

## Summary of Benefits

### During an

## Unpaid University Leave of Absence<sup>1</sup>

*For additional information, see [Personnel Policy #357](#)*

<b>Health Care and Dental Plans</b>	Coverage continues unless the faculty/staff member signs a form canceling coverage. <sup>2</sup>
<b>Flexible Spending Accounts (FSA)</b>	<p>FSA participation stops as of the effective date of the unpaid leave. When you return to work in a benefit-eligible position, if you wish to elect an FSA, you must enroll within 30 days of your return.</p> <p><b>Health Care FSA</b> You must elect COBRA continuation coverage and remit after-tax contributions to submit eligible expenses incurred during an unpaid leave of absence. Otherwise, you will have 90 days from the effective date of the unpaid leave to submit eligible expenses incurred prior to the FSA cancellation date.</p> <p>FMLA – For the time period coverage by an unpaid FMLA Leave, you have the option to continue a Health Care FSA. You will need to contact the Benefits Office to set up billing and will need to pay your share of contributions on an after-tax basis.</p> <p><b>Dependent Care FSA</b> You will have until the end of the plan year to submit eligible expenses incurred during the plan year. The amount available for reimbursement is limited to the amount credited to your Dependent Care FSA, less any prior reimbursements.</p> <p>FMLA – Since Dependent Care FSAs are established to allow the employee to work, Dependent Care FSAs are suspended during an unpaid FMLA leave.</p>
<b>Health Savings Accounts (HSAs)</b>	HSA contributions <sup>3</sup> via payroll deduction will stop as of the effective date of the unpaid leave of absence. When you return to work in a benefit eligible position, if you wish to elect HSA, you must enroll.
<b>University-Paid Basic Term Life Insurance</b>	University-Paid Basic Term Life insurance and University-Paid Basic Accidental Death & Dismemberment (AD&D) will be continued.
<b>Group University Life (GUL) Insurance</b> <b>Group Optional Term Life (GOTL) Insurance</b> <b>Optional Accidental Death &amp; Dismemberment Insurance (AD&amp;D)</b> <b>Optional Dependent Group Term Life Insurance</b>	<p>Any Group Universal Life (GUL), Group Optional Term Life (GOTL), Optional Accidental Death &amp; Dismemberment (AD&amp;D), and/or Optional Dependent Group Term Life insurance coverage that a staff member has elected also may be continued unless the staff member signs a form canceling this coverage. <a href="http://rochester.edu/working/hr/benefits/library/LifeChangeRequest.pdf">http://rochester.edu/working/hr/benefits/library/LifeChangeRequest.pdf</a></p> <p>Faculty/staff who are enrolled in <i>Group Universal Life (GUL)</i> may continue this policy. The faculty/staff member will be billed directly by Securian Life.</p>
<b>Sick Leave Plan for Short-Term Disability</b>	A faculty/staff member who becomes disabled within four weeks of the effective date of the Leave may qualify for statutory sick pay benefits during the period of the disability.

<b>Long-Term Disability</b>	Long - Term Disability (LTD) Insurance is suspended during a Leave unless a faculty/staff member is on a Leave for full-time study for an advanced degree or active work in educational research. Faculty/staff members on Leaves for these purposes who choose to continue Full LTD, and Limited LTD if the faculty/staff member is part-time, will be billed, on a quarterly basis, for their normal share of the premium.
<b>Paid Time Off Plan</b> for nonexempt job classifications (excluding those in PAS job classifications paid hourly) whose primary appointment is in division 40, 50, 60, 90, 91 or 92	Unused Paid Time Off (PTO) hours will be paid out at the time of the Leave, if after at least six months of PTO-eligible service. The Supplemental Bank will be purged.
<b>Retirement Program</b>	The University Direct Contribution to the Retirement Program is suspended during an unpaid Leave of Absence. Voluntary Contributions are suspended during a leave since contributions to these portions of the Retirement Program are made through salary reduction.
<b>Vacation</b>	Vacation and holidays do not accrue during a Leave that will exceed 30 work days. Payment of accumulated vacation, up to one year's entitlement, is made. Upon return from a Leave, vacation accruals will begin again based on the staff member's service date. (University service continues to accrue during a Leave.)
<b>Tuition Benefits</b>	Employee tuition benefits are suspended during a Leave. Tuition benefits for dependent children are <u>not</u> interrupted during the faculty/staff member's Leave.
<b>YOUR Benefits Extras</b> <ul style="list-style-type: none"> <li>• <b>VSP Vision Care</b></li> <li>• <b>Hyatt Legal Plans</b></li> <li>• <b>Group Auto &amp; Home Insurance</b></li> </ul>	Coverage for VSP Vision Care and Hyatt Legal Plans will be suspended during a Leave. Any Auto & Home insurance will be continued. Faculty/staff members who do not cancel their Auto & Home insurance coverage will be billed directly by Liberty Mutual, MetLife or Travelers.
<b>University Home Ownership Incentive Program</b>	You will remain eligible for the University Home Ownership Incentive Program during a leave of absence.
<b>Travel-Accident Insurance</b>	Faculty and staff members on an approved leave of absence for personal reasons are not covered under the Travel-Accident Policy (including medical and travel-related assistance services). However, faculty members on an approved professional leave of absence (sabbatical) are covered for their personal and professional travel, including attendance at professional conferences, research trips, etc.

*The University reserves the right to modify, amend, or terminate the 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. Detailed information on the benefit plans is available on the Benefits website [www.rochester.edu/benefits](http://www.rochester.edu/benefits). A paper copy of this information is available for free from the Benefits Office.*

<sup>1</sup>A letter will be sent to your home at the time of your leave

<sup>2</sup>Employees and Retirees enrolled in coverage through the University and not receiving paychecks from the University must continue to pay their share of the premium for Health Care and Dental Plan coverage to continue coverage through the University. If the University does not receive payment for the coverage, the coverage will be terminated on the last day of the month in which the premium has been in full and notification of the coverage cancellation will be sent to the home address from the University. Employees and Retirees whose coverage has been canceled due to non-payment will not be eligible to re-enroll in Health Care or Dental Plan coverage until the next Open Enrollment period and until the premiums past due are paid to the University. Employees and Retirees returning to work with an outstanding balance will be subject to arrears billing.

<sup>3</sup>Only faculty and staff who are enrolled in an HSA-eligible plan and satisfy certain other requirements can make contributions to an HSA. If you are enrolled in an HSA-eligible plan and are eligible to contribute to an HSA, you can contribute directly to your HSA, outside of payroll deductions, at any time, as long as you do not exceed your annual maximum. You also can change your HSA election (payroll deduction) anytime throughout the year

Any forms not available online can be obtained by contacting the Benefits Office at (585) 275-2084, or by email at [benefitoffice@rochester.edu](mailto:benefitoffice@rochester.edu).