

# SEIU Benefits Summary

12/24

Active Members of SEIU - University of Rochester

## FLEXIBLE SPENDING ACCOUNTS (FSA)

FSA options include:

- Health Care FSA
- Dependent Care FSA

FSA elections will be effective on the 1st day of the month following your date of hire, or on your date of hire if that occurs on the 1st of the month.

Find additional information at [rochester.edu/totalrewards/fsa](http://rochester.edu/totalrewards/fsa).

## METLIFE LEGAL PLAN

Receive legal advice and representation on a wide range of legal matters such as wills, estate planning, financial matters, etc.

## VSP VISION CARE

Voluntary vision benefits through the VSP Vision Care Plan can help you and your family with the cost of eye exams, glasses, contact lenses, and more. University health care plans do not include routine vision coverage (annual eye exam and eye wear), therefore eligible employees have two options through VSP Vision Care: UR Vision Basic and UR Vision Plus.

Find additional information at [YOURBenefitsExtras.com](http://YOURBenefitsExtras.com).

## LONG-TERM DISABILITY PLAN

Provides a monthly income benefit at 60% of your covered salary when you become totally disabled for more than six months. Coverage options include:

- Limited Long-Term Disability Insurance
- Full Long-Term Disability Insurance

Selected coverage begins after 1 year of service with the University.

If you wish to enroll or increase Long-Term Disability Insurance after your initial 30-day enrollment period, you must submit a statement of health for approval by the insurance carrier.

## RETIREMENT PROGRAM

### Voluntary Contributions

Begin making Voluntary Contributions to the Retirement Program at any time.

#### Automatic Voluntary Contributions:

After 60 days, newly hired or rehired SEIU members will be automatically enrolled to make pre-tax Voluntary Contributions to the 403(b) Retirement Program each pay period at 3%. Effective July 1, 2020 your salary deferral election will increase 1% annually on the anniversary of your hire date to a maximum of 15%. You may choose to contribute more, less or to not contribute at all at any time. Opt out within 60 days of becoming eligible and no contributions will be deducted from your paycheck.

### University Contributions

SEIU members become eligible for University Contributions after 2 years of service. The University Direct Contribution is 6.2% of your eligible compensation, up to the breakpoint of \$65,000, then 10.5% of eligible compensation in excess of the breakpoint, up to the IRS limit (\$345,000).

Find additional information at [rochester.edu/totalrewards/retirement](http://rochester.edu/totalrewards/retirement).

### ENROLLMENT DETAILS

1. Log on to myURHR Workday ([rochester.edu/erp/ur](http://rochester.edu/erp/ur)) using your Active Directory
2. Follow the navigation: My Tasks > Change Benefits > Get Started > Enroll or Manage to make benefit elections.
3. Make your FSA election.
4. You will be able to view and/or print your enrollment summary upon submission.

### ENROLLMENT DETAILS

(MetLife Legal Plan & VSP Vision Care)

Enroll online at

[YOURBenefitsExtras.com](http://YOURBenefitsExtras.com)

*If you enroll by the 15th of the month, coverage 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.*

### ENROLLMENT DETAILS

1. Log on myURHR Workday ([rochester.edu/erp/ur](http://rochester.edu/erp/ur)) using your Active Directory
2. Follow the navigation: My Tasks > Change Benefits > Get Started > Enroll or Manage to make benefit elections
3. Elect Full or Limited Long-Term Disability Insurance (part-time staff members may also elect to waive coverage).

### ENROLLMENT DETAILS

1. Go to [TIAA.org/rochester](http://TIAA.org/rochester) and click "Ready to Enroll."
2. Click "Register with TIAA."
3. Follow the on-screen instructions to complete your enrollment. You will select your contributions, investment choices, and beneficiaries.

To receive credit for service at another eligible institution, you must complete the retirement service credit form that is in the on-boarding tasks in myURHR Workday. If you do not complete it during that process, you will need to type in the search bar "Create Request" and click the "Create Request" result. You will then be prompted for a Request Type, select "All", then select "UR 403b Service Credit Request Form" and click "OK". Complete form entirely and click "Submit". Submit within 90 days of your hire date for retroactive contributions.

Enroll within 30 days of hire/eligibility

Enroll within 60 days of hire/eligibility

HOME OWNERSHIP INCENTIVE PROGRAM

Receive \$20,000 towards the first-time home purchase of a primary residence anywhere within the City of Rochester. New homeowners purchasing within these neighborhoods may receive \$10,000 from the University, \$5,000 from the City, and \$5,000 from a participating bank/credit union.

Find additional information at [rochester.edu/totalrewards/housing](https://rochester.edu/totalrewards/housing).

ALLSTATE IDENTITY PROTECTION

Allstate Identity Protection Pro Plus is comprehensive financial and identity monitoring to help protect you against the impact of identity theft. See your personal data, manage it with rapid alerts, and monitor your financial transactions, social media, student loans, retirement accounts and more.

GROUP AUTO & HOME INSURANCE

Receive special group discounted rates on auto and home insurance, plus the convenient option of paying your premiums through automatic payroll deduction.

Find additional information at [YOURBenefitsExtras.com](https://YOURBenefitsExtras.com).

WELL-U

The University’s wellness program, Well-U, provides SEIU members with programs such as:

- Physical fitness development opportunities
- Food & nutrition support

Some programs require enrollment in the University-sponsored health care plan to participate.

UR MEDICINE EAP

Professional & confidential guidance provided at no cost for employees and their immediate family members. UR Medicine EAP will help assess issues and provide short-term counseling and referrals as needed with life events.

Find additional information at [urmc.rochester.edu/eap](https://urmc.rochester.edu/eap).

FAMILY CARE PROGRAM

Supporting the diverse care needs of you and your family, the University’s Family Care Program offers:

- The Children’s School at URMCI - Priority placement and 10% discount
- Child Care Tuition Discount - 10% discount at any KinderCare location

Find additional information at [rochester.edu/totalrewards/family/](https://rochester.edu/totalrewards/family/).

LONG-TERM CARE

Long-term care (LTC) insurance pays for home health care, assisted living and nursing home care to help people with the functions of day-to-day living when it becomes too difficult to do it on your own.

ENROLLMENT DETAILS

1. **Apply online** at [rochester.edu/human-resources/hoip/application](https://rochester.edu/human-resources/hoip/application) and the Office of Total Rewards will verify your employment eligibility.
2. **Contact the City of Rochester for an application** via email at [homebuyer@cityofrochester.gov](mailto:homebuyer@cityofrochester.gov).
3. **Choose a Lender** - Discuss mortgage options with one of the participating banks/credit unions.

ENROLLMENT DETAILS

Enroll online at [YOURBenefitsExtras.com](https://YOURBenefitsExtras.com)

ENROLLMENT DETAILS  
(Well-U & UR Medicine EAP)

Visit [rochester.edu/well-u](https://rochester.edu/well-u)

ENROLLMENT DETAILS

Visit [rochester.edu/totalrewards/family/](https://rochester.edu/totalrewards/family/)

ENROLLMENT DETAILS

To learn more or to enroll, contact Legacy Services at:  
Phone: 1-800-230-3398  
Email: [custsvc@4groupltc.com](mailto:custsvc@4groupltc.com)

TUITION BENEFITS

Dependent Children Tuition Benefits:

Dependent children of University of Rochester regular full- and part-time<sup>1</sup> SEIU members may receive a partial tuition waiver to use for up to four years of undergraduate study at the University of Rochester.

- Dependent children of regular full-time SEIU members are eligible upon the employee’s completion of either the 5- or 10-year service requirement.
- Dependent children of regular part-time SEIU members are eligible upon the employee’s completion of 6 years of part-time service.

Find additional information at [rochester.edu/totalrewards/tuition](https://rochester.edu/totalrewards/tuition).

<sup>1</sup>Appointed to work at least 17.5 hours per week

BUSINESS TRAVEL INSURANCE PLAN

The University provides benefits in case of accidental death, dismemberment, or paralysis while traveling on approved University business away from the principal place of employment for periods of 365 days or less. The travel assistance card is available online at [rochester.edu/totalrewards/health](https://rochester.edu/totalrewards/health) and should be printed and carried with participants.

ENROLLMENT DETAILS

1. **Confirm your eligibility** by calling (585) 275-0476 or emailing [TuitionBenefits@UR.rochester.edu](mailto:TuitionBenefits@UR.rochester.edu).
2. **Fill out an application by logging into myURHR Workday** ([rochester.edu/erp/ur](https://rochester.edu/erp/ur)) using your Active Directory. Click on “Benefits and Pay” on the homepage under Apps. Then click on the on “Dependent Children Tuition Waiver” under Suggested Links.  
To receive credit for service completed at another eligible institution, you must complete the Tuition Benefits Service Credit Form, available on [rochester.edu/totalrewards/forms](https://rochester.edu/totalrewards/forms).

ENROLLMENT DETAILS

Employees are automatically enrolled upon hire.

Individuals represented by collective bargaining agreements receive benefits in accordance with those agreements.

The University reserves the right to modify, amend, or terminate these 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 at [rochester.edu/totalrewards](https://rochester.edu/totalrewards).