## BENEFITS ENROLLMENT OVERVIEW
for University of Rochester Faculty and Staff

### How to Enroll

1. Log into [HRMS](https://www.rochester.edu/people) using your Net ID
2. Follow the navigation:
   3. Main Menu
   4. Self Service
   5. Benefits
   6. Benefits Enrollment

### Benefit | Helpful Information | How to Enroll
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Health Care Plans | - Health Care and Dental coverage is effective the 1st of the month following the date of hire or on your date of hire if that occurs on the 1st of the month.  
- FSA and HSA elections will be effective on the same date or upon the date the enrollment is accepted, whichever is later.  
Note: If you are transferring into a benefit eligible position, you will need to complete the “2018 Benefit Program Enrollment Form for New Hires and Newly Benefit Eligible Employees”. Form is available at [www.rochester.edu/totalrewards/health/forms](https://www.rochester.edu/totalrewards/health/forms). | 1. Log into HRMS ([www.rochester.edu/people](https://www.rochester.edu/people)) using your Net ID  
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Dental Plans |  | |
Health Savings Account |  | |
Flexible Spending Accounts |  | |
Long Term Disability Plan | - LTD coverage will be effective after 1 year of service*  
Group coverage credit may apply for immediate LTD coverage. If applicable, complete the “Prior Employee-Sponsored Group LTD Coverage Credit Form”. Form is available at [www.rochester.edu/working/hr/files/pltdcc.pdf](https://www.rochester.edu/working/hr/files/pltdcc.pdf).  
Note: Coverage increases outside of the initial eligibility period require evidence of insurability and are subject to approval by the insurance carrier. | 1. Log into HRMS ([www.rochester.edu/people](https://www.rochester.edu/people)) using your Net ID  
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YOUR Benefits Extras | - VSP Vision Care  
- Hyatt Legal Plans | Enroll online at [www.YOURBenefitsExtras.com](https://www.YOURBenefitsExtras.com) |
403(b) Retirement Program  
Automatic Voluntary Contributions | Employees are immediately eligible upon hire*. Automatic Voluntary Contributions for eligible employees to the 403(b) Retirement Program will begin 60 days after your hire date. Automatic voluntary contributions will be pre-tax each pay period at 3%. You may change your contribution amount at any time.  
* For details on eligibility, visit [www.rochester.edu/totalrewards/retirement](https://www.rochester.edu/totalrewards/retirement). | 1. Visit [www.tiaa.org/rochester](https://www.tiaa.org/rochester)  
2. Click “Ready to Enroll”  
3. Click “Register with TIAA” and complete online registration  
4. Click “Get Started”  
Telephone enrollment:: 1-800-410-6497 |
Group Universal Life (GUL) Insurance | 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 Financial.  
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. | 1. Log into HRMS ([www.rochester.edu/people](https://www.rochester.edu/people)) using your Net ID  
2. Click on the “Securian Financial” link on your HRMS homepage |
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| **403(b) Retirement Program**               | University Contributions - Regular full-time and part-time faculty & staff* with 2 years of service are eligible and contributions begin the first full pay period after satisfying the eligibility requirement  
* Certain positions are not eligible. For details, visit [www.rochester.edu/totalrewards/retirement](http://www.rochester.edu/totalrewards/retirement).  
**Note:** To receive credit for service at another eligible institution, you must complete a "Retirement Service Credit Form", available online at [www.rochester.edu/totalrewards/library/ret_service_form.pdf](http://www.rochester.edu/totalrewards/library/ret_service_form.pdf). Forms received more than 90 days after appointment cannot be processed retroactively. | 1. Visit [www.tiaa.org/rochester](http://www.tiaa.org/rochester)  
2. Click "Enroll/Change"  
3. Click "Register with TIAA" and complete online registration  
4. Click "Get Started"  
Telephone enrollment: 1-800-410-6497 |
| **Well-U**                                   | Check your eligibility for Well-U programs here: [www.rochester.edu/totalrewards/wellness/eligibility](http://www.rochester.edu/totalrewards/wellness/eligibility)                                                                                                                                                                                                 | Contact Well-U at (585) 273-5240 or [www.rochester.edu/well-u](http://www.rochester.edu/well-u)                                                                                                                   |
| **Tuition Benefits**                         | Including the employee tuition waiver, employee tuition reimbursement, and the dependent child tuition waiver.  
**Note:** To receive credit for service at another eligible institution, you must complete a “Tuition Benefits Service Credit Form” available online at [www.rochester.edu/totalrewards/forms](http://www.rochester.edu/totalrewards/forms). | Visit [www.rochester.edu/totalrewards/tuition](http://www.rochester.edu/totalrewards/tuition) to apply for:  
Employee Tuition Waiver Benefit*  
Employee Tuition Reimbursement Benefit*  
To apply for a Dependent Child Tuition Waiver Benefit*:  
1. Log into HRMS using your Net ID  
2. Follow the following navigation:  
Self Service — Benefits — Tuition — Apply — Dependent Tuition Waiver  
*must complete the necessary service requirements prior to the start date of the benefits. |
| **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 the applicant). | Call (585) 275-7013 to verify your employment eligibility  
Visit [www.rochester.edu/totalrewards/housing](http://www.rochester.edu/totalrewards/housing)                                                                                     |
| **University-Paid Basic Term Life Insurance** | Eligible immediately. Select, view or change your beneficiary(ies) in HRMS.                                                                                                                                                                                                                                                                               | 1. Log into HRMS ([www.rochester.edu/people](http://www.rochester.edu/people)) using your Net ID  
2. Click on the “Securian Financial” link on your HRMS homepage |
| **YOUR Benefits Extras**                     |  
- Group Auto & Home Insurance  
Get side-by-side auto insurance quotes in minutes from Liberty Mutual, MetLife and Travelers.  
  
Voluntary Long-Term Care Plan  
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. | Apply online anytime at [www.YOURBenefitsExtras.com](http://www.YOURBenefitsExtras.com)  
Contact Legacy Services at 1-800-230-3398 ext. 101 or custsvc@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 [http://rochester.edu/totalrewards/library/Changing_Benefits.pdf](http://rochester.edu/totalrewards/library/Changing_Benefits.pdf) to view the “Benefit Plan Changes Outside of Annual Open Enrollment” document.