

U OF R BENEFITS FOR ACTIVE FULL-TIME FACULTY AND STAFF BY GROUP

Category	For nonexempt job classifications (excluding those in PAS job classifications paid hourly)	Professional/Administrative/Supervisory (PAS) job classifications (including PAS paid on an hourly basis)		Faculty Appointments
		Salary Grades 50-54	Salary Grades 55 and above	Instructor, Asst. & Assoc. Prof., Professor
Health Care Plans	Eligibility: First day of month following the date of appointment or on the date of appointment if that occurs on the first of the month. Choice of two plans which provide hospital, surgical, prescription, and medical coverage; both plans are available as No Referral.			
Dental Plans	Eligibility: First day of month following the date of appointment or on the date of appointment if that occurs on the first of the month. Choice of two plans which assist with dental expenses.			
Flexible Spending Accounts (FSA's)	Eligibility: 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. Choice of two Flexible Spending Accounts: Medical/Dental (\$100 Minimum/\$2,550 Maximum) and Dependent Care Account (\$100 Minimum/\$5,000 Maximum). Limited Purpose Health Care FSA: If you are enrolled in the YOUR HSA-Eligible Plan and contribute to an HSA, you are able to contribute only to a Limited Purpose FSA.			
Health Savings Account (HSA)	If you are enrolled in the YOUR HSA-Eligible Plan, you have the option to enroll in a Health Savings Account. Contribution limits: \$3,500 single/\$7,000 family, pro-rated for a deduction each pay period based on the number of pay periods remaining to be paid in the calendar year.			
Group Life Insurance UR-Paid Basic Term ----- Employee-Paid Optional	<p>Eligibility: Immediate 50% of annual salary: minimum coverage \$15,000; maximum coverage \$50,000.</p> <p>----- Eligibility: Immediate</p> <p>Group Universal Life (GUL)-May elect 1 to 8 times your annual salary up to maximum coverage of \$1,500,000. Elect 1 to 8 times your annual salary of Optional Accidental Death &amp; Dismemberment (AD&amp;D) insurance, up to a maximum of \$1,500,000. Group Term Life for Spouses/Domestic Partners-May elect \$10,000, \$25,000, \$50,000 or \$100,000 of coverage, not to exceed 8 times your annual salary. Group Term Life for Dependent Children-May elect \$2,500, \$5,000 or \$10,000 of coverage.</p>			
Tuition Benefits for Self	<p><b>Employee Tuition Waiver Benefit</b> Courses at U of R: After 1 year of service -The employee tuition waiver benefit is based on the current salary (see salary bands below) of regular full-time faculty/staff at the beginning of each relevant period (e.g. semester/quarter) for up to two credit-bearing courses taken at the University of Rochester, if such course is deemed by the employee's immediate supervisor either to be related to the employee's job at the University or part of a degree plan that would prepare the employee for a future job within the University. <sup>2</sup></p> <p>Regular Full-Time Faculty/Staff Earning &lt; \$50,000 ➤ <b>95%</b> Tuition Waiver</p> <p>Regular Full-Time Faculty/Staff Earning \$50,000-\$124,000 ➤ <b>90%</b> Tuition Waiver</p> <p>Regular Full-Time Faculty/Staff Earning &gt; \$124,000 ➤ <b>80%</b> Tuition Waiver</p> <p><i>The annual index for the salary bands are based on changes in the national average wages as reported by the Bureau of Labor Statistics.</i></p> <p><i>For University of Rochester credit-bearing courses that do not meet the criteria outlined above: The amount of tuition waiver benefit will be set at <b>70%</b>. <sup>2</sup></i></p> <p>In no instance is a full-time employee eligible for tuition waiver of more than a total of 2 credit-bearing courses per semester/quarter.</p> <p><b>Employee Tuition Reimbursement Benefit for Courses at Other Colleges/Universities</b> After 1 year of service -<b>70%</b> tuition reimbursement for two credit-bearing courses (including approved non-credit courses and certification/recertification exams) in each relevant period (e.g. semester/quarter), if such course is directly related to the employee's job at the University. <sup>2</sup></p>			
Tuition Benefits for Dependent Children	<p>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>3</sup></p> <p>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>3</sup></p>			
Retirement Program	<p>University of Rochester employees (except students whose employment is incidental to their education at the University) are immediately eligible for Voluntary Contributions. Effective July 1, 2017, newly hired or rehired, regular full-time and regular part-time faculty and staff members will automatically be enrolled to make Voluntary Contributions from your pre-tax eligible compensation each pay period at 3%. Enroll or change at any time, but you may opt out within 60 days of becoming eligible and no contributions will be deducted from your paycheck.</p> <p>University Direct Contributions: After 2 years of service, the U of R will contribute 6.2% of Base Salary up to \$57,500 (indexed in future according to national changes in average wages), plus 10.5% of additional Base Salary up to IRS limits (currently \$275,000). Base Salary means gross wages. <sup>5</sup> Base Salary shall not include any amount in excess of the limit imposed by Internal Revenue Code section 401(a)(17) as of the start of each Plan Year.</p> <p>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. To receive this service credit, you must complete a Retirement Service Credit Form, which is available at <a href="http://www.rochester.edu/benefits/retirement">www.rochester.edu/benefits/retirement</a>. If this form is received more than 90 days after your appointment to the University or your change to an eligible status, it will not be processed retroactively.</p>			

<b>Travel-Accident Ins.</b>	Provides insurance in case of accidental death or dismemberment while traveling on University business in capacity of UR employee. The Travel Assistance Service Identification Card is available online at <a href="http://www.rochester.edu/benefits/health/healthcare_traveling">www.rochester.edu/benefits/health/healthcare_traveling</a> and should be printed and carried with participants.			
<b>University Home Ownership Incentive Program</b>	Eligibility: Immediate. Provides new homeowners in qualifying City of Rochester neighborhoods with \$3,000 from the University, \$3,000 from the City and \$3,000 from a participating bank/credit union. For information regarding participating lenders, visit <a href="http://www.rochester.edu/totalrewards/housing">www.rochester.edu/totalrewards/housing</a> .			
<b>YOUR Benefits Extras</b>	<p><b>VSP Vision Care*</b>: Helps with the costs of exams, glasses, contact lenses, etc.</p> <p><b>Hyatt Legal Plans*</b>: Provides employees with legal representation for many different legal matters, including wills, estate planning documents, real estate matters and elder care issues.</p> <p>*If you enroll by the 15<sup>th</sup> of the month, coverage for VSP Vision Care and/or Hyatt Legal Plans will be effective 1<sup>st</sup> of the following month. If you enroll on the 16<sup>th</sup>-30<sup>th</sup>/31<sup>st</sup>, coverage will be effective 1<sup>st</sup> of the second following month.</p> <p><b>Group Auto &amp; Home Insurance</b>: Apply anytime and get side-by-side auto insurance quotes in minutes from Liberty Mutual, MetLife and Travelers.</p> <p>For more information regarding VSP Vision Care, Hyatt Legal Plans or Group Auto &amp; Home Insurance, visit <a href="http://www.YOURBenefitsExtras.com">www.YOURBenefitsExtras.com</a>.</p>			
<b>Sick Leave Plan for Short-Term Disability<sup>1</sup></b>	<p>Eligibility: Immediate.</p> <p>Sick Days: 10 days per yr to cover 1st week of disability (<i>Only for staff with primary appointment in divisions 10, 20, 21, 22, 23, 24, 30, or 70</i>).</p> <p>Weeks of full/partial pay: 26 weeks of full or partial pay to cover from 8th calendar day of disability.</p> <p>Prior to 6 months, eligible for NYS Statutory benefits</p>	<p>Eligibility: Immediate.</p> <p>Full/or Partial salary continuation from 2 to 6 months depending on length of U of R service.</p>		
<b>Paid Time Off (PTO) Program</b>	<p>Eligibility: Immediate.</p> <p>One week of standard work hours, prorated allocation based on pay period of entry into Plan. (<i>Only for staff with primary appointment in divisions 40, 50, 60, 90, 91 or 92.</i>)</p>	Not Eligible.	Not Eligible.	Not Eligible.
<b>Long-Term Disability (LTD) Plan</b>	Eligibility: After 1 year of service. Choice of two options. When totally disabled for more than six months, guarantees 60% of covered salary.			
<b>Voluntary Long-Term Care Insurance</b>	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 <a href="mailto:custsvc@4groupptci.com">custsvc@4groupptci.com</a> .			
<b>Vacation<sup>1,4</sup></b>	<p>15 days per year for yrs 1-3</p> <p>1 additional day each yr for yrs 4-13</p> <p>25 days per yr for yrs 13-17</p> <p>27 days per yr for yrs 18-22</p> <p>30 days per yr for yrs 23+</p>	<p>17 days after 1 yr;</p> <p>20 days after 4 yrs;</p> <p>25 days after 7 yrs;</p> <p>27 days after 18 yrs;</p> <p>30 days after 23 yrs</p>	<p>25 days after 1 yr;</p> <p>27 days after 18 yrs;</p> <p>30 days after 23 yrs</p>	Per terms of faculty appointment.
<b>University Holidays<sup>1</sup></b>	8 University Holidays			Per terms of faculty appointment
<b>Wellness Program (Well-U)</b>	<p>Eligibility: Immediate</p> <p>Personal Health Assessments, Biometric Screenings, Lifestyle Management/Condition Management Programs, prescription drug discounts (for asthma, diabetes, hypertension, heart disease and congestive heart failure and discount on coinsurance for prescription diabetic supplies/equipment) upon enrollment and completion of program, annual flu shots, 24/7 Nurse Line, and all related incentives: 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>Behavioral Health Partners Services includes regular full-time and part-time faculty and staff age 18 or older and non-Medicare eligible retirees enrolled in a University Health Care Plan, as well as spouses/domestic partners and dependent children of active employees or non-Medicare eligible retirees who are 18 or older and are enrolled in a University Health Care Plan.</p> <p>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>Life-Work Connections/EAP</b>	Eligibility: Immediate Employees and family members able to seek Life-Work Connections/EAP services. Visit <a href="https://www.urmc.rochester.edu/LifeWorkConnections">https://www.urmc.rochester.edu/LifeWorkConnections</a>			

Employee contributions for the University Health Care Plan are based upon your annual salary, full-time / part-time status and length of University service if part-time. Please refer to the Health Care Plans Premium Sheet found on the Benefits website.

<sup>1</sup> One day means 1/5 of standard weekly work hours.

<sup>2</sup> Active employment in an eligible status must be maintained through the completion of the course and the faculty or staff member must successfully complete the course. If these criteria are not met, the faculty or staff member will be responsible for the payment of the course and any related late fees.

<sup>3</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>4</sup> Vacation for Staff Nurses: 25 days after 1 year; 27 days after 18 years; 30 days after 23 years.

<sup>5</sup> **Gross wages** means the total remuneration reported in Box 1 of Form W-2 that is paid to a participant for personal services actually rendered, plus the participant's pretax elective deferrals under the University's 403(b) and cafeteria plans, but excluding wellness incentives, tuition assistance, taxable relocation assistance, sign-on bonuses, severance benefits and forms of extra remuneration not related to actual services.

Vacation for LPN's: 20 days after 1 yr; extra day each yr from 9-13 yrs to yield 25 days; 27 days after 18 yrs; 30 days after 23 yrs.

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 Total Rewards website [www.rochester.edu/totalrewards](http://www.rochester.edu/totalrewards). A paper copy of this information is available for free from the Office of Total Rewards