are over 13,000 participating pre-qualified attorneys nationwide.

### When is the Coverage Effective?

If you elect coverage as a new employee, the coverage will begin on the first of the month after your date of hire, once you enroll. If your date of hire is the first of the month, your coverage will be effective on your date of hire, once you enroll.

Employees scheduled to work 9 months or more are eligible for coverage year-round; employees scheduled to work fewer than 9 months are eligible for coverage when working.

### Who is Covered?

This program can cover you, your spouse/ domestic partner, and your dependent children.

### What is the Cost?

Employees pay the full premium for this coverage. Refer to the Benefits Rate summary sheet found in the front pocket of this guide.

### What is the Coverage?

If you go to a participating attorney, coverage includes:

- Unlimited telephone advice and office consultations on many personal legal matters with a plan attorney of your choice
- Preparation of wills, codicils, living wills, and living trusts
- Preparation of powers of attorney, deeds, demand letters, promissory notes, and mortgages
- Review of personal legal documents
- Representation for:
  - Purchase, sale, home equity loans, or refinancing of your primary residence or your second or vacation home
  - Debt collection defense
  - Civil litigation defense
  - Tenant negotiations and eviction defense

- Name change
- Adoptions, guardianship, and conservatorship (uncontested or contested)
- Identity theft defense
- Immigration assistance
- Traffic ticket defense (no DUI)

**Note:** There are certain services that are not covered. You should check the Hyatt Legal Services webpage or call Hyatt directly before enrolling to ensure the services you anticipate using will be covered.

### What You Need to Do...

To have coverage, you must enroll on the Benefits Enrollment/Change Form. Return the completed form at your Benefits Orientation meeting (or to Human Resources within 31 days of hire). If you do not submit your enrollment forms within 31 days of your date of hire, you must generally wait until the next annual open enrollment to elect participation. Your participation will continue from year to year unless you cancel coverage during an open enrollment period.

You can learn more about the plan and find participating attorneys on their webpage ([www.legalplans.com](http://www.legalplans.com)) or by calling a plan representative directly at 800-821-6400/V and 800-821-5955/TTY. The RIT password is 570005. Taking advantage of the plan's benefits after you have enrolled is simple. Call Hyatt Legal Services directly at 800-821-5955 or go to their webpage ([www.legalplans.com](http://www.legalplans.com)).

## Identity Theft Protection

### What You Need to Know...

RIT offers employees an opportunity to participate in a group identity theft protection program with Identity Force, a leading provider of proactive identity, privacy, and credit protection for individuals, businesses, and government agencies.

### When is the Coverage Effective?

If you elect coverage as a new employee, the coverage will begin on the first of the month after your date of hire, once you enroll. If your date of hire is the first of the month, your coverage will be effective on your date of hire, once

## VOLUNTARY PROGRAMS (CONT'D)

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you enroll. If you do not enroll as a new employee, there is an open enrollment opportunity annually.

Employees scheduled to work 9 months or more are eligible for coverage year-round; employees scheduled to work fewer than 9 months are eligible for coverage when working.

### Who is Covered?

You, your spouse or domestic partner, and your eligible children (refer to the Medical/Rx section of this guide for the definition of an eligible child).

### What is the Cost?

Employees pay the full premium for this coverage, but there is a group discount off the amount you would pay if you purchased the coverage directly from Identity Force. In addition, you have the advantage of payroll deduction with RIT. Refer to the Benefits Rate Summary Sheet found in the front pocket of this guide for rates.

### What is the Coverage?

The coverage from Identity Force is very comprehensive. There are three main categories; some of the services are as follows.

1. Prevention—fraud monitoring online protection tools
2. Detection—identity monitoring, change of address monitoring, medical ID fraud protection, and junk mail opt-out
3. Restoration—identity restoration specialists who complete the paperwork and make calls on your behalf, \$1 million identity theft insurance to reimburse you for eligible out-of-pocket costs (e.g., attorney fees)

If you elect coverage, Identity Force will send an email to you at your RIT email address with information on how to register for the program on their website. After you have registered, you will be able to change the email address you use to a personal one, if you wish. In addition, Identity Force will send an email to each covered adult family member who is age 18 or older after you register.

For a more detailed description, refer to the chart in the front pocket of this guide.

## Mercer Voluntary Benefits Group Insurance

### What You Need to Know...

Through group purchasing power, RIT offers employees an opportunity to purchase auto, homeowners, and other kinds of personal insurance at special low rates.

Employees will be eligible to purchase policies covering:

- Automobile
- Homeowners
- Renters
- Condominium
- Motor Home
- Motorcycles
- Dwelling Fire
- Boat Owners
- Personal Excess Liability
- Personal Articles Floater
- Trailers
- Seasonal Rental Property

The insurance is provided by MetLife Auto and Home, one of the largest underwriters of sponsored auto/home programs. While rates are not guaranteed, most employees may be able to save between 10% and 20% off Metropolitan's retail insurance rates.

### What You Need to Do...

To obtain a free quote, simply contact the representative at Mercer. You can enroll in this program at any time.

## NYS College Savings Program

### What You Need to Know...

New York's 529 College Savings Program is an extraordinary opportunity to help make college more affordable for you, as well as help you save on taxes. For as little as \$15 per pay period, you can start saving now for college!

### Program Highlights

Payment from the program can be made to accredited schools anywhere in the country. The program is designed to pay for qualified higher education expenses, including tuition, fees, supplies, room and board, books, and equipment required for enrollment or attendance at an accredited undergraduate, graduate, or professional institution of higher education, or at an approved business, trade, technical, or other occupational school. The first \$5,000 invested each year will be excluded from New York state income—and none of the investment earnings will be taxed— as long as the money is used for



## VOLUNTARY PROGRAMS (CONT'D)

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qualified higher education expenses at any accredited college in the United States.

The earnings component of a qualified withdrawal will also be exempt from federal tax.

Investments are managed by The Vanguard Group.

### What You Need to Do...

If you are interested in participating in the College Savings Program, contact NYS College Savings Program directly at 877-697-2837 or refer to the webpage ([www.nysaves.org](http://www.nysaves.org)) for more details.

## Pet Insurance

### What You Need to Know...

RIT offers Pet Insurance—medical coverage for your pets—through VPI Veterinary Pet Insurance. As an RIT employee, you can receive a group discount that makes a VPI Pet Insurance policy even more affordable. If you enroll more than one pet, you can receive a bigger discount.

A VPI policy covers thousands of medical problems and conditions related to accidents or illnesses (even cancer) for dogs, cats, birds, ferrets, rabbits, reptiles, and other exotic pets. You have the freedom to visit any licensed veterinarian, even when you're away from home. It is important to note that VPI will review your pet's medical history prior to enrollment if your pet has certain pre-existing conditions or is over 10 years of age.

You can pay through payroll deduction, monthly through an automatic debit to your bank account or credit card, or you can pay the full annual amount by check or credit card.

Employees scheduled to work 9 months or more are eligible for coverage year-round; employees scheduled to work fewer than 9 months are eligible for coverage when working.

### What You Need to Do...

To learn more about protecting your pet or to obtain a free quote, call 800-USA-PETS (800-872-7387/V), extension 4937 or check out the website (<http://eb.petinsurance.com>). You can enroll in the Pet Insurance Plan at any time.

## U.S. Savings Bonds

### What You Need to Know...

RIT employees have the opportunity to save money by purchasing U.S. Savings Bonds using TreasuryDirect®, a 21st century voluntary option for payroll savings, using a simple payroll direct deposit that is just like any other direct deposit. In addition to the EE Series Bond and I Bond, you can also purchase Treasury bills, notes, and inflation-protected securities (TIPS) through payroll contributions.

Some of the reasons to think about investing in U.S. Savings Bonds include:

**Competitive:** U.S. Savings Bonds offer competitive rates that compare favorably with other forms of saving. Interest accrues monthly and compounds semiannually.

**Convenient:** Buy bonds online through TreasuryDirect or where you work or bank.

**Safe:** The United States backs savings bonds with its full faith and credit. Your paper bonds are registered, so the Treasury can replace them if they're lost, mutilated, or stolen. Bonds bought electronically through TreasuryDirect are safely maintained in your account with the U.S. Treasury.

**Accessible:** Need your money quickly? It's right there for you, although the longer you let your bonds grow, the more you benefit. Still, you can redeem them any time after 12 months.

**Tax Benefits:** Interest is exempt from state and local income taxes. Federal income tax is deferred until your bonds mature or you redeem them, whichever is first. Using savings bonds to pay for some education expenses may offer additional federal tax benefits if all conditions are met.

**Affordable:** Save with as little as \$25 or as much as \$5,000 of each series (EE and I) each year.

### What You Need to Do...

To learn more or to start saving with U.S. Savings Bonds, refer to the HR website at [rit.edu/benefits](http://rit.edu/benefits) in the Additional Benefits section. You can also visit the TreasuryDirect website at [www.treasurydirect.gov](http://www.treasurydirect.gov).

## STATUTORY BENEFITS

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### New York State Disability

Short-Term Disability Insurance is provided to all employees under the New York State Disability Law. For more information, refer to the Protecting Your Income section of this guide.

### Workers' Compensation

Workers' Compensation Insurance is provided under New York State law. If you are injured on the job, you or your immediate supervisor must file an Employee Accident Report with Human Resources RIT exceeds New York State Workers' Compensation requirements by insuring full pay during the first 13 weeks of disability. For the remainder of the disability period you will receive two-thirds of your weekly salary, up to the state-mandated amount. Medical expenses directly related to the injury are fully covered.

### Family Medical Leave Act

The Federal Family Medical Leave Act (FMLA) guarantees job protection to eligible employees who are absent from work due to specified family, family military, and medical reasons defined in the law. For more information, refer to the Statutory Benefits section on the benefits website.

### New York State Paid Family Leave

New York State's Paid Family Leave (NYS PFL) provides job-protected time away from work with partial pay for eligible employees for qualifying reasons. For more information, refer to the Protecting Your Income section of the benefits website.

### Social Security and Medicare

As required by law, the university matches the employee's contributions to the Social Security and Medicare system. These combined contributions provide retirement, disability, and dependent benefits.

### Unemployment Insurance

Employees who terminate employment may be eligible for New York State unemployment insurance benefits. Employees should check with the New York State Department of Labor, Unemployment Insurance Division, to investigate possible eligibility.



