

Benefit Plan	Summary
<b>Flexible Spending Accounts (FSA)</b>	<b>Eligibility:</b> Effective the first day of the pay period following the date the enrollment form is signed or the date of the appointment, whichever is later. Two Flexible Spending Account Types: Medical/Dental (\$100 Minimum/\$2,500 Maximum) and Dependent Care Account (\$100 Minimum/\$5,000 Maximum).
<b>Tuition Benefits for Dependent Children</b>	<p><b>Eligibility:</b> After 5 years of service, 50% of the stated full tuition cost at the applicable UR school or college, for up to four years of undergraduate study, not to exceed a total of 8 semesters or 12 quarters (including summer semesters or quarters). Tuition Benefits will be pro-rated for part-time study.<sup>^</sup></p> <p><b>Grandfathering:</b> Dependent children of regular full-time faculty/staff who were receiving tuition benefits for and <u>matriculated</u> into a program <u>no later than summer 2013</u> semester/quarter will be eligible to continue to receive their previous level of benefit [50% of the stated full tuition cost at the applicable UR school or college for a dependent child enrolled as an undergraduate at the University, foregoing any other institutional scholarship or grant aid, whether need-based or other such scholarship/grant programs (with the exception of merit awards) or 25% of the difference between (i) the stated full tuition cost at the applicable UR school or college for a dependent child enrolled as an undergraduate at the University and (ii) the total need-based scholarship and need-based grant aid provided from all sources to that undergraduate, again foregoing any other institutional scholarship or grant aid or other such scholarship/grant programs (with the exception of merit awards), with the 25% difference “blinded” from University need-based aid decisions] through exhaustion of their 8 semesters (or 12 quarters) of benefit or the end of the spring 2017 semester, whichever comes first (matriculation must be maintained throughout the grandfathering period). Tuition Benefits will be pro-rated for part-time study. <sup>^</sup> or</p> <p>After 10 years of full-time service, whose child is a first-time, first-year matriculating freshman student a tuition waiver equal to the difference between the stated full undergraduate tuition cost at the applicable UR school or college and the full undergraduate tuition cost for New York State residents for Baccalaureate Degree programs at SUNY colleges , for up to four years of undergraduate study, not to exceed a total of 8 semesters or 12 quarters (including summer semesters or quarters). Tuition benefits will be pro-rated for part-time study. <sup>^</sup></p> <p>Dependent children of regular full-time faculty/staff who were receiving tuition benefits for and <u>matriculated</u> into a program <u>no later than summer 2013</u> semester/quarter will be eligible to continue to receive their previous level of benefit (100% of the stated full tuition cost at the applicable University of Rochester school or college or for a dependent child matriculated as an undergraduate at the University, foregoing any other institutional scholarship or grant aid, whether need-based, merit or other such scholarship/grant programs) through exhaustion of their 8 semesters (or 12 quarters) of benefit or the end of the spring 2017 semester, whichever comes first (matriculation must be maintained throughout the grandfathering period). Tuition Benefits will be pro-rated for part-time study.<sup>^</sup></p>
<b>Retirement Program</b>	<p><b>Eligibility:</b> Immediately eligible to make Employee Voluntary Contributions.</p> <p>After 2 years of service, the U of R will contribute 6.2% of salary<sup>□</sup> up to \$51,880 (indexed in future according to national changes in average wages), plus 10.5% of additional salary up to IRS limits (currently \$260,000). Service completed at any higher educational institution, teaching hospital, not-for-profit research foundation, or not-for-profit support organization of higher educational institutions, as well as a member of the University’s controlled group, will count toward the 2-year service requirement.</p> <p><sup>□</sup>For hourly positions and Salary Grades 50-55, gross wages will be used.</p> <p>For faculty and Salary Grades 56 and above, the annual pay rate plus Summer Compensation and Faculty Overage will be used.</p>
<b>University Home Ownership Incentive Program</b>	<p><b>Eligibility:</b> Immediate.</p> <p>Provides new homeowners in Sectors 4 and 6 of the City of Rochester with \$3,000 from the University, \$3,000 from the City of Rochester and \$3,000 from either Advantage Federal Credit Union, Canandaigua National Bank &amp; Trust, Chase or M&amp;T Bank towards their down payment or closing costs.</p>
<b>MetLife Auto &amp; Home Insurance</b>	<p><b>Eligibility:</b> Immediate.</p> <p>Group rates on auto, home and other insurances. Please call MetLife at 1-800-438-6388 or local agent, Keith Christiansen at 585-787-4560 for a free quote.</p>
<b>Long-Term Disability (LTD)</b>	<p><b>Eligibility:</b> After 1 year of service. Choice of two options.</p> <p>When totally disabled for more than six months, guarantees 60% of covered salary.</p>
<b>Wellness Program (Well-U)</b>	<p><b>Eligibility:</b> Immediate</p> <p>Personal Health Assessment: Regular full-time and part-time faculty and staff, residents, as well as their spouses/domestic partners enrolled in a University Health Care Plan. Non-Medicare-eligible retirees and their spouses/domestic partners enrolled in a University Health Care Plan are also eligible.</p> <p>Biometric Screenings: Regular full-time and part-time faculty and staff, residents, as well as their spouses/domestic partners enrolled in a University Health Care Plan. Non-Medicare-eligible retirees and their spouses/domestic partners enrolled in a University Health Care Plan are also eligible. Incentives for PHA/Biometric Screening and LM/DM Programs: Regular full-time and part-time faculty and staff, residents, as well as their spouses/domestic partners enrolled in a University Health Care Plan, Non-Medicare-eligible retirees and their spouses/domestic partners must be enrolled in a University Health Care Plan. Incentives for Weight Watchers: Regular full-time and part-time faculty, staff and residents.</p> <p>Visit: <a href="http://www.rochester.edu/well-u">www.rochester.edu/well-u</a> for more details and a full listing of all the wellness programs offered.</p>
<b>Employee Assistance Program (EAP)</b>	<p><b>Eligibility:</b> Immediate</p> <p>Employees and family members able to seek EAP services. Visit <a href="http://www.urmc.rochester.edu/eap">www.urmc.rochester.edu/eap</a></p>

<sup>^</sup> The dependent child tuition benefit is available only while the employee is actively employed in an eligible status. Should employment cease (or eligibility otherwise cease) during a semester/quarter, the benefit will be prorated for that semester/quarter.

<sup>Δ</sup> Foregoing any other institutional scholarship or grant aid (with the exception of merit awards)

Note: Employees covered by collective bargaining agreements receive benefits in accordance with those agreements.

The University reserves the right to modify, amend or terminate any of the plans at any time. This document provides only a summary of the main features of the plan. 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.