# Time-as-Reported (TAR) Benefits Summary

Temporary or TAR Employees - University of Rochester

#### HEALTH CARE

If you are considered a full-time employee per the Employer Shared Responsibility Mandate of the Patient Protection and Affordable Care Act (PPACA), you may be eligible<sup>1</sup> for health coverage through the University of Rochester Health Care Plan. See the <u>ACA premium rate sheets</u> and the <u>University's Measurement and Stability Periods Policy</u> for additional information.

Find additional health care information at rochester.edu/totalrewards/health.

#### HEALTH SAVINGS ACCOUNT (HSA)

If you are considered a full-time employee per the PPACA and are enrolled in the University's YOUR HSA-Eligible health care plan, you may choose to contribute to an HSA.

Find additional information at rochester.edu/totalrewards/hsa.

#### RETIREMENT PROGRAM

**Voluntary Contributions** 

Begin making Voluntary Contributions<sup>2</sup> to the Retirement Program at any time.

University Contributions

TAR staff members are eligible for University Contributions<sup>3</sup> after 2 years of service in which they work a minimum of 1,000 hours per Plan Year. 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.

#### FAMILY CARE PROGRAM

The University's Family Care Program offers:

- The Children's School at URMC Priority placement and 10% discount
- Child Care Select 10% discount at any KinderCare location

Find additional information at <u>rochester.edu/totalrewards/family/</u>.

## ENROLLMENT DETAILS (Health Care and HSA)

If you are deemed eligible, the Office of Total Rewards will send you a notification letter and benefit enrollment details 2-3 weeks following your date of hire. Eligible employees are responsible for their share of the premium and any outstanding premiums will be subject to arrears and deducted from a future paycheck.

#### **ENROLLMENT DETAILS**

- 1. Go to <u>TIAA.org/rochester</u> 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-board-ing 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 Re-quest 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.

#### **ENROLLMENT DETAILS**

Visit

rochester.edu/totalrewards/family/

#### **WELL-U**

The University's wellness program, Well-U, provides employees with programs such as:

- Emotional & mental health resources
- Physical fitness development opportunities
- Food & nutrition support

Find additional information, including eligibility requirements, at rochester.edu/well-u.

#### 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.

### ENROLLMENT DETAILS (Well-U & UR Medicine EAP)

Visit rochester.edu/well-u

#### LONG-TERM CARE

Long-term care (LTC) insurance<sup>2</sup> 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**

To learn more or to enroll, contact Legacy Services at: Phone: 1-800-230-3398 Email: custsvc@4groupltci.com

#### **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 <a href="mailto:rochester.edu/benefits/health/healthcare\_traveling">rochester.edu/benefits/health/healthcare\_traveling</a> and should be printed and carried with participants.

#### **ENROLLMENT DETAILS**

Employees are automatically enrolled upon hire.

### Leave, Disability, and Vacation

#### SHORT-TERM DISABILITY

Statutory pay (pay required by NYS) begins on the 8th consecutive day of disability absence. Employees must have at least 4 weeks of service to be eligible.

#### **HOLIDAYS**

University holidays: New Year's Day, Martin Luther King Jr. Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving Day and Friday after Thanksgiving, and Christmas Day.

Hourly paid staff members who work either on the University holiday or the legal holiday receive holiday pay in the form of double time for hours worked.

Additional information about leave, disability, and vacation can be found on <u>rochester.edu/human-resources/benefits/leave-disability/</u>.

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.

<sup>&</sup>lt;sup>1</sup> Postdoctoral Associates and Fellows do not qualify for benefits under the University Health Care Plan.

<sup>&</sup>lt;sup>2</sup> Visiting Postdoctoral Fellows are not eligible.

<sup>&</sup>lt;sup>3</sup> Refer to the Retirement Program's eligibility & enrollment page of the Total Reward's website for detailed eligibility information.