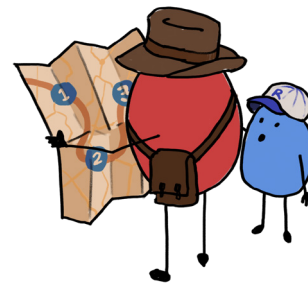


Explore Your 2020 Benefits



University of Rochester Open Enrollment 2020

Welcome to the Open Enrollment Period for 2020 Benefits

The annual Open Enrollment period for University of Rochester 2020 benefits will be held from **Friday, November 1 to Friday, November 15**.

New and Noteworthy

VSP Vision Care - New Plans for 2020!

You will have the opportunity to enroll in one of two VSP Vision Care plans for 2020: UR Vision Basic or UR Vision Plus. If you enrolled in the VSP Vision Care plan in 2019, your plan will automatically roll over to 2020 as the UR Vision Plus plan.

FSA Rollover Benefit Requires Active Election

You must enroll in a 2020 Health Care FSA during Open Enrollment to be eligible for the maximum \$500 FSA rollover. If you do not elect to contribute to a Health Care FSA in 2020, unused 2019 FSA funds will be forfeited. You will have until April 30, 2020 to submit remaining claims from 2019.

New FSA Contribution Maximums for 2020

- Health Care FSA* - \$2,700 limit
- Dependent Care FSA* - \$5,000 per household

*Eligibility rules apply

3 Easy Steps

- 1 Review your benefits.
- 2 Make your 2020 elections.

FSA

Your 2019 FSA elections will not roll over to 2020. Complete the enclosed 2020 Enrollment Form or log in to HRMS (rochester.edu/people) if you would like to begin or continue to make contributions to an FSA (Health Care FSA or Dependent Care FSA) in 2020.

You must enroll in a 2020 Health Care FSA during Open Enrollment to be eligible for the maximum \$500 FSA rollover. Employees who do not elect to contribute in 2020 will forfeit unused 2019 FSA funds.

VSP Vision Care and Hyatt Legal Plan Coverage

Log in to HRMS (rochester.edu/people) and select the YOUR Benefits Extras link to review/update your VSP Vision Care and/or Hyatt Legal Plan coverage.

Plan to keep the same coverage? No action required. VSP Vision Care and Hyatt Legal Plan coverage will roll over to 2020 if no action is taken.

Please Note: Your 2019 VSP Vision Care coverage will roll over as the UR Vision Plus plan for 2020. If you would like to switch to the UR Vision Basic plan, action is required.

Action is required if you want to

- Enroll for the first time
- Change your current VSP Vision Care plan (UR Vision Plus) to the UR Vision Basic plan
- Cancel your coverage

- 3 Watch for your confirmation statement in the mail in December 2019.

Open Enrollment Q&A Sessions and Webinars

Q&A Sessions with Representatives from the Office of Total Rewards

Representatives will be available to speak with you personally to answer your questions.

- Tuesday, October 22, 11 a.m. - 1 p.m. in the Wilson Commons Bridge Lounge
- Wednesday, October 23, 11 a.m. - 1 p.m. at Rochester Tech Park, Building 5
- Monday, November 11, 11 a.m. - 2 p.m. at 60 Corporate Woods, Room 312

Q&A Sessions with Representatives from the Office of Total Rewards, Excellus, MetLife, and VSP

Representatives will be available to speak with you personally to answer your questions.

- Thursday, November 7, 10 a.m. - 2 p.m. at the Medical Center, Sarah Flaum Atrium
- Wednesday, November 13, 10 a.m. - 2 p.m. at the Medical Center, Sarah Flaum Atrium

Open Enrollment Webinars

Gain a better understanding of your 2020 benefit options. Visit totalrewards/rochester.edu to register.

- Tuesday, November 5, noon - 1 p.m.
- Tuesday, November 12, noon - 1 p.m.

Enrollment Help Sessions

Representatives will be available to provide assistance with the online enrollment process. Please have all benefit decisions made prior to attending, as these sessions are specifically geared towards online enrollment assistance.

- Thursday, November 14, noon - 5 p.m. at 60 Corporate Woods, Room 312
- Friday, November 15, 7:30 a.m. - noon at 60 Corporate Woods, Room 312

FAQs*

I am happy with my benefits; do I need to do anything?

Your VSP Vision Care and Hyatt Legal coverage will roll over into 2020 if you do not take action to make changes. FSAs require action if you'd like to continue to contribute in 2020.

If I had an FSA in 2019, but do nothing during Open Enrollment, what will happen?

Your 2019 FSA election does not automatically roll over to 2020, so you'll need to elect your 2020 contribution amount during Open Enrollment. You may not change your annual contribution amount after it has been elected unless you experience a corresponding qualifying event during the year.

Last year I had the VSP Vision Care plan; what will happen if I do nothing this year?

Your current VSP Vision Care Plan will roll over to the UR Vision Plus plan. New for 2020, there is an alternative vision plan that you may enroll in through VSP called UR Vision Basic. For a side-by-side comparison of the two plans, view the VSP Vision Care Summary. If you would like to switch plans or cancel your VSP Vision Care coverage, you must take action during Open Enrollment. You may enroll, make changes, or cancel coverage on YOURBenefitsExtras.com.

* Eligibility requirements apply for all benefits offered. Employees are encouraged to check eligibility to confirm which benefits are offered to them.

Duo Security

To log in to HRMS from computers not connected to the University network, you must be enrolled in Duo Two-Factor Authentication. Visit tech.rochester.edu/services/two-factor-authentication and use your NetID and password to enroll in Duo for HRMS. As soon as you are enrolled, Two-Factor Authentication will be active. Contact the IT Help Desk at (585) 275-2000 with any questions (eligibility does apply).

Questions?

All tools, videos and resources can be found on the Total Rewards website (rochester.edu/totalrewards).

- Contact Ask-URHR at (585) 275-8747 or ask-urhr@rochester.edu
- Attend a Q&A session, webinar, or help session