## BENEFITS ENROLLMENT OVERVIEW
for University of Rochester Residents & Fellows

### How to Enroll

1. Log into HRMS (Rochester.edu/people) using your Net ID
2. Follow the navigation:
   a. Main Menu
   b. Self Service
   c. Benefits
   d. Benefits Enrollment

### Benefit | Helpful Information | How to Enroll
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Health Care Plans | • Health Care and Dental Coverage will be effective as of the date of your appointment.
Dental Plans | • FSA and HSA elections will be effective on the same date or upon the date the enrollment is accepted, whichever is later. Any FSA elections made are for the current 2018 Plan Year, which ends 12/31/2018.
Health Savings Account | If you enroll by the 15th of the month, coverage for VSP Vision Care and/or Hyatt Legal Plans will be effective 1st of the following month. If you enroll on the 16th-30th/31st, coverage will be effective 1st of the second following month.
Flexible Spending Accounts | • VSP Vision Care helps with the costs of exams, glasses, contact lenses, etc.
• Hyatt Legal Plans provides employees with legal representation for many different legal matters, including wills, estate planning documents, real estate matters and elder care issues.
YOUR Benefits Extras | Enroll online at www.YOURBenefitsExtras.com
VSP Vision Care | • Guaranteed coverage is effective on the date you sign the application. Coverage requiring proof of good health is effective on the date it is approved by Securian Life.
Hyatt Legal Plans | Note: After your initial 90-day eligibility period, proof of good health is required for elections and increases other than those that qualify for guaranteed coverage during open enrollment or following a qualifying family status change.
Optional Life Insurance | Includes Group Universal Life (GUL) and Group Optional Term Life (GOTL). Guaranteed coverage is effective on the date you sign the application. Coverage requiring proof of good health is effective on the date it is approved by Securian Life.

Questions? Contact the Benefits Office: (585) 275-2084
benefitoffice@rochester.edu
www.rochester.edu/benefits.
| **403(b) Retirement Program** | Voluntary Contributions- Residents & Fellows are immediately eligible. | 1. Visit [tiaa.org/rochester](http://tiaa.org/rochester)  
2. Click “Ready to Enroll”  
3. Click “Register with TIAA” & complete online registration  
4. Click “Get Started”  
Telephone enrollment: 1-800-410-6497 |
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<td><strong>Well-U</strong></td>
<td>Check your eligibility for the various wellness programs &amp; resources at <a href="http://Rochester.edu/well-u/eligibility">Rochester.edu/well-u/eligibility</a></td>
<td>Visit <a href="http://Rochester.edu/well-u">Rochester.edu/well-u</a> for program enrollment information.</td>
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| **Tuition Benefits**          | Employee Tuition Waiver  
Full-time Strong Memorial Hospital Residents and Fellows and full-time Departmental Fellows are eligible upon appointment for a 95% tuition waiver of two credit-bearing courses per semester or quarter only at the University of Rochester. | Visit [Rochester.edu/benefits/ tuition](http://Rochester.edu/benefits/tuition) to apply for the Employee Tuition Waiver Benefit |
| **University Home Ownership Incentive Program** | Provides new homeowners in qualifying City neighborhoods with $9000 towards the purchase of a primary residence ($3,000 from the University, $3,000 from the City and $3,000 from a participating lender). | Call (585) 275-7013 to verify your employment eligibility. Visit [Rochester.edu/benefits/housing](http://Rochester.edu/benefits/housing) |
| **University-Paid Basic Term Life Insurance** | Eligible immediately. Select, view, or change your beneficiary(ies) in HRMS. | 1. Log in to HRMS ([Rochester.edu/people](http://Rochester.edu/people)) using your Net ID  
2. Click on the “Securian Life” link on your HRMS homepage |
| **YOUR Benefits Extras**      | Get side-by-side auto insurance quotes in minutes from Liberty Mutual, MetLife and Travelers. | Apply online anytime at [www.YOURBenefitsExtras.com](http://www.YOURBenefitsExtras.com) |
| • Group Auto & Home Insurance |                                                                   |                                                                 |
| **Voluntary Long-Term Care Insurance** | Long-term care insurance pays for home health care, assisted living and nursing home care to help people with the functions of day-to-day living. | Contact Legacy Services at 1-800-230-3398 ext. 101 or custvc@4groupltci.com |

Annual Open Enrollment allows enrollment/changes for Health Care Plan, Dental Plan, FSA, Hyatt Legal Plan, VSP Vision Plan, and certain qualifying increases in optional life insurance coverage. Certain benefit plan changes are allowed outside of the initial enrollment period and the annual open enrollment period. Visit [rochester.edu/working/hr/benefits/library/Changing_Benefits.pdf](http://rochester.edu/working/hr/benefits/library/Changing_Benefits.pdf) to view the “Benefit Plan Changes Outside of Annual Open Enrollment” document.