

SEIU Benefits Highlights

TOTAL REWARDS
HUMAN RESOURCES
UNIVERSITY OF ROCHESTER

OPEN ENROLLMENT 2025

OCTOBER 2024

Overview

The annual open enrollment period for University of Rochester benefits for calendar year 2025 will be held from Wednesday, October 16–Wednesday, October 30, 2024.

Choosing the right benefit plan is an important and challenging decision.

Resources are available on the Open Enrollment website (rochester.edu/benefits/openenrollment) to help guide you through selecting your 2025 benefits. If you would like to elect to contribute to a Flexible Spending Account (FSA), complete the included form and return to the Office of Total Rewards by October 30, 2024. Please contact the Office of Total Rewards at totalrewards@rochester.edu if you need additional assistance.

New and Noteworthy

1. Flexible Spending Accounts (FSA)*

Health Care and Limited Purpose Flexible Spending Account limits have increased for 2025.

Flexible Spending Accounts (FSA)*	
Health Care or Limited Purpose FSA	\$3,200 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. Highly compensated employees may have their FSA maximum contribution amount reduced if the test results do not meet federal guidelines.*

2. FSA Rollover Benefit

Eligible employees electing to contribute to a Health Care FSA or Limited Purpose FSA in 2025 may roll over up to \$640 of remaining 2024 funds to 2025. To be eligible for rollover, employees must elect to contribute to a Health Care FSA or Limited Purpose FSA during open enrollment. Employees who do not elect to contribute in 2025 will forfeit leftover 2024 FSA funds. A Dependent Care FSA is not eligible to have a rollover to 2025; any unused funds will be forfeited.

3. New Health Spending Card Feature for Health Care and Limited Purpose Flexible Spending Accounts (FSAs)

The FSA Health Spending Card is a newly added feature for 2025 health care and limited purpose FSAs, that will allow for more flexibility in payments and convenience in utilizing your FSA funds. With the card, you will be able to pay for your medical expenses right at the time of service and no longer need to wait for reimbursement. Plus, you will be able to use your card to purchase your eligible over-the-counter items right in the store. For more information on how this works, please visit the Total Rewards FAQs at rochester.edu/human-resources/contacts/frequently-asked-questions/insurance/#fsa. If you elect a health care or limited purpose FSA during open enrollment for the 2025 plan year, you will receive your FSA Health Spending Card mid to late December.

New and Noteworthy, *Continued*

Eligibility

Resources

4. Enhanced UR Vision Basic Plan

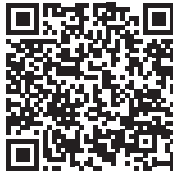
The UR Vision Basic Plan through VSP Vision Care has been enhanced for 2025, providing you with more benefits and coverage at no additional cost. Starting January 1, 2025, all employees currently enrolled in the UR Vision Basic Plan who wish to remain enrolled in the same plan will automatically receive the upgraded benefits. Some enhancements include prescription glasses coverage with a \$20 copay and a \$120 allowance on Featured Frame Brands or a \$55 allowance at certain retail locations. For more information regarding VSP Vision Care, please visit rochester.edu/human-resources/benefits/programs-perks/your-benefits-extras/#vsp-vision-care.

5. Enhanced Allstate Identity Protection

Effective January 1, 2025, employees enrolled in the Allstate Identity Protection Pro+ Plan will automatically be upgraded to receive enhanced benefits available through the new Allstate Identity Protection Pro+ Cyber Plan at no additional cost. One of the enhanced features of the Pro+ Cyber plan includes robust protection for both desktop and mobile devices, which includes antivirus, safe browsing, phishing protection, and tools for missing or stolen devices. Your Allstate Identity Protection Plan will automatically transition to the enhanced plan on January 1, 2025. For more information regarding the new Allstate Identity Protection Pro+ Cyber Plan, please visit rochester.edu/human-resources/benefits/programs-perks/your-benefits-extras/#allstate-identity-protection.

Review your Eligibility

The Benefit Plans offered by the University of Rochester to eligible employees cover a wide range of benefits. Since eligibility for the plans varies and rules apply, please be sure to review the benefits eligibility website at rochester.edu/human-resources/benefits/eligibility-enrollment.



◀ Use the camera on your phone to scan the QR code and jump directly to helpful resources.