

University of Rochester 2021 Open Enrollment

Welcome to the Open Enrollment Period for 2021 Benefits

The annual Open Enrollment period for University of Rochester benefits for calendar year 2021 will be held from **Monday, November 2 to Monday, November 16**.

New and Noteworthy

Legal Plan Changes

MetLife Legal Plans, formerly known as Hyatt Legal Plans, offers the same legal benefit you have come to expect. Additionally, effective January 1, 2021, faculty and staff will see a lower rate of \$18.25/mo. for the MetLife Legal Plan.

FSA Rollover Benefit

Eligible employees electing to contribute to a Health Care FSA or Limited Purpose FSA in 2021, may rollover up to \$550 of remaining 2020 funds to 2021. To be eligible for rollover, employees must elect to contribute during open enrollment.

New FSA Contribution Maximums for 2021

- Health Care or Limited Purpose FSA - \$2,750 limit
- Dependent Care FSA* - \$5,000 per household**

*Eligibility rules apply

**Federal non-discrimination guidelines require the University to test the Dependent Care FSA to ensure that highly compensated employees, as defined under IRS guidelines, do not disproportionately contribute to the Dependent Care FSA.

3 Easy Steps

1 Review your 2020 elections

2 Make your 2021 benefit elections

FSA

Your 2020 FSA elections will not roll over to 2021. Action is required if you would like to begin contributing or continue to contribute to an FSA (Health Care FSA or Dependent Care FSA) in 2021.

To be eligible to have remaining 2020 health care funds roll over (\$550 or less), you must elect to contribute to an FSA in 2021. Employees who do not elect to contribute in 2021 will forfeit leftover 2020 FSA funds.

If you are looking to elect an FSA in 2021, log into HRMS or contact the Total Rewards Office at Totalrewards@rochester.edu to receive an enrollment form.

VSP Vision Care and MetLife 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 MetLife Legal Plan coverage.

Plan to keep the same coverage? No action required. VSP Vision Care and MetLife Legal Plan coverage will roll over to 2021 if no action is taken.

Action is required if you want to

- Enroll for the first time
- Change your plan - UR Vision Basic or UR Vision Plus
- Cancel your coverage

3 Watch for your confirmation statement in the mail in December 2020.

Open Enrollment Virtual 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.

- Thursday, October 29, 11 a.m. - 1 p.m.
- Wednesday, November 11, 11 a.m. - 1 p.m.

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

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

- Tuesday, November 3, 11 a.m. - 1 p.m.

Open Enrollment Webinars

Gain a better understanding of your 2021 benefit options. Visit totalrewards/rochester.edu to register.

- Friday, October 30, noon - 1 p.m.
- Wednesday, November 4, noon - 1 p.m.
- Tuesday, November 10, noon - 1 p.m.
- Friday, November 13, noon - 1 p.m.

How to Register for Sessions and Webinars:

1. Locate the session or webinar on the University Calendar. You can search by date or by title "Open Enrollment - Q&A Session" or "Open Enrollment - Webinar"
2. Click on the event you would like to attend
3. Once the event is open, click on "Register"
4. The register button will take you to a separate webpage to fill in your contact information
5. Once you have filled in the required information, you will receive a confirmation email

FAQs*

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

Your VSP Vision Care and MetLife Legal coverage will roll over into 2021 if you do not take action to make changes. FSAs require action if you'd like to continue to contribute in 2021.

If I had an FSA in 2020, but do nothing during open enrollment, what will happen?

Your 2020 FSA election will not automatically roll over to 2021, so you'll need to elect your 2021 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.

What happens if I have remaining funds in my Healthcare FSA at the end of the year?

If you are electing to contribute to an FSA in 2021 (minimum election is \$100), then you will be eligible to have up to \$550 of your remaining 2020 funds roll over to 2021. If you do not make an active election for your FSA, then any unused 2020 funds will be forfeited. You will have until April 30, 2020 to submit remaining claims from 2020.

* 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 resources can be found on the Total Rewards Website (www.rochester.edu/benefits).

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

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