

BENEFITS ENROLLMENT OVERVIEW

for University of Rochester Residents & Fellows

Questions? Contact the Office of
Total Rewards:
 (585) 275-2084
totalrewards@rochester.edu
www.rochester.edu/totalrewards



Benefit	Helpful Information	How to Enroll
Health Care Plans Dental Plans Health Savings Account Flexible Spending Accounts	<ul style="list-style-type: none"> Health Care and Dental Coverage will be effective as of the date of your appointment. FSA and HSA elections will be effective on the same date or upon the date the enrollment is accepted, whichever is later. Any FSA elections made are for the current 2019 Plan Year, which ends 12/31/2019. 	<ol style="list-style-type: none"> Log into HRMS (Rochester.edu/people) using your Net ID Follow the navigation: <ol style="list-style-type: none"> Main Menu Self Service Benefits Benefits Enrollment
YOUR Benefits Extras <ul style="list-style-type: none"> VSP Vision Care Hyatt Legal Plans 	<p>If you enroll by the 15th of the month, coverage for VSP Vision Care and/or Hyatt Legal Plans will be effective 1st of the following month. If you enroll on the 16th- 30th/31st, coverage will be effective 1st of the second following month.</p> <ul style="list-style-type: none"> VSP Vision Care helps with the costs of exams, glasses, contact lenses, etc. Hyatt Legal Plans provides employees with legal representation for many different legal matters, including wills, estate planning documents, real estate matters and elder care issues. 	<p>Enroll online at www.YOURBenefitsExtras.com</p>



Group Universal Life (GUL) Insurance	<p>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.</p> <p><i>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.</i></p>	<ol style="list-style-type: none"> Log into HRMS (Rochester.edu/people) using your Net ID Click on the “Securian Financial” link on your HRMS homepage
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403(b) Retirement Program	Voluntary Contributions- Residents & Fellows are immediately eligible.	<ol style="list-style-type: none"> 1. Visit tiaa.org/rochester 2. Click “Ready to Enroll” 3. Click “Register with TIAA” & complete online registration 4. Click “Get Started” <p>Telephone enrollment: 1-800-410-6497</p>
Well-U	Check your eligibility for the various wellness programs & resources at Rochester.edu/well-u/eligibility	Visit Rochester.edu/well-u for program enrollment information.
Tuition Benefits	Employee Tuition Waiver Full-time Strong Memorial Hospital Residents and Fellows and full- time Departmental Fellows are eligible upon appointment for a 95% tuition waiver of two credit-bearing courses per semester or quarter only at the University of Rochester.	Visit www.rochester.edu/totalrewards/tuition to apply for the Employee Tuition Waiver Benefit
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 a participating lender).	Call (585) 275-7013 to verify your employment eligibility. Visit www.rochester.edu/totalrewards/housing
University-Paid Basic Term Life Insurance	Eligible immediately. Select, view, or change your beneficiary(ies) in HRMS.	<ol style="list-style-type: none"> 1. Log in to HRMS (Rochester.edu/people) using your Net ID 2. Click on the “Securian Financial” link on your HRMS homepage
YOUR Benefits Extras <ul style="list-style-type: none"> • Group Auto & Home Insurance 	Get side-by-side auto insurance quotes in minutes from Liberty Mutual, MetLife and Travelers.	Apply online anytime at www.YOURBenefitsExtras.com
Voluntary Long-Term Care Insurance	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.	Contact Legacy Services at 1-800-230-3398 ext. 101 or custvc@4groupitci.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 rochester.edu/working/hr/benefits/library/Changing_Benefits.pdf to view the “Benefit Plan Changes Outside of Annual Open Enrollment” document.