



UNIVERSITY of
ROCHESTER



2022 FACULTY & STAFF

NEW HIRE BENEFIT PROGRAM GUIDE



Accurate as of 6/2022

WELCOME

TO THE UNIVERSITY OF ROCHESTER

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



We encourage you to carefully review the Benefit Program Guide for an overview of the benefits available to you, enabling you to enroll in the plans that best fit the needs of you and your family. The information provided in this packet is a summary of the benefits available to you. Full Summary Plan Descriptions (SPD) are available on the Total Rewards website (rochester.edu/totalrewards). Paper copies are also available from the Office of Total Rewards upon request. If there are any differences between this guide and the SPD, the SPD will govern.

The University reserves the right to modify, amend, or terminate these plans at any time, including actions that may affect coverage, cost-sharing, or covered benefits, as well as benefits that are provided to current and future retirees.

This guide is intended for distribution to full- and part-time faculty and staff of the University of Rochester. If you are a University of Rochester resident, fellow, postdoctoral associate, postdoctoral fellow, or a member of SEIU, please contact the Office of Total Rewards for a separate packet that details the benefits available for your job classification.

The University is officially the Plan Sponsor for all of the plans detailed in this guide. A University Plan Administrator, appointed for each plan, is the person (or group) whom you may write or call for further information.

University of Rochester
60 Corporate Woods, Suite 310
PO Box 270453
Rochester, NY 14627-0453
Telephone (585) 275-2084

The University Plan Administrator for Health Care Plans, Dental Plans, Flexible Spending Accounts (FSAs), Basic Group Life Insurance, Group Universal Life Insurance, Sick Leave Plan and Short-Term Disability, Paid-Time Off, Long-Term Disability Plans, Business Travel Insurance Plan, Legal Services Plan, Tuition Benefits, Vacation, Holidays, Long-Term Care, and Employee Assistance Program is:

Chief Human Resources Officer
University of Rochester (Employer ID No.16-0743209)
60 Corporate Woods, Suite 310
Rochester, NY 14627-0453
Telephone (585) 275-2084

The University Plan Administrator for the Retirement Program is:

Retirement Plan Committee
C/O University of Rochester (ID No. 16-0743209)
Office of Human Resources, Total Rewards
60 Corporate Woods, Suite 310
PO Box 270453
Rochester, NY 14627-0453
Telephone (585) 275-2084

Any participant (employee) or beneficiary (dependent), or an authorized representative acting on behalf of a participant or beneficiary, may assert a claim for eligibility. For full details on the claims and appeals procedure, visit rochester.edu/totalrewards/legal/.

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CONTACT INFORMATION

ASK URHR

The Human Resources Department help center.

Email: ask-urhr@rochester.edu
Phone: (585) 275-8747
Hours: Monday – Friday, 8a.m.-5p.m.

OFFICE OF TOTAL REWARDS

Website: rochester.edu/totalrewards
Email: totalrewards@rochester.edu
Phone: (585) 275-2084
Address: 60 Corporate Woods, Suite 310,
 Rochester, NY 14627
Hours: Monday – Friday, 8a.m.-4:30p.m.

LEAVE ADMINISTRATION

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

ADDITIONAL CONTACTS

Excellus BlueCross BlueShield	excellusbcs.com/ur	1-800-659-2808
Accountable Health Partners	ahpnetwork.com	1-888-457-7463
Lifetime Benefit Solutions	lifetimebenefitsolutions.com	1-800-327-7130
HSA Bank	hsabank.com	1-866-471-5940
YOUR Benefits Extras (Vision, Legal, Identity Protection, Auto/ Home)	YOURBenefitsExtras.com	1-888-935-9595
TIAA	TIAA.org/rochester	1-800-410-6497
Securian Financial	lifebenefits.com	1-800-941-2192
Well-U	rochester.edu/well-u	(585) 273-5240
Tuition Benefit Program	rochester.edu/totalrewards/tuition	(585) 275-0476
Legacy	legacyltci.com	1-800-230-3398
Global Engagement	rochester.edu/global	(585) 273-1820

ENROLLMENT TIMELINE

ENROLL WITHIN

30 DAYS

OF HIRE/ELIGIBILITY

- Health Care
- Dental
- Flexible Spending Accounts
- Health Savings Account
- Long-Term Disability Plan
- MetLife Legal Plan
- VSP Vision Care Plan
- Allstate Identity Protection

ENROLL WITHIN

60 DAYS

OF HIRE/ELIGIBILITY

- 403(b) Retirement Program
Automatic Voluntary Contributions

ENROLL WITHIN

90 DAYS

OF HIRE/ELIGIBILITY

- Group Universal Life (GUL) Insurance
- Retirement Service Credit Waiver

ENROLL

ANYTIME

- 403(b) Retirement Program
- 457(b) Retirement Plan
- Well-U
- UR Medicine EAP
- Tuition Benefits
- Family Care Program
- Home Ownership Incentive Program
- Group Auto & Home Insurance
- Long-Term Care Insurance

HEALTH CARE & DENTAL

The University of Rochester Health Program offers eligible faculty and staff options for:

- Health care
- Flexible spending accounts (FSA)
- Health savings account (HSA)
- Dental
- Vision

ELIGIBILITY

Employee Eligibility

Active full- or part-time, non-union faculty and staff are eligible for:

- Health Care
 - YOUR PPO Plan
 - YOUR HSA-Eligible Plan
- Flexible Spending Accounts (FSA)¹
 - Health Care FSA
 - Limited Purpose Health Care FSA
 - Dependent Care FSA
- Health Savings Account (HSA)¹
- Dental
 - Traditional Dental Plan
 - Medallion Dental Plan
- Vision
 - VSP Vision Care Plan

Dependent Eligibility

If you enroll in the University's health plan coverage, your dependents, including your spouse, domestic partner², children³, and domestic partner's children³ are eligible for:

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

You do not have to be enrolled in the University's health plan coverage for your dependents, including your spouse, domestic partner², children³, and domestic partner's children³ to be eligible for:

- Vision
 - VSP Vision Care Plan

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

This document provides only a summary of some of the features of these plans. Detailed health program information, including full eligibility details, can be found on the Total Rewards website at rochester.edu/totalrewards/health.

¹ Additional eligibility requirements apply. Please see the Health Program Guide, available on the Total Rewards website (rochester.edu/totalrewards/health), for additional information.

² See definition of domestic partner on page 29. If you would like to enroll your domestic partner in a University benefit plan, you must satisfy all required domestic partner criteria. You can review the University of Rochester Certificate of Legal Domestic Partnership to see if you meet all qualifications. If you satisfy all the requirements outlined on that document, please complete the aforementioned form and submit to the Office of Total Rewards along with a copy of your legal domestic partner agreement or certificate, which is typically filed for through the City of Rochester or your local municipality that recognizes legal domestic partnerships. If you have any questions regarding the process of enrolling a domestic partner in coverage, please contact the Office of Total Rewards for more information.

³ Children are eligible for medical, dental, and vision coverage through the end of the month in which they turn 26, regardless of access to other health care coverage through their own or a spouse's employment, marital status, or student status. Children who became handicapped prior to age 26 and are dependent on the employee for support are eligible for coverage beyond age 26, subject to medical review and approval by Excellus BlueCross BlueShield.

ENROLLMENT

You can enroll in health plan benefits, including health care, FSA, HSA and dental, online using HRMS within 30 days of your hire date. Refer to page 11 for details about enrolling in VSP Vision Care.

Before You Enroll

1. Review the Health Program Guide and Health Plan Comparison Chart, available on the Total Rewards website (rochester.edu/totalrewards/health).
2. Utilize ALEX, an interactive, online benefits tool that will guide you through the benefit plan selection process, explaining terminology and plan differences, comparing costs, etc.
3. Determine which health care plan works best for you. Your options are the YOUR PPO Plan or the YOUR HSA-Eligible Plan.
4. Decide whether or not you want to contribute money to an FSA and/or HSA, and how much you would like to contribute.
5. Choose a dental plan. Your options are the Traditional Dental Plan or the Medallion Dental Plan.

To Enroll

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

Health care and dental coverage will be effective on the 1st of the month following your date of hire, or on your date of hire if that occurs on the 1st of the month. FSA and/or HSA paycheck deductions will be effective on the same date or upon the date enrollment is accepted, whichever is later.

Failure to Enroll

If you do not enroll during your initial 30-day enrollment period, your Health Program coverage will be defaulted to:

- Waived (no coverage) for Health Care Plan
- Waived (no coverage) for Dental Plan
- Waived (no contributions) for FSA
- Waived (no contributions) for HSA

Can I Enroll at Another Time?

If you do not enroll in Health Plan coverage during your initial 30-day eligibility period, you may enroll during the annual open enrollment period, generally occurring during the Fall. This is the primary time frame for enrolling or making changes to your health care, FSA contributions, dental, and vision. Individuals who are eligible to contribute to an HSA may change their contribution amount at any point throughout the year.

Outside of open enrollment, you can only enroll in or change your Health Care Plan, FSA contributions, Dental Plan, and Vision Plan, or add/remove eligible dependents to/from your Health Care Plan, Dental Plan, and/or Vision Plan if you have a coordinating qualifying event or a HIPAA special enrollment period.

A detailed list of qualifying events is provided in Appendix A of the Health Program Guide, however, common qualifying events include:

- Change in legal marital status (marriage, divorce, death of spouse, or annulment)
- Change in number of dependents (birth, adoption, placement for adoption, or death)
- Change in your employment status (that affects your benefit eligibility) or that of your spouse or dependent
- Dependent satisfying (or ceasing to satisfy) eligibility requirements for coverage (reaching the age at which coverage is no longer available, etc.)

If you would like to change your coverage due to a qualifying event, you will need to complete a Qualifying Event Change Form and return the completed form along with documentation to support your qualifying event to the Office of Total Rewards within 60 days of the event or within 60 days for Medicaid or CHIP eligibility events.

All required forms are available from the Office of Total Rewards or online at rochester.edu/totalrewards/forms.

CHOOSING A HEALTH CARE PLAN

Plans and Coverage Levels

The University of Rochester offers two Health Care Plan options:

- YOUR PPO Plan
- YOUR HSA-Eligible Plan

You may also choose to waive health care coverage.

Available coverage levels under these plans include:

- Single
- Employee and child(ren)
- Employee and spouse/domestic partner
- Family

Third-Party Administrator (TPA)

If you enroll for coverage under a University Health Care Plan, your TPA is Excellus BlueCross BlueShield (BCBS). To find out if your physician or other providers and facilities are in the Excellus BCBS network, visit their network directory online using:

- Excellus BCBS "Find a Doctor" tool (excellusbcbs.com)

Excellus BCBS provides an array of online services, programs, and member discounts including:

- Healthwise Knowledgebase – Research over 6,000 health topics.
- Personal Health Record – Store your health information online for easy access.
- Healthcare Advisor – Use this tool to estimate treatment costs, evaluate treatment options, and more.

Additional information regarding coverage available with Excellus BCBS can be found in the Excellus benefits booklets, which is available from the Office of Total Rewards and are considered part of the Health Plan SPD.

Accountable Health Partners (AHP)

AHP providers include a panel of University of Rochester Medical Faculty Group providers and carefully selected community partners. Generally speaking, when you visit an AHP provider, your out-of-pocket expenses (deductible, copay, coinsurance, and out-of-pocket maximum) will be lower.

To find an AHP provider, visit ahpnetwork.com/search-provider or call 1-888-457-7463.

Helpful Terms To Know

Deductible - The amount of out-of-pocket expenses that you must pay for health services before the Plan begins to pay benefits for many covered services.

Copay - A fixed dollar amount you must pay to a provider at the time services are received.

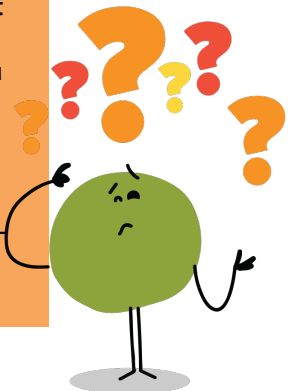
Coinsurance - The percentage of the fee that the Plan pays for certain covered expenses once you have met your deductible.

Out-of-pocket maximum - The maximum amount you pay each Plan Year to receive covered services after you meet your deductible. Once you meet your out-of-pocket maximum, the Plan pays 100% of covered services you receive. In-network and out-of-network services are subject to separate out-of-pocket maximums.

NEED SOME HELP?

ALEX has got you covered!

Use the interactive ALEX Tool to help you through your benefit selection process. ALEX will explain terminology, help you understand the differences between each plan, provide you with a cost comparison, and so much more! Find the ALEX Tool on myalex.com/university-of-rochester/2022#intro.



HEALTH PLAN COMPARISON

The chart below provides an overview of the main features of each Health Care Plan. For a more detailed look at both plans, refer to the full Plan Comparison Chart on the Total Rewards website.

	YOUR PPO Plan			YOUR HSA-Eligible Plan		
	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3
	Excellus using AHP Network	Excellus National Network	Out-of-Network (Not AHP or Excellus Network)	Excellus using AHP Network	Excellus National Network	Out-of-Network (Not AHP or Excellus Network)
Single Plan Coverage						
Deductible	\$500	\$1,250	\$3,000	\$1,500	\$2,250	\$4,000
Coinsurance	Plan pays 90%	Plan pays 75%	Plan pays 60%	Plan pays 90%	Plan pays 75%	Plan pays 60%
Out-of-Pocket-Maximum for full-time employees earning less than \$64,000/year	\$2,000	\$3,000	\$5,000	\$2,500	\$4,000	\$6,750
Out-of-Pocket-Maximum for part-time employees and full-time employees earning more than \$64,000/year	\$2,750	\$4,250	\$6,500	\$3,000	\$4,500	\$6,750
Coverage for All Other Plans (Employee & Spouse/Domestic Partner, Employee & Child(ren), or Family Coverage)						
Deductible	\$1,250	\$3,125	\$9,000	\$3,000	\$4,500	\$8,000
Coinsurance	Plan pays 90%	Plan pays 75%	Plan pays 60%	Plan pays 90%	Plan pays 75%	Plan pays 60%
Out-of-Pocket-Maximum for full-time employees earning less than \$64,000/year	\$4,000	\$5,500	\$10,000	\$5,000	\$8,000	\$13,500
Out-of-Pocket-Maximum for part-time employees and full-time employees earning more than \$64,000/year	\$5,500	\$8,500	\$13,000	\$6,000	\$9,000	\$13,500
Service Coverage						
Preventive Services	Plan pays 100% (no deductible or copay)		Not Covered	Plan pays 100% (no deductible or copay)		Not Covered
Office Visit	\$20 Copay	\$35 Copay	Plan pays 60% after deductible	Plan pays 90% after deductible	Plan pays 75% after deductible	Plan pays 60% after deductible
Specialist Visit	\$35 Copay	\$65 Copay				
Urgent Care	Plan pays 90% after deductible	Plan pays 75% after deductible				
Inpatient Hospital Services						
Outpatient Hospital Services						
Ambulance	Plan pays 90% after Tier 1 deductible			Plan pays 90% after Tier 1 deductible		
Emergency Room						
Mental Health - Outpatient services provided by Behavioral Health Partners (BHP)	Plan pays 100% (no deductible or copay)			Plan pays 100% after deductible		

	YOUR PPO Plan			YOUR HSA-Eligible Plan		
	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3
	Excellus using AHP Network	Excellus National Network	Out-of-Network (Not AHP or Excellus Network)	Excellus using AHP Network	Excellus National Network	Out-of-Network (Not AHP or Excellus Network)
Prescription Drugs						
Retail (up to a 30-day supply)	<ul style="list-style-type: none"> Generic - \$15 copay Retail Preferred Brand - you pay 20% coinsurance (\$25 min, \$60 max) Retail, Non-Preferred Brand - you pay 35% coinsurance (\$50 min, \$120 max) 		Not Covered	After deductible: <ul style="list-style-type: none"> Generic - \$15 copay Retail Preferred Brand - you pay 20% coinsurance (\$25 min, \$60 max) Retail, Non-Preferred Brand - you pay 35% coinsurance (\$50 min, \$120 max) 		Not Covered
Mail Order (up to a 90-day supply)	You pay 2.5 times the 30-day retail price			You pay 2.5 times the 30-day retail price, after deductible		
Prescription Diabetic Supplies and Equipment	You pay 10% (no deductible, \$15 copay max)			You pay 10% after deductible		

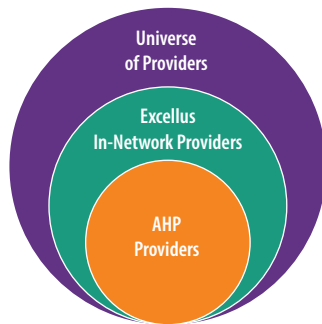
THE TIERS

You do not need to choose a tier when selecting a health care plan. The tier that you fall into will vary depending on the provider that you choose each time you seek medical care; choosing a provider within a given tier on one occasion does not require you to choose providers from the same tier for future services. Please note that Excellus BCBS will allow the cost of services received from Tier 1 and Tier 2 providers to accrue together, while services in Tier 3 have their own separate deductible. What do the tiers mean?

Tier 1- AHP providers (all AHP providers fall within the Excellus Network)

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

Tier 3- Out-of-network providers



HEALTH CARE PREMIUMS

You pay your share of the premiums for health care coverage with pre-tax¹ dollars through automatic payroll deductions. Your contribution amount will depend on:

- The plan you choose;
- Whether you are full- or part-time;
- Your salary and coverage level.

Health care premium rate sheets are posted on the Total Rewards website (rochester.edu/totalrewards/health). Please note that the premiums are listed according to salary bands and employee pay cycle (bi-weekly, semi-monthly, or monthly).

FLEXIBLE SPENDING & HEALTH SAVINGS ACCOUNTS

The University offers two ways to help you save on taxes when you have eligible health care, dental, and/or dependent care expenses. Your options include three types of flexible spending accounts (FSA) and a health savings account (HSA).

URMC EMPLOYEE PHARMACY PRESCRIPTION DRUG DISCOUNT

Offering potential savings for employees and their families enrolled in a University Health Care Plan:

- Discount or reduction in copay/coinsurance
- 90-day fulfillment of maintenance medications
- Free delivery service for off-site employees

¹If you cover a legal domestic partner that is not your tax dependent, your domestic partner's portion of the premiums will be taken as after-tax deductions, plus you will be taxed on the employer paid portion toward your domestic partner's coverage.

FSA

FSAs offer you a great way to save on eligible health care or dependent care expenses. If you participate, you choose how much to contribute for the Plan Year, up to the funding maximum¹. Each pay period your contributions are automatically deducted from your paycheck in equal amounts - before taxes - and deposited into your FSA. Then, when you incur an eligible expense², you are reimbursed from your account. Since you are using tax-free money to pay for your eligible expenses, you reduce your taxable income, save on taxes, and increase your take-home pay.

Who Can Enroll in an FSA?

A Health Care FSA is available to eligible employees that select the YOUR PPO Plan, the YOUR HSA-Eligible Plan (if you are not contributing to an HSA), or that waive coverage.

A Limited Purpose Health Care FSA is only available to employees that also contribute to an HSA. For the Limited Purpose FSA, only dental and vision expenses are eligible for reimbursement until you have satisfied your tier 1 deductible under the YOUR HSA-Eligible Plan.

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

What is a Dependent Care FSA?

The Dependent Care FSA is designed to help you reduce your taxes while you pay for dependent care expenses² that permit you and your spouse/domestic partner to work outside the home or to attend school on a full-time basis. The Dependent Care FSA generally covers day care expenses for:

- Children under age 13³ and
- A mentally or physically impaired spouse/domestic partner or a dependent who is incapable of caring for himself or herself (for example, an invalid parent) who lives with you at least eight hours a day.

TPA

Lifetime Benefits Solutions is the sole FSA administrator for Excellus BCBS Plan participants and those that waive University Health Care coverage.

How much should I contribute to my FSA?

When electing your Health Care/Limited Purpose FSA contribution amount, keep in mind that you may only change this amount during the year if you experience a corresponding qualifying event. Additionally, electing to contribute to your Health Care/Limited Purpose FSA during the annual Open Enrollment Period allows you to rollover eligible funds to the following plan year. If you do not elect to contribute toward a Health Care or Limited Purpose FSA during Open Enrollment for the new year, all unused funds will be forfeited. Please refer to the FSA page on our website for more information on FSA rollover policies.

HSA

An HSA can help you manage your health care and save for future health care expenses. If you participate, you choose how much to contribute for the Plan Year, up to the funding maximum¹. Each pay period your contributions are automatically deducted from your paycheck in equal amounts - before taxes - and deposited into your HSA. You can use your HSA dollars at any time to pay for eligible health care expenses² and may increase or decrease your elected contribution amount at any time throughout the year. If you do not use all of the money in a calendar year, you can carry your balance forward year to year, with no time limit for using it, allowing your HSA to grow over time and earn interest, tax-free.

Who Can Enroll in an HSA?

An HSA is available when you enroll in the YOUR HSA-Eligible Plan and meet the eligibility requirements set by the IRS. If you elect to contribute to an HSA you may also contribute to a Limited Purpose Health Care FSA.

University HSA Funding

Eligible full-time faculty and staff that are new hires, rehires, or newly eligible; earning less than \$64,000 (salary band 1); and are enrolled in the YOUR HSA-Eligible Plan will receive University funding into their HSA account just by certifying their eligibility. Certify eligibility on HRMS (rochester.edu/hrms) by following the path, Main Menu > Self Service > Benefits > 2022 HSA Certification. Those hired and certified eligible before January 1, 2022 will receive \$200 (for single) or \$400 (for coverage including at least one dependent), with those hired and/or certified after January 1, 2022 receiving a prorated contribution.

TPA

HSA Bank is the sole HSA administrator for Excellus BCBS Plan participants.

¹ 2022 funding maximums can be found on the Total Rewards website at rochester.edu/totalrewards/health.

² Consult IRS Publication 502 for information on whether an expense qualifies as an eligible medical, dental, or health-related expense for an HSA or Health Care FSA, and IRS Publication 503 for a complete list of Dependent Care FSA qualified expenses.

³ You are able to continue to receive reimbursement in the 2022 plan year for a non-disabled child who reached age 13 during the 2021 plan year. The maximum reimbursement for the child in the 2022 plan year is limited to the unused balance that was carried over from the 2021 plan year.

DENTAL PLANS

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

- Traditional Dental Plan
- Medallion Dental Plan

Dental Plans are administered by Excellus BCBS. More than 600 area dentists currently participate with Excellus BCBS. To view a list of participating dentists, use the Excellus BCBS "Find a Dentist" tool¹.

Type of Care/ Plan Feature	Traditional Plan	Medallion Plan
Annual Deductible	\$50 Individual/\$150 Family ²	
Maximum Benefit Per Calendar Year (Per Participant)	\$1,000 ²	\$2,000 ²
Preventive Services (Class I)³	Plan pays 100% of in-network negotiated rates, no deductible	
Basic Restorative Services (Class II and IIA)⁴	Plan pays 80% after deductible	
Major Restorative Services (Class III)⁵	Plan pays 15% after deductible	Plan pays 50% after deductible
Orthodontia (Class IV)⁶	Not covered	Plan pays 50%, no deductible, up to lifetime maximum ⁷

Dental Premiums

You pay your share of the premiums for dental coverage with pre-tax⁸ dollars through automatic payroll deductions. Your contribution amount will depend on:

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

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

VISION

The University offers you the option to enroll in routine vision coverage (annual exam and eye wear) through VSP Vision Care: UR Vision Basic and UR Vision Plus. Additional details about these plan options can be found on page 12.

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

¹ The Excellus BCBS "Find a Dentist" tool can be found at excellusbcbs.com/wps/portal/xl/find-doctor/dentist/local. For step 1, you will need to select "Dental Blue Options" as your plan.

² Applies to classes II, IIA, and III.

³ Class I Preventive Services include cleanings and oral exams, bitewing x-rays, and dental prophylaxis twice per calendar year. Also included are fluoride treatments covered up to age 16, emergency palliative treatment, full mouth and panorex x-rays, sealants covered up to age 16, and space maintainers covered up to age 16.

⁴ Class II and IIA Basic Restorative Services include fillings, simple extraction oral surgery, oral surgery, endodontics, periodontal surgery, periodontal scaling and root planning, and periodontal maintenance following surgery.

⁵ Class III Major Restorative Services include fixed prosthetics, removable prosthetics, inlays/onlays/crowns, relines/rebases, and implants. Services are reviewed for medical necessity.

⁶ Class IV Orthodontia is only available for eligible dependents under age 19.

⁷ \$1,500 individual lifetime maximum.

⁸ If you cover a legal domestic partner that is not your tax dependent, your domestic partner's portion of the premiums will be taken as after-tax deductions, plus you will be taxed on the employer paid portion toward your domestic partner's coverage.

LONG-TERM DISABILITY

The Long-Term Disability (LTD) Plan provides a monthly income benefit when an individual is totally disabled for more than six months. The benefit provided by the Plan is equal to 60% of your covered annual salary, less the sum of benefits from other sources, (e.g., Social Security, Workers' Compensation or Short-Term Disability Program payments) up to a maximum covered annual salary of \$300,000. The amount of annual salary that qualifies as "covered annual salary" depends on whether you have elected Limited LTD coverage or Full LTD coverage.

ELIGIBILITY

Eligibility for Long-Term Disability Insurance includes regular full- and part-time faculty and staff members upon completion of one year of service with the University, provided the individual is actively at work on the date of eligibility. The one-year service requirement is waived for individuals who apply for coverage within three months after leaving another employer-sponsored group long-term disability plan which guaranteed income benefits for at least five years during disability (you must complete the Prior Employer-Sponsored Group LTD Coverage Credit Form to receive this credit).

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

LIMITED LONG-TERM DISABILITY INSURANCE

Limited Long-Term Disability Insurance provides income protection for 60% of your annual salary, up to a maximum covered annual salary of \$36,000, when an individual is totally disabled for more than six months. For full-time faculty and staff, Limited Long-Term Disability Insurance is paid for entirely by the University. Part-time faculty and staff who choose Limited coverage pay a premium for Long-Term Disability Insurance for each \$1,000 of covered annual salary, up to \$36,000.

FULL LONG-TERM DISABILITY INSURANCE

In addition to the Limited Long-Term Disability Insurance, faculty and staff members may elect Full Long-Term Disability Insurance through payroll deduction. Full Long-Term Disability Insurance provides income protection for 60% of annual salary, up to a maximum covered annual salary of \$300,000, when an individual is totally disabled for more than six months. Part-time faculty and staff who choose Full coverage pay a premium for each \$1,000 of covered annual salary, while full-time faculty and staff who choose Full coverage pay a premium for each \$1,000 of covered annual salary above \$36,000.

ENROLLMENT

Full-Time Faculty or Staff Members

To make your election:

1. Log on to HRMS (rochester.edu/people) using your NetID.
2. Follow the path, Main Menu > Self Service > Benefits > Benefits Enrollment.
3. Elect Full or Limited Long-Term Disability Insurance.

If you do not choose Full Long-Term Disability Insurance within 30 days of hire/eligibility and later wish to add this coverage, you must submit a statement of health for approval by the insurance company.

Part-Time Faculty or Staff Members

To make your election:

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

If you do not choose Limited or Full Long-Term Disability insurance within 30 days of hire/eligibility and later wish to add this coverage, you must submit a statement of health for approval by the insurance company.

Failure to Enroll

If you do not enroll during your initial 30-day enrollment period, your long-term disability coverage will be defaulted to:

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

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

YOUR BENEFITS EXTRAS

SPECIALLY NEGOTIATED EMPLOYEE RATES ON
VISION | LEGAL | IDENTITY PROTECTION | AUTO & HOME INSURANCE

ELIGIBILITY

Eligibility for the VSP Vision Care Plan, MetLife Legal Plan, Allstate Identity Protection, and Auto/Home insurance includes all regular full- and part-time faculty and staff.

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

This document provides only a summary of some of the features of these plans. Detailed information on the VSP Vision Care Plan, MetLife Legal Plan, Allstate Identity Protection, and Group Auto and Home insurance, including full eligibility details, can be found on YOURBenefitsExtras.com.

ENROLLMENT

VSP Vision Care Plan, MetLife Legal Plan, and Allstate Identity Protection

Within 30 days of hire/eligibility, enroll online at YOURBenefitsExtras.com.

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

Group Auto & Home Insurance

Enroll online anytime at YOURBenefitsExtras.com.

Can I Enroll at Another Time?

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

Outside of open enrollment, there are no opportunities to enroll in MetLife Legal Plan coverage or Allstate Identity Protection, and you may only enroll in VSP Vision Care coverage if you experience a qualifying family status change¹.

METLIFE LEGAL PLAN

The MetLife Legal Plan provides members with access to a national network of more than 18,000 pre-qualified attorneys from which to choose. With the legal plan, you pay one price, \$18.25/month, no matter how many times you use the plan for covered matters, as long as you use a Plan Attorney.

You and your eligible dependents² can receive legal advice and representation on a wide range of legal matters, including but not limited to: court appearances (traffic ticket offense, civil litigation defense, etc.), document review & preparation (mortgages, affidavits, etc.), family matters (adoption, divorce, etc.), financial matters (tax audits, identity theft defense, etc.), wills (living wills, powers of attorney, etc.), and real estate matters (eviction & tenant problems, zoning applications, etc.).

Additional details on the MetLife Legal Plan, including eligibility, covered services, and exclusions can be found in the MetLife Legal Plan SPD on the Total Rewards website (rochester.edu/totalrewards/notices/). Complete descriptions of the Plan are contained in the policy and/or Certificate of Coverage, which are available upon request from the Office of Total Rewards.

ALLSTATE IDENTITY PROTECTION

Allstate Identity Protection Pro Plus is comprehensive financial and identity monitoring to help you protect yourself against the impact of identity theft. See your personal data, manage it with rapid alerts, and help protect your identity. Monitor your financial transactions, social media, student loans, retirement accounts, and more.

When you sign up, you'll be conveniently set up with automatic payroll deductions, totaling \$6.50 per month for single coverage or \$12.50 per month for family coverage.

Additional details can be found at rochester.edu/totalrewards/yourbenefitsextras.

GROUP AUTO & HOME INSURANCE

Receive special group discounted rates on auto and home insurance, plus the convenient option of paying your premiums through automatic payroll deduction. Visit YOURBenefitsExtras.com to request free quotes from participating insurance companies and to enroll.

¹A full list of qualifying family status changes can be found on the Total Rewards website at rochester.edu/totalrewards/change/.

²Eligible dependents under the MetLife Legal Plan include your current spouse, your eligible domestic partner, your children up through the end of the month in which they turn 26, your domestic partner's children up through the end of the month in which they turn 26, and your children who are handicapped prior to age 26 and are dependent on you for support.

VSP VISION CARE PLAN

The University offers eligible employees the option to enroll in voluntary vision benefits through the VSP Vision Care. The University health care plans do not include routine vision coverage (annual eye exam and eye wear), therefore eligible employees have two options through VSP Vision Care: UR Vision Basic and UR Vision Plus. The charts below contain more details.

UR Vision Basic Coverage with a VSP Provider		
Benefit	Description	Copay
Your Monthly Contribution	<ul style="list-style-type: none"> \$4.07 Member only \$8.12 Member + spouse or domestic partner \$8.70 Member + child(ren) \$13.89 Member + family 	
WellVision Exam	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness Every calendar year 	\$35

UR Vision Plus Coverage with a VSP Provider		
Benefit	Description	Copay
Your Monthly Contribution	<ul style="list-style-type: none"> \$7.92 Member only \$15.82 Member + spouse or domestic partner \$16.94 Member + child(ren) \$27.06 Member + family 	
WellVision Exam	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness Every calendar year 	\$20

Prescription Glasses		
Frames	<ul style="list-style-type: none"> 20% off a complete pair of prescription glasses A total \$100 allowance for frame, lenses and lens enhancements, or contacts Every calendar year 	N/A
Lenses	<ul style="list-style-type: none"> 20% off a complete pair of prescription glasses A total \$100 allowance for frame, lenses and lens enhancements, or contacts Every calendar year 	N/A
Lens Enhancements	<ul style="list-style-type: none"> 20% off a complete pair of prescription glasses A total \$100 allowance for frame, lenses and lens enhancements, or contacts Every calendar year 	N/A
Contacts (instead of glasses)	<ul style="list-style-type: none"> \$100 allowance for contacts and contact lens exam 15% savings on contact lens exam (fitting and evaluation) Every calendar year 	N/A

Prescription Glasses		
Frames	<ul style="list-style-type: none"> \$220 featured frame brands allowance \$200 frame allowance 20% savings on the amount over your allowance \$110 Walmart®/Sams Club®/ Costco® frame allowance Every calendar year 	Included in Prescription Glasses
Lenses	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children Every calendar year 	Included in Prescription Glasses
Lens Enhancements	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses Average savings of 30% on other lens enhancements Every calendar year 	\$0 \$95-\$105 \$150-\$175
Contacts (instead of glasses)	<ul style="list-style-type: none"> \$200 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) Every calendar year 	Up to \$60
PRIMARY EYECARESM	<ul style="list-style-type: none"> Retinal screening for members with diabetes Additional exams and services for members with diabetes, glaucoma, or age-related macular degeneration Treatment and diagnoses of eye conditions, including pink eye, vision loss, and cataracts available for all members Limitations and coordination with your medical coverage may apply. Ask your VSP doctor for details As needed 	\$0 \$20 per exam

Visit vsp.com to see if your eye doctor falls within the VSP Network. Along with the savings listed in the table above, VSP Vision Care coverage can also help you save on the cost of retinal screenings and laser vision correction. For details about coverage with out-of-network providers, call VSP at 1-800-877-7195.

Full details of the VSP Vision Care Plan are described in the evidence of coverage which is available upon request from the Office of Total Rewards.

Complete details on the voluntary benefits offered through the University of Rochester, including VSP Vision Care, MetLife Legal, Allstate Identity Protection, and Group Auto and Home insurance, can be found on rochester.edu/totalrewards.

RETIREMENT PROGRAM

403(b) PLAN

Few people enjoy a comfortable retirement by accident. It takes careful thought and planning, based on one's own situation. The University's Retirement Program can- through its 403(b) Plan- help you meet your retirement goals in two ways:

Your own Voluntary Contributions – You choose, within the limits set forth in the Internal Revenue Code, the amount you wish to contribute to the Retirement Program on a voluntary basis, and whether you wish to make your contributions on a pre-tax basis, Roth after-tax basis, or a combination of both.

The University's Direct Contributions – The University will make a Direct Contribution to the Retirement Program on your behalf each Plan Year (July 1-June 30) if you satisfy the eligibility requirements.

You decide how your Voluntary Contributions and the University's Direct Contribution are invested among a selection of professionally managed funds.

ELIGIBILITY

The two parts of the Retirement Program have separate eligibility requirements:

Voluntary Contributions

As an employee of the University, you may elect to make Voluntary Contributions as soon as you are hired, however, you are not allowed to participate if you are a student whose employment is incidental to your education at the University.

University's Direct Contribution

If you are a regular full- or part-time faculty or staff member, the University will make a Direct Contribution on your behalf after two years¹ of service.

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

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

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

¹ For eligibility purposes, a year of service means a 12-month period starting with the date you commence employment and any anniversary date thereof during which you complete 1,000 or more hours of service.

² If this form is received more than 90 days after your appointment to the University or your change to an eligible status, it will not be processed retroactively.

SERVICE CREDIT WAIVER

Service completed at any higher education institution, teaching hospital, not-for-profit research foundation, or not-for-profit support organization for higher education institutions, as well as service as a member of the controlled group of the University, will count towards the two-year service requirement. To receive this service credit you may complete the Retirement Service Credit Waiver² on HRMS (rochester.edu/people) by following the path, Main Menu > Self Service > Benefits > Retirement Service Credit.

RECORDKEEPER

TIAA is the selected recordkeeper for the Retirement Program. The term “recordkeeper” refers to a financial company responsible for keeping the records and accounts of a retirement plan and its participants. The recordkeeper will administer the funds and provide account statements, integrated investment advice/education, and plan distributions for participants.

YOUR VOLUNTARY CONTRIBUTIONS

If you elect to make Voluntary Contributions, the contributions will be automatically deducted from your paycheck based on the contribution amount that you choose. You may change or stop the percentage or dollar amount that you elect for your Voluntary Contributions anytime during the year. Voluntary Contributions can be made in one of the two ways listed below or a combination of both:

Pre-Tax 403(b)

- Contributions are deducted from your gross wages before income taxes and deductions are calculated.
- Reduces your taxable income by the amount of your Voluntary Contributions (meaning you pay less in income taxes). However, Voluntary Contributions are still subject to Social Security and Medicare taxes.
- Gives you a tax break now by lowering your current taxable income. You don't pay taxes on your contributions or any earnings until you take the money out, typically in retirement.

- Contributions are deducted from your paycheck after your income is taxed, which does not lower your current taxes.
- When you decide to take money out of your account, withdrawals of Roth after-tax contributions are generally tax-free since you have already paid taxes on the contributions. Additionally, you won't pay taxes on any earnings from your Roth after-tax contributions¹.

Roth After-Tax 403(b)

Contribution Limits

Your Voluntary Contributions to the Retirement Program may be made in any amount up to the IRS limits imposed by the Internal Revenue Code. In general, for calendar year 2022, your own Voluntary Contributions may not exceed \$20,500. However, if you will be age 50 or older by the end of the year, your Voluntary Contribution limit can be increased by an additional \$6,500 (for a total of \$27,000).

EDUCATIONAL WEBINARS

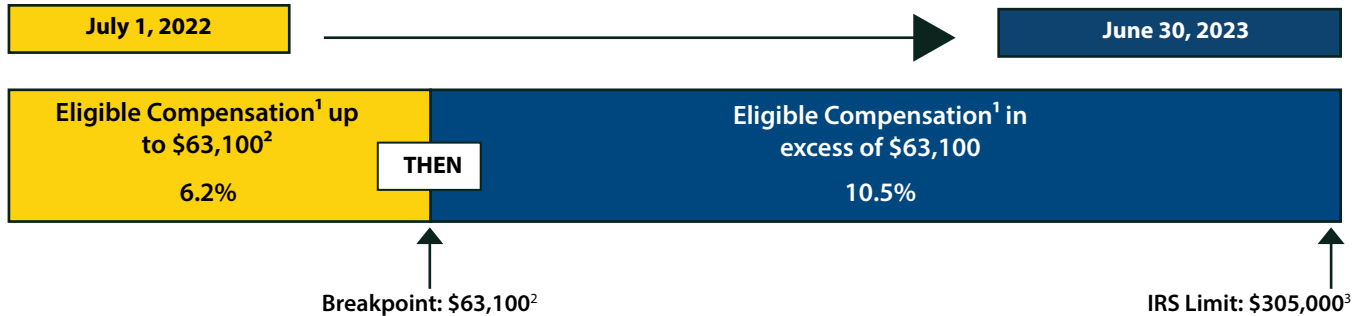
Visit [TIAA.org/webinars](https://www.tiaa.org/webinars) for a schedule of TIAA's upcoming webinars, with topics ranging from “Investing in Your Future” to “Living in Retirement.”



¹ Earnings on your Roth after-tax Voluntary Contributions are not taxed as long as you withdraw the money when you're at least age 59 (or die or become disabled) and your withdrawal is made at least five years after making your first Roth after-tax contribution (the five-year period begins on the first day of the year in which you make the first contribution to your Roth after-tax account.)

THE UNIVERSITY'S DIRECT CONTRIBUTION

In addition to your own Voluntary Contributions, the University makes a Direct Contribution to the Retirement Program on your behalf once you are enrolled and have met the two-year service requirement. Effective July 1, 2022 - June 30, 2023 the University's Direct Contribution is 6.2% of eligible compensation, up to a breakpoint of \$63,100, then 10.5% of eligible compensation in excess of the breakpoint, up to the IRS compensation limit of \$305,000.



INVESTING

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

STRATEGY 1	STRATEGY 2	STRATEGY 3
<p>One-Step Investing (Target Date Funds)</p> <p>You can choose a target date fund offering a diversified retirement portfolio in a single fund. Target date funds offer a convenient way to have your retirement savings professionally managed, broadly diversified, and automatically rebalanced. With a target date fund, you only need to select the fund closest to the year of your expected retirement, and the fund's managers do the rest. Each target date fund consists of underlying mutual funds that invest in a broad range of stocks and bonds. Over time, the fund automatically readjusts the mix of investments to reduce the level of risk as you move through your career and into retirement.</p> <p>Best for: Investors who want to leave investment allocation decisions to professional fund managers.</p>	<p>Mix Your Own – Select Choice (Passively and actively managed funds and annuities)</p> <p>You can create your portfolio by choosing options from the Retirement Program's core investments. These investment choices cover the major asset classes- equities, fixed income, real estate, guaranteed, and money market- providing building blocks for a diversified retirement portfolio. You also have access to "active" funds (managers select underlying investments with the goal of outperforming the general market and/or a market index) and "passive" funds (managers attempt to mirror the performance of a specific market index, such as the S&P 500 Index). Passive funds generally have lower operating costs than active funds due to less active trading.</p> <p>Best for: Investors who believe the funds on the new menu offer good long-term growth opportunities and want some ability to choose their own investments.</p>	<p>Self-Directed Brokerage Account (SDBA)</p> <p>Available from TIAA Brokerage Services, the SDBA lets you invest up to 95% of your contributions in thousands of mutual funds from hundreds of fund families not available on the core menu. An SDBA can give you greater flexibility to diversify and manage your portfolio.</p> <p>Best for: Sophisticated investors who want to assume responsibility for selecting investments among a large range of choices and closely monitoring their portfolio.</p>

¹ Eligible Compensation means gross wages, defined below. Eligible compensation shall not include any amount in excess of the limit imposed by Code Section 401(a)(17) as of the start of each Plan Year. Gross wages means the total remuneration reported in Box 1 of Form W-2 that is paid to a participant for personal services actually rendered, plus the participant's pre-tax elective deferrals under the University's 403(b) and cafeteria plans, but excluding wellness incentives, tuition assistance, taxable relocation assistance, sign-on bonuses, severance benefits and forms of extra remuneration not related to actual services.

² This breakpoint amount applies to the Plan Year commencing July 1, 2022 and will be indexed annually for subsequent Plan Years based on national changes in average wages.

³ The IRS limit will be indexed in \$5,000 increments.

Your Investment Menu

Your investment menu consists of a wide range of mutual funds from well-known financial providers. The choices give you the flexibility to create a retirement portfolio that's aligned with your investment preferences and goals. More information on these funds, including performance, can be found at TIAA.org/rochester under "Investment Options."

You may allocate the University's Direct Contribution and your own Voluntary Contributions among the same or different funds. You may also change your future allocations as often as you wish. Changing the investment of your existing accounts is subject to the terms of the investment fund which holds these accounts.

NEED HELP SELECTING YOUR INVESTMENTS?

You can receive personalized retirement plan investment advice at no additional cost to you. To schedule your advice session, call (800) 410-6497, Monday-Friday, 8 a.m. to 10 p.m. (ET) or schedule online at TIAA.org/schedulenow.

TIAA NEW HIRE PRESENTATION

Employees interested in learning more about the Retirement Program and the importance of saving for retirement should consider viewing the "Get a Head Start" presentation to gain a better understanding of:

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

Visit TIAA.org/Urgetaheadstart to view the new hire presentation.

ENROLLMENT

Automatic enrollment in pre-tax Voluntary Contributions at 3% begins 60 days after hire if you do not elect to contribute a different amount. Effective July 1, 2020 your salary deferral election will increase 1% annually on the anniversary of your hire date to a maximum of 15%. You may elect to change or stop Voluntary Contributions at any time by going to TIAA.org/rochester.

Enroll in a New Account:

1. Go to TIAA.org/rochester and click "Ready to Enroll."
2. Click "Register with TIAA."
3. Follow the on-screen instructions to complete your enrollment. You will select your contributions, investment choices¹, and beneficiaries.

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

Selecting Auto Save

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

MAKING CHANGES

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

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

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

¹ If you fail to complete the enrollment or investment election process and, therefore, do not provide direction on how you want to have your contributions invested, then those contributions will be invested in a "default" fund. If you fail to provide any investment instructions for the University's Direct Contribution, such contributions will be invested in the age-appropriate target date fund based on your date of birth.

DEFERRED COMPENSATION 457(B) PLAN

The Deferred Compensation 457(b) Plan allows eligible participants to accumulate tax-deferred savings for retirement beyond the limits of the University of Rochester 403(b) Plan. With the Deferred Compensation 457(b) Plan you can:

- Save more of what you earn on a pre-tax basis.
- Defer taxes until you take the money out.
- Choose how contributions are invested.

ELIGIBILITY

You are eligible to participate in the Deferred Compensation 457(b) Plan if the following conditions of eligibility are satisfied:

- You are a faculty or senior staff (pay grades 59, 98 and 99) member of the University and meet the University's general benefit eligibility requirements.
- You are scheduled to earn annual compensation¹ of at least \$10,000 more than the IRS-specified highly compensated employee dollar limit for the year (\$135,000 for 2022).
- You are contributing the Internal Revenue Code (IRC) maximum amount to the University's 403(b) Plan (\$20,500 for 2022).

VOLUNTARY CONTRIBUTIONS

Eligible employees may contribute up to the IRC maximum amount (\$20,500 for 2022). Catch-up contributions² are permitted if you are within 3 years of age 65 (normal retirement age).

INVESTMENT OPTIONS

You decide how contributions are invested among a selection of professionally managed funds. For investment option details, visit TIAA.org/rochester.

ENROLLMENT

To enroll, you must create an account with TIAA and complete the University of Rochester Deferred Compensation 457(b) Salary Deferral Agreement. When you enroll, you will choose the dollar amount you wish to defer, or you may choose the "maximum". The amount you select will remain the same unless you elect to change the amount or stop participation.

To Enroll:

1. Go to TIAA.org/rochester and click "Ready to Enroll."
2. Click "Register with TIAA".
3. Follow the on-screen instructions to complete your enrollment. You will select your contributions, investment choices, and beneficiaries.

To enroll in the Plan by telephone, call (800) 410-6497.

Your enrollment will be processed no earlier than the first of the month following the month in which you enroll.

Complete details on the Deferred Compensation 457(b) Plan can be found on rochester.edu/totalrewards/retirement.

¹ Annual compensation means the current annual pay rate and the previous calendar year's extra compensation and summer compensation.

² Please contact the Office of Total Rewards for eligibility and enrollment in catch-up contributions.

LIFE INSURANCE

Protect your family’s financial future with life insurance. The University of Rochester offers eligible employees University-Paid Basic Term Life insurance, University-Paid Basic Accidental Death & Dismemberment (AD&D) insurance, Business Travel Insurance Plan, and the option to purchase Group Universal Life (GUL) insurance.

ELIGIBILITY

Eligibility for University-Paid Basic Term Life Insurance, University-Paid Basic AD&D, and GUL insurance includes regular full- and part-time faculty and staff members of the University of Rochester who are actively at work on the effective date of coverage.

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

Additional eligibility requirements apply. This document provides only a summary of some of the features of these plans. Detailed life insurance information, including full eligibility details, can be found on the Total Rewards website (rochester.edu/totalrewards/life).

UNIVERSITY-PAID BASIC TERM LIFE INSURANCE

University-Paid Basic Term Life Insurance and a matching amount of AD&D coverage is provided to eligible employees by the University of Rochester at no cost to you. The coverage amount is equal to 50% of your annual salary¹, subject to the following minimums and maximums. Eligible employees are automatically enrolled upon hire and must log on to HRMS (rochester.edu/people) to designate a beneficiary.

Minimum and Maximum Amounts of University-Paid Basic Term Life Insurance

	Minimum	Maximum
Full-Time	\$15,000	\$50,000
Part-Time	\$7,500	\$25,000

¹ For an hourly-paid staff member, annual salary is standard annual hours times the hourly rate of pay; for a salaried faculty or staff member, annual salary is 12 times the regular monthly salary or 24 times the regular semi-monthly salary. For faculty members under the School of Medicine and Dentistry Master Clinical Faculty Compensation Plan, annual salary means “Targeted Salary.”

² See definition of “spouse” on page 30. A spouse/domestic partner is not eligible for guaranteed issue coverage if he or she is receiving or entitled to receive any sick pay or disability benefits due to sickness or injury; confined at home or in a care facility under the care of a physician for sickness or injury; or in a chemotherapy, radiation therapy or dialysis treatment program. To apply for domestic partner coverage, you must sign and file the University’s Certification of Domestic Partner Status Form in addition to completing the insurance application. The form is available at and to be filed with the Office of Total Rewards.

³ Children are eligible from live birth to age 26. To enroll a stepchild, the signature of a biological parent is required on the enrollment form.

⁴ Up to the lesser of six times your annual salary or \$600,000 of GUL and all optional AD&D coverage for the University of Rochester employee and up to \$50,000 of spouse/domestic partner coverage is guaranteed when you enroll within the initial 90-day eligibility period.

GROUP UNIVERSAL LIFE (GUL) INSURANCE

You have the opportunity to purchase GUL insurance and elect coverage from one to eight times your annual salary, to a maximum of \$1,500,000. Those that enroll in GUL insurance may also elect optional accidental death and dismemberment (AD&D) coverage, group term life insurance for a spouse/domestic partner², and group term life insurance for dependent children³. Enroll within 90 days of hire for guaranteed coverage⁴, no health questions or medical exam required.

Individuals may be covered only once under the group policy. Faculty/staff members cannot also be covered as a spouse/domestic partner or child; a child can be insured by only one parent; and an individual cannot be insured as both a previous employee and a current employee.

WHAT DOES GUL INSURANCE COST?

The cost of GUL insurance for active and retired faculty and staff and group term life insurance for your spouse/domestic partner² is based on the insured person’s age and whether or not he/she smokes. Rates increase with age and are subject to change.

Additional information on life insurance and AD&D rates is available in the Group Life Insurance Guide, found on the Total Rewards website (rochester.edu/totalrewards/life).

Life Insurance Decision Tool

Choosing the right life insurance coverage can be overwhelming. Make your life insurance elections with confidence using Securian Financial’s online decision tool, Benefit Scout™. This tool will help you and your family determine how much life insurance you need and what it will cost. To access the tool, login into HRMS with your NetID and click on “Securian Financial.” Then, click on “Get Started” and “Visit Benefit Scout™.”

ENROLLMENT

University-Paid Basic Term Life Insurance

Eligible individuals are automatically enrolled in University-Paid Basic Term Life Insurance upon hire.

To designate your beneficiary:

1. Log on to HRMS (rochester.edu/people) using your NetID.
2. Click on "Securian Financial" on the HRMS homepage.
 - Primary Beneficiary - The person or persons named will receive the benefit
 - Contingent Beneficiary - If the primary beneficiary is no longer living, the benefit is paid to the contingent beneficiary

Group Universal Life (GUL) Insurance

You may enroll in or make changes to GUL insurance at any time, however, proof of good health may be required depending on when you enroll. Enroll within 90 days of hire/eligibility for guaranteed coverage¹ – no health questions or medical exam required.

To enroll in GUL insurance:

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

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

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

BUSINESS TRAVEL INSURANCE PLAN

The Business Travel Insurance Plan provides benefits in case of accidental death, dismemberment or paralysis of all Employees, including faculty members on an approved professional sabbatical leave of absence at no cost to you. Coverage also includes emergency medical evacuation, repatriation, and travel-related assistance services for business trips that are more than 100 miles from your primary residence. Coverage applies while traveling on approved University business away from the principal place of employment for periods of 365 days or less. Employees on approved long-term assignment outside the U.S. are also included. Business travel does not include commutation. Covered persons may also include your spouse/domestic partner or dependent children while traveling with you in connection with approved University business travel or relocation travel.

You are automatically enrolled in the Business Travel Insurance Plan upon your appointment/hire date. Benefits provided under this plan are in addition to any other group benefit insurance provided by the University of Rochester (e.g. Life Insurance and Basic Accidental Death and Dismemberment insurance). Please refer to the University of Rochester Group Life Insurance Guide (available from the Office of Total Rewards or online at rochester.edu/totalrewards/life) for information on the University of Rochester Group Life Insurance Plan. Additional information on this Plan can be found within University of Rochester Policy 263.

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

¹ Up to the lesser of six times your annual salary or \$600,000 of GUL and all optional AD&D coverage for the University of Rochester employee and up to \$50,000 of spouse/domestic partner coverage is guaranteed when you enroll within the initial 90-day eligibility period.

² Requests to increase coverage may require proof of good health.

WELL-U

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

- Personal Health Assessment
- Lifestyle management programs
- Condition management coaching
- Emotional & mental health resources
- Physical fitness development opportunities
- Food & nutrition support

ELIGIBILITY

- Eligibility for the Personal Health Assessment, lifestyle management programs, condition management coaching, and the condition management Rx/Dx discount includes faculty, staff, and spouses/domestic partners enrolled in a University Health Care Plan.
- Eligibility for UR Medicine EAP includes all employees and their immediate family members.
- Eligibility for Behavioral Health Partners (BHP) includes regular full-time and part-time faculty, staff, residents, fellows, spouses/domestic partners and dependent children of active employees who are 18 or older and are enrolled in a University Health Care Plan. SEIU 1199 and SEIU Local 206 Union employees are not eligible for Behavioral Health Partners (BHP).
- Eligibility for Wellness Programs includes regular full-time and part-time faculty, staff, residents, fellows and postdocs.

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

This document provides only a summary of some of the features of these plans. Detailed Well-U information, including full eligibility details, can be found on the Total Rewards website (rochester.edu/well-u).

ENROLLMENT

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

WELL-U CHAMPIONS

Become the voice of wellness for your department! Champions have the opportunity to bring Well-U programs to their department and are encouraged to promote wellness in their own, personalized ways.

TELEHEALTH

Many Well-U programs are accessible via telehealth, a secure, web-based video-conferencing tool, allowing you to attend programs and appointments at any location using a computer screen or device.

WEEKLY WELLNESS NEWSLETTER

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



PERSONAL HEALTH ASSESSMENT (PHA)

Eligible individuals may participate in the PHA program which includes:

Online Health Surveys

The online health surveys are confidential and self-administered. Survey 1 asks a series of questions about your lifestyle habits. You may earn \$125 for completing Survey 1. Survey 2 includes a series of questions about whether you have or had certain medical conditions, your health history, and current health status. You will in return be able to identify coaching programs and resources available to reach your wellness goals, receive personalized lifestyle recommendations, and review your Cardiovascular Disease Risk and Lifestyle Score.

Biometric Screening

A registered nurse will conduct your screening, discuss your results with you privately, and offer you recommendations to improve your well-being. Log in at urwell.rochester.edu to view past results, personalized recommendations, and resources.

LIFESTYLE & CONDITION MANAGEMENT

Eligible individuals may participate in our no-cost lifestyle management programs and condition management coaching. Once per calendar year you may receive a \$100 incentive upon completion of a lifestyle management program, and additional \$100 incentive upon completion of condition management coaching.

Lifestyle Management Programs

Led by a team of physicians, nurse practitioners, registered dietitians, exercise specialists, and lifestyle counselors, lifestyle management programs include:

- Mindfulness-Based Stress Reduction
- Stress Reduction
- Nutrition Basics
- Nutrition & You
- Weight Loss
- Fitness 101
- Fitness 201
- Cholesterol Management
- Tobacco Cessation

Condition Management Coaching

Led by a team of wellness coaches, condition management coaching topics include:

- Asthma
- Atrial Fibrillation
- Chronic Obstructive Pulmonary Disease
- Coronary Artery Disease
- Depression Coaching & Self-Management
- Diabetes
- Healthy Weight
- Heart Failure
- High Blood Pressure
- High Cholesterol
- Lower Back Pain
- Stroke

EMOTIONAL & MENTAL HEALTH

With life comes challenges. The University provides resources to help you manage these challenges:

UR Medicine EAP

Professional & confidential guidance provided at no cost for employees and their immediate family members. UR Medicine EAP will help assess issues and provide short-term counseling and referrals as needed with life events including:

- Addictions
 - Anxiety or depression
 - Child & adolescent issues
 - Coping with chronic illness
 - Domestic violence
 - Eating disorders
 - Stress-related illness
 - Family, marriage and other relationship issues
 - Grief and bereavement
 - Legal and financial concerns
 - And more
- Additional EAP Programs*
- Supervisor Series
 - Working Parents Network

Behavioral Health Partners (BHP)

A unique mental health resource offering individual therapy, medication management, and consultations with your primary care physician. These confidential, short-term evidence-based treatments are available for stress, anxiety and depression concerns.

WELLNESS PROGRAMS

Well-U provides University faculty and staff with a variety of programs and resources to improve your physical fitness, reduce stress, and encourage healthy eating. Some of these include:

- Free fitness and wellness platform
- Learn to Run program
- Be in Balance program
- Stress-free zones
- University-wide wellness challenges
- Departmental wellness challenges (Operation Hydration, Breathe Deep, Move It, 30 Days of Gratitude, Lights Out)

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

TUITION BENEFITS

The University of Rochester offers several tuition benefits to its employees in order to provide you and your eligible family members with the opportunity to pursue an affordable college education. Tuition benefits include:

- Tuition waiver benefits for employees interested in taking a course at the University of Rochester
- Tuition reimbursement benefits for employees interested in taking a course at another university
- Dependent children tuition benefits
- Eastman Community Music School discount

ELIGIBILITY

Tuition Waiver and Reimbursement Benefits for Employees

- Regular full-time faculty and staff are eligible for tuition benefits upon completion of 1 year of service.
- Regular part-time faculty and staff are eligible for tuition waiver benefits upon completion of 2 years of service (part-time faculty and staff are not eligible for tuition reimbursement).

Active employment in an eligible status must be maintained through the completion of the course and the faculty or staff member must successfully complete the course. If these criteria are not met, the faculty or staff member will be responsible for the payment of the course and any related late fees.

Dependent Children Tuition Benefits

- Dependent children of regular full-time faculty and staff are eligible for dependent children tuition waiver benefits upon the employee's completion of either the 5- or 10-year service requirement. The value of the tuition waiver is determined by which service requirement, 5 or 10 years of service, has been satisfied at the start of their dependent's undergraduate education at the University of Rochester.
- Dependent children of regular part-time faculty and staff are eligible for dependent children tuition waiver benefits upon completion of 6 years of part-time service.

The dependent children tuition benefit must be used within ten years of the dependent child's high school graduation and is only available while the employee is actively employed in an eligible status.

Eastman Community Music School

- Regular full-time faculty and staff, plus their dependent children, are eligible for a reduction in charges at the Eastman Community Music School upon completion of 1 year of service.
- Regular part-time faculty and staff and their dependent children are eligible for a reduction in charges at the Eastman Community Music School upon completion of 2 years of service.

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

Additional eligibility requirements apply. This document provides only a summary of some of the features of these plans. Detailed tuition benefit information, including full eligibility details, can be found on the Total Rewards website (rochester.edu/totalrewards/tuition).

Service Credit Form

Service requirements may be met by service completed at another college, university, UR-affiliated teaching hospital, or member of the controlled group¹ of the University that offered a tuition benefit plan for which the faculty or staff member was eligible. To receive credit for prior service, complete the Tuition Benefits Service Credit Form available on the Total Rewards website (rochester.edu/totalrewards/tuition).

¹ Members of the controlled group of the University of Rochester include: Highland Hospital, Highlands at Brighton, Highlands at Pittsford, Highlands Living Center, UR Medicine Home Care (VNS), Visiting Nurse Signature Care, High Tech Rochester, Nicholas H. Noyes Memorial Hospital, Jones Memorial Hospital, St. James Hospital, and F.F. Thompson Health System, Inc.

TUITION BENEFITS FOR EMPLOYEES

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

Tuition Waiver

Receive an 80-95% waiver on tuition costs for courses taken at the University of Rochester. The percentage for the employee tuition waiver benefit is based on your current salary and the course(s) being taken. For more information, visit rochester.edu/totalrewards/tuition.

Tuition Reimbursement

Receive a 70% reimbursement on your tuition costs for courses taken at other colleges or universities if such course is directly related to your current job at the University. This may include approved non-credit courses and certification/recertification exams taken at the University of Rochester or at other colleges or universities.

Part-time faculty and staff are not eligible for tuition reimbursement.

Taxability of Employee Tuition Benefits

If you are utilizing tuition benefits for undergraduate courses, your courses are non-taxable.

If you are utilizing tuition benefits for graduate or non-credit courses, your courses may be taxable. Please see the Total Rewards website (rochester.edu/totalrewards/tuition) for additional details.

DEPENDENT CHILDREN TUITION BENEFITS

5 Years of Full-Time Service

Upon the faculty or staff member's completion of 5 years of full-time service, dependent children are eligible for a tuition waiver equal to 50% of the stated full undergraduate tuition cost at the University of Rochester for up to 4 years of undergraduate study, not to exceed a total of 8 semesters.

10 Years of Full-Time Service

Upon the faculty or staff member's completion of 10 years of full-time service, dependent children who matriculate as first-time, first year freshman students are eligible for a tuition waiver equal to the difference between the stated full undergraduate tuition cost at the University of Rochester and the full undergraduate tuition for New York State residents for Baccalaureate Degree programs at SUNY colleges, for up to 4 years of undergraduate study, not to exceed a total of 8 semesters.

6 Years of Part-Time Service

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

EASTMAN COMMUNITY MUSIC SCHOOL

Eligible employees and dependent children may enjoy a 25% reduction in charges for musical instruction through the Eastman Community Music School.

APPLYING FOR TUITION BENEFITS

- 1. Confirm your eligibility-** If you are unsure of your eligibility, contact the Office of Total Rewards at (585) 275-0476 or via email at TuitionBenefits@UR.rochester.edu.
- 2. Complete an application-**
 - The Employee Tuition Waiver Application is available in HRMS (rochester.edu/people) by following the path Self Service > Benefits > Tuition > Apply Employee Tuition Waiver.
 - The Employee Tuition Reimbursement Application is available at rochester.edu/totalrewards/tuition. Email completed applications to TuitionBenefits@UR.rochester.edu.
 - The Dependent Children Tuition Waiver application is available on HRMS (rochester.edu/people) by following the path, Self Service > Benefits > Tuition > Apply-Dependent Tuition Waiver.

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



FAMILY CARE PROGRAM

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

PREMIUM CARE.COM MEMBERSHIP

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

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

THE CHILDREN'S SCHOOL AT URMIC

The University's on-site day care facility is run by KinderCare Learning Centers and is located across from the Medical Center on Castleman Road. University employees receive priority placement and a 10% tuition discount at the center for children's programs from infant to pre-kindergarten. Call (585) 273-3677 for space availability, pricing, or to request a tour of the center.

CHILD CARE TUITION DISCOUNT

University employees save 10% on full-time, part-time and drop-in tuition for children ages 6 weeks to 12 years at KinderCare's 1,500+ child care centers or 450+ before- and after-school sites nationwide. This discount is available to both new families and those that are already enrolled in a participating center. Proof of employment at the University of Rochester is required. Find a KinderCare center near you by visiting kindercare.com/employee-benefits/university-of-rochester.

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

HOME OWNERSHIP INCENTIVE PROGRAM

To assist with the dream of home ownership, the University has teamed up with the City of Rochester and several banks/credit unions to offer eligible employees \$9,000 towards the purchase of a primary residence within qualifying City of Rochester neighborhoods. New home-owners purchasing within these neighborhoods may receive \$3000 from the University, \$3000 from the City, and \$3000 from a participating bank/credit union.

ELIGIBILITY

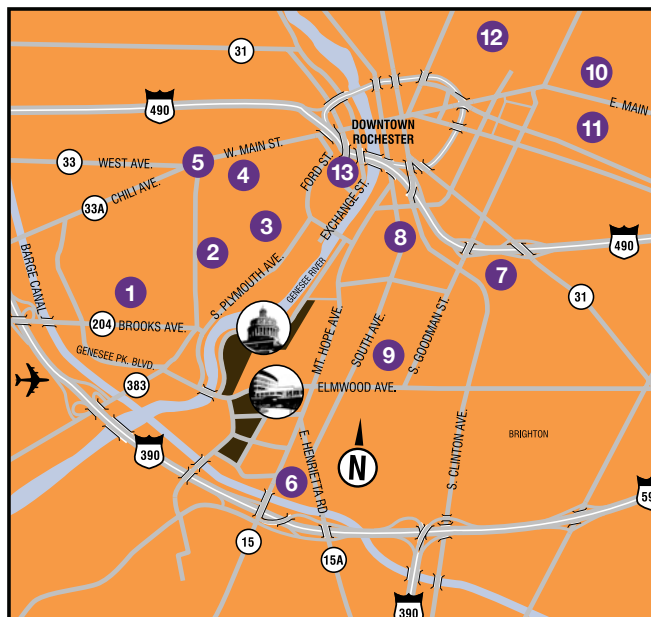
Eligibility for the University Home Ownership Incentive Program includes regular full- and part-time faculty and staff. Eligibility begins on the date of hire.

ENROLLMENT

The approval process for Home Ownership benefits may take up to 4 months:

1. Verify your eligibility by contacting the Office of Total Rewards at (585) 275-7013.
2. Contact the City of Rochester regarding their grant application by calling (585) 428-6888.
3. Discuss mortgage options with one of the participating banks/credit unions:
 - Advantage Federal Credit Union
 - Canandaigua National Bank & Trust
 - Citizens Bank
 - Five Star Bank
 - Genesee Regional Bank
 - M&T Bank

QUALIFYING CITY NEIGHBORHOODS



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

Complete details on the Home Ownership Incentive Program available through the University of Rochester can be found on rochester.edu/totalrewards/housing.

LONG-TERM CARE INSURANCE

Long-term care (LTC) insurance pays for home health care, assisted living and nursing home care to help people with the functions of day-to-day living like bathing, dressing, transferring and eating when it becomes too difficult to do it on your own. Services related to rehabilitation, chronic illness and cognitive impairment are also covered.

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

ELIGIBILITY

All faculty and staff members and their spouses/domestic partners, age 30-75, are eligible to apply for long-term care insurance, however, acceptance is not guaranteed. An application covering health history must be completed.

PREMIUMS

Premiums are based on the participant's age, health, marital status, and level of coverage selected.

ENROLLMENT

You may apply at any point throughout the year. To learn more or to enroll, contact Legacy Services at:

Phone: 1-800-230-3398

Email: service@legacyltci.com

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

LEAVE PLANS

PAID TIME OFF (PTO)

Recognizing the need to have time away from work for reasons such as illness or injury, doctor or dental appointments, and to attend to personal business, the University offers PTO to eligible individuals.

ELIGIBILITY

Individuals eligible for PTO include regular full- and part-time staff in non-exempt positions (not including hourly paid PAS¹ staff) whose primary appointment is in divisions 40 (School of Medicine and Dentistry), 50 (Strong Memorial Hospital), 60 (School of Nursing), 90 (Health Sciences), 91 (Medical Faculty Group) and 92 (Eastman Institute for Oral Health).

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

HOW IT WORKS

The PTO Plan provides eligible employees with one week of standard work hours during a Plan Year. The PTO Plan Year begins on the first day of the first full pay period in January.

UNUSED PTO

At the end of each Plan Year, PTO banks for eligible employees will be purged and reset for the new Plan Year. You may elect to receive your payout for unused PTO time as either a cash payout or as a Voluntary Contribution to your retirement 403(b) account.

For full details on the University of Rochester's Paid Time Off Plan, refer to Policy 340 on rochester.edu/human-resources/hr-policies/.

SICK LEAVE PLAN AND SHORT-TERM DISABILITY

The Sick Leave Plan and Short-Term Disability pays all or part of basic salary for an eligible individual who is absent from work for a period of days, weeks, or months due to an illness or disability that is not related to the job and which prevents the individual from performing University duties and responsibilities. This benefit varies and is determined by the individual's position and length of service.

Benefits provided under the Sick Leave Plan and Short-Term Disability are paid out of University operating funds; covered employees do not contribute to this Plan.

ELIGIBILITY

Sick Days

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

Short-Term Disability

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

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

For full details on the University of Rochester's Sick Leave Plan and Short-Term Disability, refer to Policy 339 on rochester.edu/human-resources/hr-policies/.

¹ Professional/Administrative/Supervisory (PAS) job classifications include those in salary grades 50 and above. Your salary grade can be found using the Benefits Eligibility Key on HRMS (rochester.edu/people) by following the path, Main Menu > Self Service > Benefits > Benefits Eligibility Key.

² Refer to the Faculty Handbook for additional information.

UNIVERSITY HOLIDAYS

The University's Total Rewards Program provides nine University-paid holidays per year. Each holiday equals one-fifth of your standard weekly work hours. Holidays include:

- New Year's Day
- Martin Luther King Jr. Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Thanksgiving Day
- Friday after Thanksgiving
- Christmas Day

ELIGIBILITY

Eligibility for University-paid holidays includes regular full- and part-time staff. Faculty are eligible for University holidays in accordance with the terms of their appointment.

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

For full details on University Holidays, refer to Policy 330 on rochester.edu/human-resources/hr-policies/.

VACATION

Recognizing the need to have time away from the work environment, the University's Vacation Plan offers eligible individuals paid vacation time.

ELIGIBILITY

Eligibility for paid vacation time includes regular full- and part-time staff. Faculty are eligible for vacation time in accordance with the terms of their appointment.

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

HOW IT WORKS

Your amount of annual vacation entitlement is dependent on your job classification and your years of service at the University. The schedule of annual vacation entitlement can be found in Policy 345 on rochester.edu/human-resources/hr-policies/.

Staff earn vacation starting with their date of appointment and continue to earn a portion of the annual vacation entitlement each pay period. Your online pay statement reflects your available vacation balance as of the end of the pay period. At the beginning of the first full pay period each January, a maximum of one year's accrual may be carried forward.

For full details on the University of Rochester's Vacation Plan, refer to Policy 345 on rochester.edu/human-resources/hr-policies/.

For information on leave plans available at the University of Rochester that were not covered in this packet, visit the Leave Administration website at rochester.edu/human-resources/benefits/leave-disability/. This website has information on programs such as the Family Medical Leave Act (FMLA) and the Paid Family Leave (PFL) program.

TERMS TO KNOW

Active Full-Time: means, for hourly staff (excluding those professional, administrative, and supervisory paid hourly): a regular¹ weekly work schedule of at least 35 hours; for all professional, administrative, and supervisory staff: a weekly work schedule of 40 hours or more; for faculty: a normal full teaching and research load as defined for the faculty by the college or school concerned

Active Part-Time: means a regular¹ weekly or monthly schedule which is less than that required for full-time status but not less than 17.5 hours per week in the case of hourly and professional, administrative, and supervisory staff. For faculty it indicates that the individual carries at least half the normal (full) teaching and research load as defined for faculty by the college or school concerned.

Annual Salary: For an hourly paid staff member, annual salary is standard annual hours times the hourly rate of pay; for a salaried faculty or staff member, annual salary is 12 times the regular monthly salary or 24 times the regular semi-monthly salary. For faculty members under the School of Medicine and Dentistry Master Clinical Faculty Compensation Plan, annual salary means “targeted salary.”

Children: means an employee’s biological or legally adopted children, in addition to stepchildren and children who are placed with the employee by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction.

Dependent Child: An employee’s son, stepson, daughter, stepdaughter, adopted child, child placed with the employee for adoption by an authorized placement agency, or eligible foster child placed with the employee by an authorized placement agency or by judgment, decree, or other order of a court, who the employee can claim as a dependent on his or her federal tax return under Code §152. Generally, a child of divorced or separated parents can be treated as a dependent of both parents provided that the child receives more than 50% of his or her support from either or both parents combined and the child has the same principle residence as is in the custody of either or both parents for more than one-half of the year (temporary absences to attend school do not affect the child’s primary residence). It also includes a son, stepson, daughter, stepdaughter, adopted child, child placed with

the individual for adoption by an authorized placement agency, or eligible foster child placed with the individual by an authorized placement agency or by judgment, decree, or other order of a court, of a domestic partner/same-sex spouse who the domestic partner/same-sex spouse can claim as a dependent on his or her federal tax return under Code §152.

Domestic Partner—means the same or opposite gender partner of an employee, who, together with the employee, satisfies all of the following criteria:

- Have an exclusive mutual commitment, similar to that of marriage;
- Are each other’s sole domestic partner and intend to remain so indefinitely;
- Are not legally married to each other or to anyone else in a marriage recognized by state or federal law;
- Are not related by blood to a degree of closeness which would prohibit legal marriage in the state in which the partners legally reside;
- Are at least 18 years of age and are legally competent to contract;
- Are currently residing together and have resided together in a common household for at least six consecutive months and intend to reside together indefinitely;
- At least six months have elapsed since the Office of Total Rewards has received a Statement of Termination of Domestic Partnership from either partner; and
- Share joint responsibility for the partners’ common welfare and financial obligations demonstrated by: (a) the existence of a domestic partner agreement (a qualifying domestic partnership agreement is a legally binding agreement between two individuals creating personal and financial interdependence, i.e., joint and several liability for each other’s debts and expenses, responsibility for mutual care, etc.); and (b) at least two other items showing joint responsibility, such as joint bank accounts, joint deed, mortgage agreement or lease, joint credit account or other liability, joint ownership of a motor vehicle, designation of domestic partner as primary

¹“Regular” means a period of appointment in hourly and professional, administrative, and supervisory positions that is expected to exceed four months, unless otherwise defined in collective bargaining agreements; period of appointment for faculty-instructional staff that is at least one year (or one academic year) or, if shorter, is expected to be renewed. Appointments primarily for furthering education (for example, graduate assistant) are not considered “regular” appointments.

beneficiary for life insurance or retirement contract(s), designation of domestic partner as primary beneficiary of will, durable property or health care power of attorney, co-parenting agreement, or an adoption agreement.

Gross Wages: the total remuneration in Box 1 of Form W-2 that is paid to a Participant for personal services actually rendered, plus the Participant's pre-tax elective deferrals under the University's 403(b) and cafeteria plans, but excluding wellness incentives, tuition assistance, taxable relocation assistance, sign-on bonuses, severance benefits, and forms of extra remuneration not related to actual services.

Hired: for purposes of determining post-retirement benefits, "hired" is defined as an appointment to a position that is eligible for the full range of University Benefit Plans.

In-Network—Doctors, hospitals, or other health care facilities that are affiliated with the TPA you have selected. When you use a doctor, hospital, or other health care facility that is in-network, your out-of-pocket costs are lower, because these providers have agreed to accept discounted rates in return for your use of their services and because the benefit coinsurance is higher.

Out-of-Network—Doctors, hospitals, or other health care facilities that are not affiliated with the TPA you have selected. When you use a doctor, hospital, or other health care facility that does not participate in the network, your out-of-pocket costs are higher, because these providers have not agreed to accept discounted rates and because the benefit coverage is generally lower.

Regular: Period of appointment in nonexempt and/ or professional, administrative and supervisory (PAS) job classifications that is expected to exceed four months, unless otherwise defined in collective bargaining agreements; period of appointment for faculty — instructional staff that is at least one year (or one academic year) or, if shorter, is expected to be renewed. Appointments primarily for furthering education (for example, graduate assistant) are not considered "regular" appointments.

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

TAR (Time-as-Reported): staff appointment with (1) no regular schedule or (2) in which the individual is generally expected to work fewer than 17.5 hours per week in the case of those in nonexempt and/or professional, administrative, and supervisory (PAS) job classifications, unless otherwise defined in collective bargaining agreements. For faculty, it indicates that the individual carries less than half the normal (full) teaching and research load as defined for faculty by the college or school concerned.

University Benefit Plans: employee benefit plans sponsored by the University of Rochester, including Long-Term Disability Plans (Plan 504, 512, or 521), Group Life Insurance (Plan 505), Travel Accident Insurance (Plan 506), Health Care Plans (Plan 509 or 517), Employee Assistance Program (Plan 515), Dental Plans (Plan 518), Long-Term Care Plan (Plan 519), Lifestyle Management Program (Plan 520), and Retirement Program (Plan 003).

LEGAL NOTICES

YOUR ERISA RIGHTS

As a participant in the University of Rochester's benefit plans, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all plan participants shall be entitled to:

I. Receive information about your plan and benefits

- Examine, without charge, at the Plan Administrator's office all documents governing the plan, including insurance contracts, collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the plan with the U.S. Department of Labor.
- Obtain copies of all documents governing the operation of the plan and other plan information upon written request to the Plan Administrator, including insurance contracts, copies of the latest annual report (Form 5500 Series) and an updated summary plan description. The Administrator may make a reasonable charge for the copies.
- Receive a summary of the plan's annual financial report. The Plan Administrator is required by law to furnish you with a summary of the plan's financial report.
- Obtain a statement telling whether you have a right to receive a pension at normal retirement age and if so, what your benefits would be at normal retirement age if you stop working under the Retirement Program now. If you do not have the right to a pension, the statement will tell you how many more years you have to work to get a right to a pension. This statement must be requested in writing and is not required to be given more than once a year. The Retirement Program must provide the statement free of charge.
- Reduction or elimination of exclusionary periods of coverage for preexisting conditions under your group health plan, if you have creditable coverage from another plan. You should be provided a certificate of creditable coverage, free of charge, from your group health plan or health insurance issuer when you lose coverage under the plan, when you become entitled to elect COBRA continuation coverage, when your COBRA continuation coverage ceases, if you request it before losing coverage, or if you request it up to 24 months after losing coverage. Without evidence of creditable coverage, you may be subject to preexisting condition exclusion for 12 months (18 months for late enrollees) after your enrollment date in your coverage.

2. Prudent Action by Plan Fiduciaries

In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for the operation of the plan. The people who operate your plan, called "fiduciaries" of the plan, have a duty to do so prudently and in the interest of you and other plan participants and

beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a welfare benefit or exercising your rights under ERISA.

3. Enforce Your Rights

If your claim for a benefit is denied in whole or in part you must receive a written explanation of the reason for the denial. You have the right to have the plan review and reconsider your claim.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request materials from the plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the plan administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or federal court. If it should happen that plan fiduciaries misuse the plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

4. Assistance with Your Questions

If you have any questions about a plan, you should contact the Office of Total Rewards or the University Plan Administrator. If you have any questions about this statement or about your rights under ERISA, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

Although this statement emphasizes your right to bring a lawsuit or to seek Labor Department assistance, it is highly unlikely that disputes will require such action. However, if a situation occurs that simply is not covered by a plan, the claims review procedure should be able to meet the needs of any employee. In extreme cases, if legal action seems necessary, the University Plan Administrator has been designated as the agent for service of legal process.

UNIVERSITY OF ROCHESTER WELFARE BENEFITS PLAN SUMMARY PLAN DESCRIPTION

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

Wrap Summary Plan Description for the University of Rochester Welfare Benefits Plan

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

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

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

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

IMPORTANT NOTICE REGARDING THE WELL-U WELLNESS PROGRAM

The medical components of the Well-U program (which include the Personal Health Assessment which consists of the online health survey 1, the online health survey 2, and a biometric screening, lifestyle management program, condition management coaching, and Behavioral Health Partners) are a grouping of voluntary wellness programs available to all employees enrolled in the University of Rochester's Health Care Plan. Other components of Well-U, such as UR Medicine EAP and Wellness Programs, are available to all University employees regardless of Health Care Plan enrollment.

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

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

Program Components and Financial Rewards

The Well-U Personal Health Assessment (PHA) program includes the online health survey 1, the online health survey 2, and a biometric screening program. The PHA's online health survey 1 asks a series of questions about your household and demographic information, health-related activities and behaviors, personal satisfaction and stress, physical activity levels, nutritional habits, sleep habits, and health goals. The PHA's online health survey 2 includes a series of questions about whether you have or had certain medical conditions (e.g., cancer, diabetes, high cholesterol, heart disease, high blood pressure, pulmonary disease, depression or anxiety, low back pain, allergies, or stroke). The PHA program also offers on-site biometric screenings, which will include your height, weight, body mass index (BMI), abdominal girth, heart rate, and blood pressure as well as cholesterol and glucose levels (which requires a finger prick to obtain a small sample of blood).

The information from your online health survey 2 and the results from your biometric screening will be used to provide you with information to help you understand your current health and potential risks and may also be used to offer you services through other components of the Well-U program, such as lifestyle management, condition management coaching, or Behavioral Health Partners. You also are encouraged to share your results or concerns with your own doctor. The results of your biometric screenings will be entered into your electronic health record, where they can be accessed by your personal physician for treatment purposes (if your physician participates in the University's network).

Enrolled employees, spouses, and domestic partners who complete the completely voluntary online health survey 1 will receive a taxable cash incentive of \$125. Participants are not

required to complete the online health survey 2 or participate in the biometric screenings. No financial incentive will be paid for completing the online health survey 2 or participating in the biometric screening. Enrolled children are not eligible to participate in the PHA's online health survey 1 or the online health survey 2 nor the biometric screening, nor are they eligible for the cash incentive.

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

Lifestyle management program options include individual programs for cholesterol management, nutrition, physical activity, or tobacco cessation and group programs for weight loss, stress reduction, mindfulness-based stress reduction, physical activity, and healthy lifestyles.

The condition management coaching program helps employees manage certain chronic health conditions, including asthma, atrial fibrillation, congestive heart failure, chronic obstructive pulmonary disorder, coronary artery disease, depression coaching & self-management, diabetes, high blood pressure, high cholesterol, low back pain, stroke, and weight loss. Eligible participants enrolled in a University Health Care Plan who are managing one or more of the chronic conditions listed above through the condition management coaching program may also qualify for reduced copays for their medications while actively participating in the condition management coaching program as well as for the remainder of the calendar year. The condition management prescription drug copay discount program (Rx/Dx) provides participants with a discount of their eligible prescription drug copay to treat these conditions or comorbid conditions under the University Health Care Plan. The condition management prescription drug copay discount program applies to eligible drugs only for Asthma, Coronary Artery Disease, Diabetes, Heart Failure, and High Blood Pressure condition management coaching programs. Participants in the HSA-Eligible Plan are not eligible for this discount until after meeting the deductible and before meeting their out-of-pocket maximum. 4822-8406-9713.1

There are no direct cash incentives for seeing a Behavioral Health Partners (BHP) provider (for treatment of stress, anxiety, or depression), but employee cost sharing is generally waived for BHP providers as part of the health plan design (except that employees enrolled in the HSA-Eligible Plan must first satisfy the plan deductible). If you are unable to participate in any of the activities required to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard by contacting the University Office of Total Rewards at (585) 275-2084. Recommendations of your personal physician will also be accommodated.

Protections from Disclosure of Medical Information

The information you share in the Well-U program is kept confidential and is protected by several laws, including HIPAA and the Americans with Disabilities Act, as well as the University's internal policies.

Although the Well-U program and the University may use aggregate information it collects to design a program based on identified health risks in the workplace, the Well-U program will never disclose any of your personal information either publicly or to the parts of the University considered to be your employer (except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law). Medical information that personally identifies you that is provided in connection with the Well-U program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

The information you share in the Well-U program will be used only to promote your health and may be forwarded to your personal physician or to other University health plans for purposes of treatment, payment, and health care operations. Specifically, the University of Rochester Health Care Plan (including the lifestyle management program, the condition management coaching program, Behavioral Health Partners and Accountable Health Partners) and UR Medicine EAP are part of an Organized Health Care Arrangement, which means that protected health information can be shared among those plan components for purposes of treatment, payment, and health care operations, without the need for your consent or authorization to use or disclose your health information to carry out these functions.

Only University employees and vendors responsible for administering or providing treatment services under the Health Care Plan and UR Medicine EAP, such as employees who work in the Office of Total Rewards, the School of Nursing, Center for Community and Health Prevention, Behavioral Health Partners or Accountable Health Partners, have access to the Well-U program protected health information. This includes individuals with medical training such as Physicians, Internists, Lipidologists, Psychiatrists, Clinical Psychologists, Nurse Practitioners, Registered Nurses, Social Workers, Registered Dietitian, Exercise Specialists/Physiologists, Tobacco Cessation Counselors, and certified Wellness Coaches.

All medical information obtained through the Well-U program will be maintained separate from your personnel records. Information that is stored electronically will be secured when at rest and encrypted when in transit, and no information you provide as part of the Well-U program will be used in making any employment decision. All individuals handling protected health information are trained in HIPAA privacy and security rules and subject to disciplinary action (up to an including termination of employment) if they inappropriately use or disclose your protected health information. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you within the time frames required by law and our HIPAA policies.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the Well-U program and your medical treatment, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the Well-U program will abide by the same confidentiality requirements.

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

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

The University reserves the right to amend or terminate Well-U programs at any time. Additional information on the programs may be found at rochester.edu/well-u and the Summary Plan Description for the University of Rochester Welfare Benefits.

NOTICE OF NONDISCRIMINATION

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

Strong Memorial Hospital and the University of Rochester Health Plan:

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

If you need these services, contact Interpreter Services at (585)275-4778.

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

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

U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C.

20201 1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index>

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-585-275-4778 (email: Interpreter_services@urmc.rochester.edu)

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-585-275-4778 (email: Interpreter_services@urmc.rochester.edu)。

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-585-275-4778 (email: Interpreter_services@urmc.rochester.edu)

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1- 585-275-4778 (email: Interpreter_services@urmc.rochester.edu)

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-585-275- 4778 (email: Interpreter_services@urmc.rochester.edu)번으로 전화해 주십시오.

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-585-275-4778 (email: Interpreter_services@urmc.rochester.edu)..

1-585-275-4778 (email: Interpreter_services@urmc.rochester.edu) אויב איר רעדט אידיש, זענען פארהאן פאר איך שפראך הילף סערוויסעס פריי פון אפצאל. רופט Interpreter_services@urmc.rochester.edu)

লক্ষ্য করুন: যদি আপনি বাংলা, কখা বলতে পারেন, তাহলে নিঃখরচায় ভাষা সহায়তা পরিষেবা উপলব্ধ আছে। ফোন করুন 1-585-275-4778 (email: Interpreter_services@urmc.rochester.edu)

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-585-275-4778 (email: Interpreter_services@urmc.rochester.edu)..

مقريل صتنا. ناجملاب لك رفاوتت بميوغلا قدعاسملا تامدخ نإف، أمغلا ركذا تدحتت نك اذا: بمظوحلم 1-585-275-4778 (مقر) هاتف الصم والبكم: (email: Interpreter_services@urmc.rochester.edu)

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-585-275-4778 (email: Interpreter_services@urmc.rochester.edu)..

خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال کریں .. 1-585-275-4778 (email: Interpreter_services@urmc.rochester.edu)

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-585-275-4778 (email: Interpreter_services@urmc.rochester.edu)..

ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε 1-585-275-4778 (email: Interpreter_services@urmc.rochester.edu).

KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 1-585-275-4778 (email: Interpreter_services@urmc.rochester.edu)..

WOMEN'S HEALTH AND CANCER RIGHTS ACT

All of the University health care plans cover mastectomies and related procedures (subject to any applicable deductibles, coinsurance, or copays). Under federal law, all group health plans that provide coverage for medical and surgical benefits with respect to a mastectomy must also provide coverage for reconstructive surgery in a manner determined in consultation with the attending physician and the patient. Coverage includes reconstruction of the breast on which the mastectomy was performed, surgery and reconstruction of the other breast to produce a symmetrical appearance, and prostheses and treatment of physical complications at all stages of the mastectomy, including lymphedemas. Group health plans may impose deductible or coinsurance requirements for reconstructive surgery in connection with a mastectomy, but only if the deductible and coinsurance are consistent with those established for other benefits under the Plan or coverage. See the 2022 Health Program Guide on the Total Rewards website for deductible and coinsurance requirements.

MATERNITY AND NEWBORN INFANT COVERAGE

Under federal law, none of the group health plans offering maternity or newborn infant coverage may restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a normal vaginal delivery, or less than 96 hours following a Cesarean section, or require that a provider obtain authorization from the Plan or the insurer for prescribing a length of stay not in excess of the above periods. This requirement does not prevent an attending physician or other provider, in consultation with the mother, from discharging the mother or newborn child prior to the expiration of the applicable minimum period.

The following policies and notices are available on the Total Rewards website (rochester.edu/totalrewards/notices/):

We encourage you, your spouse/domestic partner, and dependents to access the notices online and review them before enrolling. You have the right to request a paper copy of any notice by contacting the Plan Administrator.

- Premium Assistance under Medicaid and the Children's Health Insurance Program (CHIP)
- Notice of Privacy Practices
- Creditable Coverage
- COBRA
- University of Rochester Claims and Appeals Procedure for Non-Pension Benefits





BENEFIT ENROLLMENT OVERVIEW VIDEO

Would you like an overview of your benefits and the corresponding enrollment deadlines? Visit the Total Rewards website (rochester.edu/totalrewards/) to watch this video and to find other helpful resources that will guide you through the enrollment process.

ASK URHR

The Human Resources Department created a help center to assist University of Rochester employees with HR issues, including the use of the HRMS system.

Email: ask-urhr@rochester.edu

Phone: (585) 275-8747

Hours: Monday – Friday, 8a.m.-5p.m.

OFFICE OF TOTAL REWARDS

Website: rochester.edu/totalrewards

Email: totalrewards@rochester.edu

Phone: (585) 275-2084

Address: 60 Corporate Woods, Suite 310, Rochester, NY 14627

Hours: Monday – Friday, 8a.m.-4:30p.m.

LEAVE ADMINISTRATION

Website: rochester.edu/human-resources/benefits/leave-disability/

Email: HRLeaveAdministration@ur.rochester.edu

Phone: See website

Address: 910 Genesee Street, Suite 100, Rochester, NY 14627

Hours: Monday – Friday, 8a.m.-5p.m.



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