ROCHESTER INSTITUTE OF TECHNOLOGY Summary of Benefits for Adjunct Employees

RIT is strongly committed to its employees and their personal welfare. Since adjunct employees represent a very important segment of the University community, we have designed an adjunct benefits package. Adjunct employees are encouraged to familiarize themselves with this information.

The information in this document is a summary of the benefits as they currently exist. If there is any confusion or conflict regarding plan features, the plan document/contract will be the final authority. RIT reserves the right to change, modify, discontinue, or terminate benefits at any time for any reason.

Medical, Vision, and Dental Coverage

Adjunct employees are eligible for medical, vision, and dental coverage <u>in terms in which they work</u>. There is some subsidization by RIT for the medical and dental plans; employees who enroll in the vision care plan pay the full premium. You will find details about the benefits and the employee contribution amounts in the Keeping Healthy section on the benefits website at <u>www.rit.edu/benefits</u>.

If you would like to enroll, complete the <u>Benefits Enrollment/Change Form for Adjunct Employees</u> found in the forms section of the benefits website. You will pay for your coverage by payroll deduction. However, if your elections are too high to be deducted from your pay, we will set you up for billing by our outside billing administrator, Lifetime Benefit Solutions.

Tuition Waiver

RIT's Tuition Waiver benefit is an integral part of the University's overall benefits package and adjunct employees are eligible to participate in this very valuable benefit. Please note that Tuition Waiver benefits are available <u>only during the terms in which you work</u>. You must complete the <u>Tuition Waiver Form</u> each term you will use the benefit for you and/or an eligible family member.

The Tuition Waiver benefit for adjunct employees and their eligible family members is outlined below. The details for benefit rules, including eligibility and exclusions, are found in the Tuition Waiver section of the Education Benefits Summary.

<u>Adjunct Employees</u> are eligible for a Tuition Waiver as outlined below, unless noted in the *Exclusions* section of the Tuition Waiver summary, for undergraduate and most graduate level credit-bearing courses as well as eligible classes you take through RIT's Academic Support Center (ASC) and English Language Center (ELC), up to 12 credit hours per term, in terms <u>in which you work.</u>

| Torme Taught | RIT Date of Hire | | | |
|--------------|----------------------|---------------------|-----------------|--|
| Terms Taught | On or After 1/1/2006 | 7/1/1993-12/31/2005 | Before 7/1/1993 | |
| 1-2 | 25% | 25% | 100% | |
| 3 or more | 50% | 50% | 100% | |

<u>Family Members</u> – RIT also provides Tuition Waiver benefits for eligible family members in terms in which you work as outlined below, unless noted in the *Exclusions* section. Family members are <u>not</u> eligible for classes through the Academic Support Center or the English Language Center. The availability, type and amount of Tuition Waiver is based on your date of hire and how many terms you have worked.

| | RIT Date of Hire | | | |
|--------------|--|-----------------------------------|--------------------------------------|--|
| Terms Taught | On or After 1/1/2006 (undergraduate only) | 7/1/1993-12/31/2005 | Before 7/1/1993 | |
| | | (undergraduate and most graduate) | (undergraduate and most graduate) | |
| | | yrauuate) | most graduate) | |
| 1 | 0% | 0% | 0% | |
| 2 | 0% | 25% | 50% | |
| 3 or more | 50% | 50% | 50% | |

If you have questions about whether a particular course is eligible for Tuition Waiver, please contact the Human Resources Department.

Retirement Savings Plan

RIT believes it is important to provide all employees, including adjunct employees, with an opportunity to save for retirement. The RIT Retirement Savings Plan assists you in planning for a financially secure retirement future by providing an opportunity for capital and investment accumulation.

Adjunct employees are eligible to participate in the Plan the first of the month following date of hire. Fidelity is the Master Administrator for the Plan. This means that you have the streamlined ability to enroll in the Plan and make changes, whether you contribute to Fidelity, TIAA, or both. You choose the investments for your contributions and you are immediately 100 percent vested.

Please note that the Internal Revenue Service (IRS) limits the amount an individual can contribute to all retirement plans (including contributions you may make at another employer). Contact the Human Resources Department for assistance in determining your annual maximum contribution amount.

To learn more about enrolling in the Plan, making contribution changes, and making investment changes, refer to the Retirement page on the HR website.

Statutory Benefits

Beginning with the first day of employment, employees are enrolled and protected by Social Security, short-term disability, and Workers' Compensation. Premiums are fully paid by RIT.

Other Benefits

As a member of the RIT community, adjunct employees are also eligible for certain other privileges and benefits designed to enhance your RIT experience. You are invited to make full use of the university's many recreational facilities, including the Student Life Center.

We also encourage you to make use of the many services of the Wallace Library. In addition to books, magazines, newspapers, and pamphlets, the library has microfilm, microfiche, motion pictures, audio and video cassettes, slide/tape sets, and filmstrips. An on-line computer catalog aids in the search for materials. A current RIT identification card is required before materials may be checked out.

You are also eligible to join the **Advantage Federal Credit Union**, which offers checking and savings accounts, certificates, and loans to RIT employees.

A parking application must be submitted to the Parking Office within one week of hire.

If you have any questions, feel free to contact your benefits representative in the Human Resources Department based on the first letter of your last name as follows:

| Your Last Name | Contact | TELEPHONE | EMAIL ADDRESS |
|----------------|----------------|------------------|-----------------------|
| A-L | Valerie Liegey | (585) 475-5346/V | <u>valpsn@rit.edu</u> |
| M-Z | Brett Lagoe | (585) 475-5983/V | bllpsn@rit.edu |