

BENEFITS ENROLLMENT OVERVIEW

for SMH Residents and Fellows

Questions? Contact the Total Rewards

Office: (585) 275-2084

totalrewards@rochester.edu

www.rochester.edu/totalrewards

Enroll within

30 days

of hire/eligibility

Benefit	Helpful Information	How to Enroll
<p>Health Care Plans</p> <p>Dental Plans</p> <p>Health Savings Account</p> <p>Flexible Spending Accounts</p>	<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 or HSA elections made are for the current 2021 Plan Year, which ends 12/31/2021. Visit the Total Rewards Office website to access the ALEX tool, an interactive resource designed to assist you in understanding the various benefit options. 	<ol style="list-style-type: none"> Log into HRMS (www.rochester.edu/people) using your Net ID Follow the navigation: <ol style="list-style-type: none"> Main Menu Self Service Benefits Benefits Enrollment
<p>YOUR Benefits Extras</p> <ul style="list-style-type: none"> VSP Vision Care MetLife Legal Plan 	<p>If you enroll by the 15th of the month, coverage for VSP Vision Care and/or MetLife Legal Plan 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. MetLife Legal Plan 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>

Enroll within

90 days

of hire/eligibility

<p>Optional Life Insurance</p> <ul style="list-style-type: none"> Group Universal Life (GUL) 	<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 (www.rochester.edu/people) using your Net ID Click on the “Securian Financial” link on your HRMS homepage
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* Though coverage may be effective in the middle of a payperiod, premium deductions will not be prorated.

Annual Open Enrollment allows enrollment/changes for Health Care Plan, Dental Plan, FSA, VSP, MetLife Legal 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 http://www.rochester.edu/working/hr/benefits/library/QE_matrix.pdf for more information.

Enroll/change at

**any
time**

Benefit	Helpful Information	How to Enroll
403(b) Retirement Program	Voluntary Contributions - Residents are immediately eligible.	<ol style="list-style-type: none"> 1. Visit www.tiaa.org/rochester 2. Click “Ready to Enroll” 3. Complete online registration 4. Follow the on-screen instructions to complete your enrollment <p>Telephone enrollment: 1-800-410-6497</p>
Well-U	Check your eligibility for Well-U programs here: http://www.rochester.edu/working/hr/wellness/eligibility/	Contact Well-U at (585) 273-5240 or www.rochester.edu/well-u
Tuition Benefits <ul style="list-style-type: none"> • 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.	Employee Tuition Waiver Applications are available on HRMS (rochester.edu/people) by following the path Self Service > Benefits > Tuition > Apply Employee Tuition Waiver
University Home Ownership Incentive Program	Provides new homeowners in qualifying City neighborhoods with \$9,000 towards the purchase of a primary residence. (\$3,000 from the University, \$3000 from the City and \$3,000 from a participating bank/credit union).	Call (585) 275-7013 to verify your employment eligibility Visit www.rochester.edu/totalrewards/housing
University-Paid Basic Term Life Insurance	Select, view or change your beneficiary(ies)	<ol style="list-style-type: none"> 1. Log into HRMS (www.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 . Residents and Fellows, as well as family member of Residents and Fellows are eligible to apply.	Contact Legacy Services at 1-800-230-3398 or custsvc@4groupptci.com