Updates To the Summary Plan Descriptions and Other Benefit Summaries

To RIT Faculty and Staff:

To comply with the requirements of the Employee Retirement Income Security Act (ERISA), we are providing you with this summary of material changes and clarifications to the descriptions of employee benefit plans. This update is a “summary of material modifications” (SMM) required by ERISA.

For those who received a hard copy Summary Plan Descriptions and Other Benefit Summaries, you should keep this SMM with that book.

All of the summaries published on the HR website (www.rit.edu/benefits) have been updated for the changes outlined in this SMM. In addition, we have posted this SMM on the HR website in the Summary Plan Descriptions and Other Benefit Summaries page.

This update modifies the summary plan descriptions of a number of RIT’s employee benefit plans. Benefits under each plan are determined by the terms of the underlying plan documents and contracts. In the event of any inconsistency between this update, the handbook and the plan document or contract, the plan document or contract will govern your rights and benefits.

This update is being provided to all regular full-time and extended part-time employees. Therefore, some of the plans may apply to you and others may not. Your eligibility for any RIT benefit plan is not established merely by your receipt of this update.

RIT intends to continue the benefit plans indefinitely, but reserves the right to modify or terminate all or any portion of the employee benefits package at any time with or without notice. Such changes automatically will apply to you and your employment relationship at RIT. Participation in these plans is provided to eligible employees and does not constitute a guarantee of employment, requires continued employment and eligibility and is subject to the terms and conditions of the underlying plan documents and contracts.

Issue Date: July 26, 2017
# SECTION I
## INTRODUCTION

Page I-3, the Benefits Phone Numbers for Employees and Retirees is changed in its entirety as follows:

<table>
<thead>
<tr>
<th>Name</th>
<th>Voice</th>
<th>TTY Phone</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>HEALTH CARE</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Medical</td>
<td>(877) 253-4797</td>
<td>(585) 454-2845</td>
<td><a href="http://www.excellusbcbs.com/rit">www.excellusbcbs.com/rit</a></td>
</tr>
<tr>
<td>(Excellus Blue Cross Blue Shield)</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Medicare Blue Choice</td>
<td>(877) 883-9577</td>
<td>(585) 454-2845</td>
<td><a href="http://www.excellusbcbs.com/rit">www.excellusbcbs.com/rit</a></td>
</tr>
<tr>
<td>MVP Preferred Gold</td>
<td>(585) 327-2480</td>
<td>(800) 666-7924</td>
<td><a href="http://www.mvphealthcare.org">www.mvphealthcare.org</a></td>
</tr>
<tr>
<td>RRH Family Medicine at RIT</td>
<td>(585) 922-3100</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prescription Drug</td>
<td>(855) 209-1300</td>
<td></td>
<td><a href="http://www.optumRx.com">www.optumRx.com</a></td>
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<tr>
<td>(OptumRx)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Wegmans)</td>
<td>(800) 934-6267</td>
<td></td>
<td><a href="http://www.wegmans.com">www.wegmans.com</a></td>
</tr>
<tr>
<td>Vision Care Plan (VSP)</td>
<td>(800) 877-7195</td>
<td>(800) 428-4833</td>
<td><a href="http://www.vsp.com">www.vsp.com</a></td>
</tr>
<tr>
<td>Dental</td>
<td>(800) 724-1675</td>
<td>(585) 454-2845</td>
<td><a href="http://www.excellusbcbs.com/rit">www.excellusbcbs.com/rit</a></td>
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<tr>
<td>(Excellus BlueCross BlueShield)</td>
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<tr>
<td>(MetLife) Retirees Only</td>
<td>(800) 438-6388</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beneflex (Lifetime Benefit Solutions)</td>
<td>(800) 327-7130</td>
<td>(585) 454-2845</td>
<td>www_lifetimebenefitsolutions.com</td>
</tr>
<tr>
<td>Employee Assistance Program (EAP)</td>
<td>(844) 572-9730</td>
<td>(800) 697-0353</td>
<td><a href="http://www.guidanceresources.com">www.guidanceresources.com</a></td>
</tr>
<tr>
<td>(GuidanceResources)</td>
<td></td>
<td></td>
<td>WebID: RITEAP</td>
</tr>
<tr>
<td>Long Term Care (MedAmerica)</td>
<td>(585) 381-1868</td>
<td></td>
<td><a href="http://www.yourlongtermcare.com">www.yourlongtermcare.com</a></td>
</tr>
<tr>
<td>(existing policies only; no new policies)</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Retiree Billing (Lifetime Benefit Solutions)</td>
<td>(800) 828-0078</td>
<td></td>
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<tr>
<td><strong>OTHER INSURANCE</strong></td>
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<td></td>
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<tr>
<td>Life, AD&amp;D, STD, FMLA, LTD</td>
<td>(877) 908-4778</td>
<td></td>
<td><a href="http://www.prudential.com/mybenefits">www.prudential.com/mybenefits</a></td>
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<tr>
<td>(Prudential, ID #50757)</td>
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<td>RETIREMENT PLAN</td>
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<tr>
<td>Fidelity</td>
<td>(800) 343-0860</td>
<td>(800) 259-9734</td>
<td><a href="http://www.fidelity.com/rit">www.fidelity.com/rit</a></td>
</tr>
<tr>
<td>TIAA</td>
<td>(585) 246-4600</td>
<td>(800) 842-2776</td>
<td><a href="http://www.tiaa.org/rit">www.tiaa.org/rit</a></td>
</tr>
<tr>
<td>(877) 209-3144 (local)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(800) 842-2755</td>
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<tr>
<td><strong>OTHER PROGRAMS</strong></td>
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<tr>
<td>New York’s College Savings Program</td>
<td>(877) 697-2837</td>
<td></td>
<td><a href="http://www.nysaves.org">www.nysaves.org</a></td>
</tr>
<tr>
<td>U.S. Savings Bonds</td>
<td>(800) 487-2663</td>
<td></td>
<td><a href="http://www.treasurydirect.gov">www.treasurydirect.gov</a></td>
</tr>
<tr>
<td><strong>EMPLOYEE DISCOUNT SERVICES</strong></td>
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</tr>
<tr>
<td>Legal Services Plan (Hyatt)</td>
<td>(800) 821-6400</td>
<td>(800) 821-5955</td>
<td><a href="http://www.legalplans.com">www.legalplans.com</a></td>
</tr>
<tr>
<td>(Mercer Voluntary Benefits)</td>
<td>(866) 272-8902</td>
<td></td>
<td>access code is 570005</td>
</tr>
<tr>
<td>RARES</td>
<td>(585) 789-0223</td>
<td></td>
<td><a href="http://www.rares.org">www.rares.org</a></td>
</tr>
<tr>
<td>e-mail: <a href="mailto:RARESBOD@gmail.com">RARESBOD@gmail.com</a></td>
<td></td>
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</tr>
<tr>
<td>Veterinary Pet Insurance (VPI)</td>
<td>(877) 738-7874</td>
<td></td>
<td><a href="http://www.petsvpi.com">www.petsvpi.com</a></td>
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</tbody>
</table>
The second paragraph of the Introduction is changed to read as follows:
This summary is for regular faculty, regular staff, adjunct faculty, and adjunct staff. There is a separate summary for student employees who are eligible for coverage under the Affordable Care Act (“ACA”), also called Health Care Reform. The ACA has requirements for large employers such as RIT to offer medical coverage to employees who are “full-time,” as defined by the law; the ACA definition is different than RIT’s. Anyone who qualifies for coverage under the ACA is automatically sent the separate Summary Plan Description (SPD) Medical and Prescription Drug Coverage for the ACA Group.

The following is added to the Introduction section:
Important Note About Passwords
Password security is critical due to the confidential, private, and financial data that is available online. The employee/participant/covered family member is responsible for maintaining security of their passwords and adhering to RIT information security polices and standards.

The first paragraph of the following section is changed to read as follows:
Who is Covered and When
Regular full-time and part-time employees scheduled to work nine or more months are eligible to participate in the plan 12 months per year; regular full-time and part-time employees scheduled to work less than nine months are eligible to participate in the plan when working. Adjunct employees are eligible to participate in semesters in which they work. If you elect coverage, it can begin on the first day of the month on or after your date of employment. You need to enroll, however, and authorize the payroll deductions to pay your share of the cost before coverage can begin. If your contribution is too high to be deducted from your pay, we will set you up for billing by our outside billing administrator and you will pay with after-tax dollars. You must enroll within 31 days from your date of hire; otherwise, you cannot enroll until the fall open enrollment, effective January 1 of the following year. If you are not at work on the day coverage is supposed to start, coverage will become effective on the day you return to active employment.

The following section is changed to read as follows:
Who Pays For This Protection
You and RIT share the cost of your medical plan, with the employee contribution being deducted from your paycheck, usually on a pretax basis. However, if your contribution is too high to be deducted from your pay, we will set you up for billing by our outside billing administrator and you will pay with after-tax dollars. Your share of the cost will be based on the plan you select and whether you choose individual, two person, one parent family or family coverage.

Contribution rates for medical coverage are provided annually by the Human Resources Department; the published rates include both the medical and prescription drug costs on a combined basis. These rates are subject to change. You will be notified in the event of any change in rates.

There are four cost sharing levels for full-time employees, based on the employee’s annual base pay; part-time employees and adjunct employees each have their own cost sharing schedule.

Effective January 1, 2017, regular full-time employees will pay for coverage based on their annual base pay as follows:

- Level 1: less than $42,000
- Level 2: $42,000-$88,999
- Level 3: $89,000-$132,999
- Level 4: $133,000 or more
Pre-Medicare retirees and pre-Medicare LTD recipients as of January 1, 2006 are in cost sharing Level 2. Employees who retire after January 1, 2006 will remain in the cost sharing level they were in prior to retirement.

Refer to the separate contribution summary for the employee contribution amounts.

The following new section has been added:

**Rochester Regional Health and RIT Alliance and How RIT Employees Can Benefit**

As an RIT employee, you can benefit from our university’s strategic alliance with Rochester Regional Health in many ways. You will find information below about how to take advantage of the resources provided by RIT’s official affiliated clinical partner.

**Rochester Regional Health (RRH) Copay Option**

Under the “RRH Copay Option” within our point of service (POS) medical plans, there are lower copays when you obtain the following medical services from RRH providers:

- office visit to primary care physician (PCP)
- office visit to specialists
- emergency room visits
- inpatient hospitalization
- outpatient facility

The lower copays do not apply to tests, treatments or any other services (e.g., allergy shots, chiropractic services, x-rays, etc.). These lower copays are outlined in each applicable section of the *Medical Benefits Comparison Book*.

If you use an RRH provider and believe you are not being charged the proper copay, you can request that they verify the copay with Excellus.

**Finding an RRH Provider for RIT Employees and Pre-Medicare Retirees**

It can be challenging to find a primary care physician in the area who is accepting new patients, and this is equally true for some specialties. To help employees and pre-Medicare retirees locate a physician within the RRH network, use the *Find a Doctor* search tool ([www.rochesterregional.org/physician-directory](http://www.rochesterregional.org/physician-directory)).

In addition, we post an updated list of participating providers on the HR website (Keeping Health section) that RRH provides to RIT regularly. You can use this list to help you find RRH participating physicians and/or identify whether your provider is affiliated with the RRH network. The list includes the provider’s name, address, phone number and specialty. Since the list is quite lengthy, we recommend that you search for any of the fields (name, specialty, etc.) instead of printing the entire list. To search, simply hold down the CTRL key (the ⌘ Command key for Macs) and press the F key, then enter the text you are searching for and click Next.

If you have any questions about searching for a provider, you can call the RRH-dedicated help line for RIT at (585)-922-7480/V.

**Rochester Regional Health Family Medicine at RIT**

The *Rochester Regional Health Family Medicine* practice opened on the RIT campus in fall 2015. The convenient practice offers a wide range of primary care services. Participants in RIT’s pre-Medicare point of service plans (POS) medical plans pay just a $10 copay for an office visit at the practice. **Good News:** they have same day appointments available for RIT employees, even if physician is not your primary care physician (PCP).

**Outpatient Lab at RIT:** Adjacent to the practice is the Rochester Regional Health Outpatient Lab, where you can have blood drawn or provide a urine sample. The hours of operation are Monday-Friday 7 a.m.-4 p.m. (closed for
lunch 12-1 p.m.). The lab is open to the public and no appointment is required, but you will need to bring a lab request from your medical provider.

SECTION III
VISION CARE PLAN

The following is added to the Introduction section:

Important Note About Passwords
Password security is critical due to the confidential, private, and financial data that is available online. The employee/participant/covered family member is responsible for maintaining security of their passwords and adhering to RIT information security polices and standards.

The first paragraph of the following section is changed to read as follows:

Who is Covered and When
Regular full-time and part-time employees scheduled to work nine or more months are eligible to participate in the plan 12 months per year; regular full-time and part-time employees scheduled to work less than nine months are eligible to participate in the plan when working. Adjunct employees are eligible to participate in semesters in which they work. If you elect coverage, it can begin on the first day of the month on or after your date of employment. You need to enroll, however, and authorize the payroll deductions to pay your share of the cost before coverage can begin. If your contribution is too high to be deducted from your pay, we will set you up for billing by our outside billing administrator and you will pay wit after-tax dollars. You must enroll within 31 days from your date of hire; otherwise, you cannot enroll until the fall open enrollment, effective January 1 of the following year. If you are not at work on the day coverage is supposed to start, coverage will become effective on the day you return to active employment.

SECTION IV
DENTAL CARE PLAN

The following sections of the Dental Care Summary are updated to read as follows:

Introduction
The RIT Dental Care Plan covers many dental services; this summary addresses important topics such as eligibility, changing your election, appealing the denial of a claim, and what happens when your coverage ends. In addition, this summary describes the benefit provisions of the RIT Dental Care Plan, which is a self-funded plan administered by Excellus BlueCross BlueShield.

Important Note About Passwords
Password security is critical due to the confidential, private, and financial data that is available online. The employee/participant/covered family member is responsible for maintaining security of their passwords and adhering to RIT information security polices and standards.

General Information

Who is Covered and When
Regular full-time and part-time employees scheduled to work nine or more months are eligible to participate in the plan 12 months per year; regular full-time and part-time employees scheduled to work less than nine months are eligible to participate in the plan when working. Adjunct employees are eligible to participate in semesters in which they work. If you elect coverage, it can begin on the first day of the month on or after your date of employment. You need to enroll, however, and authorize the payroll deductions to pay your share of the cost before coverage
can begin. If your contribution is too high to be deducted from your pay, we will set you up for billing by our outside billing administrator and you will pay with after-tax dollars. You must enroll within 31 days from your date of hire; otherwise, you cannot enroll until the dental open enrollment period. The dental enrollment is held every other year. If you are not at work on the day coverage is supposed to start, coverage will become effective on the day you return to active employment.

You also may obtain coverage for your spouse or domestic partner and/or eligible children by enrolling in two person or family coverage and authorizing payroll deductions (or billing if your pay is too small) to pay your share of the cost. You may not cover your spouse/domestic partner as a dependent if your spouse is enrolled for coverage as an employee. No child can be covered as both an employee and a dependent.

Please refer to the separate summary on providing benefits for your Domestic Partner.

The eligibility rules for children are as follows:

- The child of the employee or the employee's spouse who is under age 26.
- The child of the employee's domestic partner who is under age 26 (NOTE: if the child is not claimed as a dependent on the employee's federal income tax return, this benefit will be taxable).
- The foster child (under age 18) of the employee, defined as an individual who is placed with the employee by an authorized placement agency or by judgment decree, or other court order.
- Any other child who is under age 26, and
  - for whom the employee is the legal guardian or custodian, and
  - who resides in the employee's home, and
  - who is claimed as a tax dependent on the employee's federal income tax return.

Coverage for an unmarried dependent child who is physically or mentally disabled may be continued beyond the age limits of the Plan. Contact the Human Resources Department for further details.

Coverage for your dependents usually begins when your coverage begins. However, if your spouse/partner or a child is confined in an institution or at home for medical reasons when coverage is supposed to begin, coverage will become effective on the first day the person is no longer confined.

A spouse/partner who is divorced from you is not eligible for coverage under the Plan. If you have an eligible dependent who is also an RIT employee, he or she may be covered either as an employee or as a dependent, but not both.

You Need to Enroll
Plan coverage is not automatic for a new employee; you need to complete an enrollment form for coverage to take effect. On the form you indicate your choice of dental plans and whether you want individual, two person, or family coverage.

It is important for you to return the completed enrollment form within 31 days after you first become eligible for coverage. If you wait beyond 31 days to enroll, you will not have another opportunity to enroll until the Plan’s next open enrollment.

Proof of Eligibility for Family Members
RIT has a family member verification (FMV) process to ensure that only those people who are eligible for benefits are covered and that the proper tax status is applied. It is important that RIT and employees are spending money as intended and that required taxes are paid.

The process is a simple one; copies of the eligibility verification documents only need to be provided once for an individual regardless of future benefit plan enrollments (e.g., if you cover your spouse only under dental and later...
add your spouse to your medical coverage, you will not need to provide another copy of the verification document).

Generally, the approved documents are a marriage certificate for a spouse and a birth certificate for a child; refer to the benefits page of the HR website for more details on accepted documents. Copies of verification documents should be provided as follows:

**New hires:** a new employee must provide the eligibility verification documents before family members can be added to the various benefits coverage.

**Mid-Year Changes:** generally, the employee must provide the eligibility verification documents before family members can be added to the various benefits coverage. In the case where the document is not available (e.g., birth certificate for a new baby), the family member will be added to the coverage but the employee must provide the required proof within 30 days, otherwise, coverage will be cancelled for the family member.

**Open Enrollment Changes:** the employee must provide eligibility verification documents by the end of the open enrollment period for any family members added to the coverage. If the documentation is not provided, the open enrollment change will not be processed and the family member will not be added to the coverage effective January 1.

**Open Enrollment**
Because dental care needs change from time to time, you have the opportunity every two years – effective as of January 1 - to make a change in your Dental Care Plan election. You can enroll in or cancel coverage, change plans, or change your coverage level (i.e., change from individual to two person) every other year. The next open enrollment date will be in the fall of 2018 for a January 1, 2019 effective date.

If you do not make a change during an open enrollment period, you will have to wait until the next open enrollment period to make a change, except for a limited list of qualifying events. Refer to the Mid-Year Benefits Enrollment Change Summary in the Other Resources section of the benefits website.

**Election Changes During the Plan Year**
In general, once you have enrolled in the Plan, you cannot change your elections or withdraw from the Plan until the beginning of the next open enrollment period, held every two years; the next open enrollment period will be in the Fall of 2018 for a January 1, 2019 effective date. However, pursuant to federal regulations, you may be able to make limited mid-year election changes if you meet certain criteria, as explained in items one through six, below. Your requested election change must be consistent with the reason for the change, as defined by the Internal Revenue Service. For example, it would be consistent for an employee with two-person coverage that adopts a child during the year to change his or her election to family coverage. It would not be consistent to move from family coverage to individual coverage. Changes must be made within 31 days of the event that gives you the right to make a new election. The Plan Administrator may require you to submit certain documentation related to your reason for making a mid-year election change. New elections will become effective on the qualifying event date.

Your dental benefit elections may be changed – consistent with the event - to reflect the following events:

1. **Qualified Change in Status**
   The following events constitute a qualified change in status:
   - a change in legal marital status: for example, a marriage or divorce
   - a change in the number of dependents: for example, the birth of a child, an adoption, a death, and so on
   - a change in a dependent's eligibility: for example, a child reaches the maximum age under a dental plan
2. **Change in Employment Status**
   The following events constitute a change in employment status such that you can make a change in your dental election:
   - If your employee work classification changes from part-time to full-time, adjunct to part-time, adjunct to full-time, you can enroll in the standard dental plan (not the enhanced dental plan);
   - If your employee work classification changes from full-time to part-time, full-time to adjunct, part-time to adjunct, you may cancel your dental coverage;
   - if your spouse/partner loses employment or becomes ineligible for dental coverage, you can add your spouse and any eligible children your spouse/partner was covering under dental coverage to your dental coverage; you cannot enroll in dental coverage.

3. **Qualified Medical Child Support Orders (QMCSO)**
   If a court ordered judgment requires you to provide health care coverage for a child or foster child, or if the order requires someone else to provide coverage, which you were previously providing, you may make mid-year election changes consistent with the QMCSO.

4. **Health Insurance Portability and Accountability Act of 1996 (HIPAA)**
   Losing eligibility for coverage under a non-RIT plan may allow you to exercise special enrollment rights provided by HIPAA and make a mid-year election change.

**Who Pays For This Protection**
You and RIT share the cost of your dental plan, with the employee contribution being deducted from your paycheck, usually on a pretax basis. 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. Your share of the cost will be based on the plan you select and whether you choose individual, two person, or family coverage.

Contribution rates for dental coverage are provided annually by the Human Resources Department, with different rates for full-time employees, part-time employees, and adjunct employees. These rates are subject to change. You will be notified in the event of any change in rates.

**Coordination of Benefits**
If you have dental coverage under another group plan in addition to this one - through that of a spouse/partner, for example - the total benefits you are eligible to receive could be greater than your actual expenses. To help eliminate this duplicate spending, our Plan's coverage is coordinated with other group plans with which you have coverage. This means that when the RIT Plan pays second, benefits will be adjusted so that the total payments from both plans won’t be more than 100% of total covered charges.

For your own claims and those of your spouse/partner, the plan that pays first is the one that covers you, your spouse or partner as an employee. If your children are covered by more than one plan, the plan of the parent whose birthday occurs earliest in the year will pay benefits first. However, if you are separated or divorced, the plan of the parent who has financial responsibility for the child’s medical care expenses will pay first. If there is no court decree for medical care coverage, then the plan of the parent who has custody of the child will pay first. Where none of these situations apply, the plan that you’re covered under the longest will pay first.

**Dental Care Plan Options**
There are two plans from which to choose.
- Standard Dental Plan
- Enhanced Dental Plan

**IMPORTANT:** The dental care plan has an open enrollment every other year. The plan and coverage level you elect will remain in force until the next enrollment period for calendar year 2019. You will not be able to change
plans, add or remove dependents, or cancel coverage, except for a limited list of qualifying events. Refer to the Mid-Year Benefits Enrollment Change Summary in the Other Resources section of the benefits website.

You will find a chart comparing the benefits of each plan in the Keeping Health section of the benefits website at www.rit.edu/benefits.

**Preventive Services**

You can minimize the risk of more serious and costly dental treatment by having regular examinations. To encourage this, under both the Standard and the Enhanced plans, the plan pays 100% of reasonable and customary charges for examinations, x-rays and other preventive measures.

Preventive services include:

- Cleaning of teeth, every six months;
- Oral examinations, every six months;
- Fluoride treatment;
- Sealants on 1st and 2nd permanent molars, up to age 16, once in three years;
- Diagnosis;
- Full mouth x-rays once every 36 months, unless needed more frequently because of anticipated periodontal work, possible orthodontic work, or a change of dentist.

**The Dental Deductible**

Benefits for Basic and Major restorative services are subject to an annual dental deductible under the Standard Plan; the amount of the deductible for each covered person is $25 per calendar year or $75 per family (if you have enrolled your dependents). There is no deductible under the Enhanced Plan.

**Basic and Major Restorative Services**

Both plans help you pay for necessary restorative services recommended by your dentist.

Basic restorative services include:

- Extractions
- Fillings
- Periodontal treatment
- Root canals

Major restorative services include:

- crowns
- bridgework
- dentures
- implants

**Standard Plan**: Once the deductible is satisfied, the plan pays 80% of reasonable and customary charges for basic restorative services and 50% of reasonable and customary charges for major restorative services.

**Enhanced Plan**: The plan pays 80% of reasonable and customary charges for both basic and major restorative services.
Annual Maximum Benefit
Both plans have an annual maximum that applies separately for you and each covered family member.

**Standard Plan**: The plan will pay up to $1,250 per person per calendar year for eligible services.

**Enhanced Plan**: The plan will pay up to $2,500 per person per calendar year for eligible services.

**Orthodontics**
The Plan covers orthodontics treatment; covered orthodontic services include the following:
- Initial insertion of orthodontic appliances, as well as any subsequent insertions;
- Orthodontic treatment before and after appliances are inserted to correct malocclusion;
- Space maintainers and other corrective appliances;
- TMJ therapy.

**Standard Plan**: Children under the age of 19 are eligible for orthodontia coverage. There is a $1,250 lifetime maximum per covered family member for orthodontic expenses. This lifetime maximum is not part of the annual maximum for restorative care.

**Enhanced Plan**: Children and adults are eligible for orthodontia coverage. There is a $2,500 lifetime maximum per covered family member for orthodontic expenses. This lifetime maximum is not part of the annual maximum for restorative care.

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**SECTION V**
**Beneflex**

The following is added to the Introduction section:

**Important Note About Passwords**
Password security is critical due to the confidential, private, and financial data that is available online. The employee/participant/covered family member is responsible for maintaining security of their passwords and adhering to RIT information security polices and standards.

The following section is changed to read as follows:

**Who is Covered and When**
Regular full-time and part-time employees are eligible to participate in the Plan for pretax health care contributions. In addition, adjunct employees are eligible to participate in the Plan for pretax health care contributions in terms in which they work. If the employee’s paycheck is not large enough to take the employee contributions, they will be billed by RIT’s billing administrator. All regular full-time and part-time employees who are scheduled to work 750 or more hours per year are eligible to participate in the Health Care and/or Dependent Day Care Spending Accounts. Participation can begin on the first day of the month on or after your date of hire.

The annual limit for the Health Care Spending Account is changed from $2,550 to $2,600.
The following is added to the Introduction section:

**Important Note About Passwords**
Password security is critical due to the confidential, private, and financial data that is available online. The employee/participant/covered family member is responsible for maintaining security of their passwords and adhering to RIT information security polices and standards.

The following is added to the Distribution of Benefits section:

**Distributions After Termination of Employment**
If the aggregate value of a participant's accounts is greater than $1,000, any distribution paid prior to the participant’s required beginning date shall only be made with the written consent of the participant. If the aggregate value of the participant's accounts is $1,000 or less, the participant's accounts may be paid out to the participant in the form of a lump sum without the consent of the participant, subject to the terms of the annuity contract or custodial account contract in which a participant's accounts are invested.

The following paragraph is added to the end of the Withdrawals Pursuant to a QDRO
Any amount payable to an alternate payee under the terms of a QDRO that is valued at $1,000 or less may be paid out without the consent of the alternate payee, subject to the terms of the annuity contract or custodial account contract in which an alternate payee's accounts are invested.

**SECTION VIII**

**Sick/Personal Leave, Salary Continuation and Short-Term Disability**

The following is added to the Introduction section:

**Important Note About Passwords**
Password security is critical due to the confidential, private, and financial data that is available online. The employee/participant/covered family member is responsible for maintaining security of their passwords and adhering to RIT information security polices and standards.

The term extended part-time is removed since this category no longer exists.

The following is added to RIT's New Parent Leave section
NOTE: Beginning January 1, 2018, New York State will be implementing a new paid family leave law. The new family leave law is much broader and richer overall than RIT's current new parent leave policy. The Department of Human Resources is currently evaluating RIT's policy in the context of NYS requirements. More information will be available on this topic in the fall.

The following sections are added:

**Use of Vacation When Short-Term Disability is Being Appealed**
If an employee's short-term disability (STD) claim is denied and the employee is unable to return to work while filing an appeal with the insurance company, the employee may request approval from the supervisor to use the current fiscal year's remaining vacation time during the appeal period.

If the insurance company approves the appeal and STD is restored retroactively, any of the employee's vacation time used during the appeal would be restored.
Supplemental Pay When New York State Workers’ Compensation Board Approves Denied STD Claim

If the insurance company denied an STD claim but the New York State Workers’ Compensation Board approves the claim, only the Statutory Disability Benefit will be paid; there will be no Supplemental Pay.

SECTION X
EDUCATIONAL BENEFITS

The following is added to the Introduction section:

**Important Note About Passwords**

Password security is critical due to the confidential, private, and financial data that is available online. The employee/participant/covered family member is responsible for maintaining security of their passwords and adhering to RIT information security policies and standards.

**Important Note About Taxes You May Have to Pay**

There are situations where the education benefit is taxable; the tax amount can be significant – **as much as $18,000**. If the benefit is taxable, you would have to reimburse RIT for the taxes that RIT is required to pays to the federal and state governments on your behalf. Refer to the Taxability of Tuition Waiver section of this summary for details.

The Tuition Waiver section has been modified to read as follows:

**Tuition Waiver**

RIT provides a Tuition Waiver benefit – courses taken at RIT – for eligible employees and eligible family members.

*Regular Full-Time and Part-Time Employees*: Tuition Waiver for regular employees is automatic for credit courses – you do not need to complete an application; you simply register for the class. For eligible courses taken through the Academic Support Center or the English Language Center, complete and submit to Human Resources the Tuition Waiver Form (available on the HR website [http://www.rit.edu/fa/humanresources/](http://www.rit.edu/fa/humanresources/) on the forms page or in the HR Department) for each course taken.

Tuition Waiver for eligible family members of regular employees is automatic for credit courses after you complete and submit on an annual basis (academic year) the online process through Employee Self-Service. For eligible courses taken through the Academic Support Center or the English Language Center, complete and submit to Human Resources the Tuition Waiver Form (available on the HR website [http://www.rit.edu/fa/humanresources/](http://www.rit.edu/fa/humanresources/) on the forms page or in the HR Department) for each course taken.

**Online edX courses**: There are a number of RIT offerings through edX ([https://www.edx.org/](https://www.edx.org/)). There is no Tuition Waiver for employees or family members of employees for edX courses. However, eligible employees will be eligible for reimbursement for job-related edX offerings under RIT's Tuition Assistance plan; find details later in this summary.

**Adjunct Employees**: Tuition Waiver for adjunct employees and eligible family members is available **only during the terms in which you work**. You must complete the Tuition Waiver Form for adjunct employees each term you will use the benefit. You can find the form on the forms page of the HR website ([www.rit.edu/humanresources/](http://www.rit.edu/humanresources/)) or obtain the form from the Human Resources Department.

Please be aware that RIT employees and family members who take classes using Tuition Waiver are considered students under the NYS Public Health Law 2165/2167. Therefore, employees and family members must comply with established NYS and RIT immunization requirements; refer to the Student Health Center website for more detailed information: [www.rit.edu/studentaffairs/studenthealth/](http://www.rit.edu/studentaffairs/studenthealth/).
If a Tuition Waiver is applied to the student account in error, the Waiver will be reversed and the student will owe the full billed amount to the RIT Student Financial Services Office.

Individuals who qualify for any type of tuition discount are not eligible for Tuition Waiver or other RIT scholarships or grant funding.

A late request submitted by an employee who is eligible for Tuition Waiver as detailed in this summary for the employee and/or eligible family member will be accepted only in the following circumstances:

- The Tuition Waiver request is for a semester in the current academic year AND the current calendar year; or
- The Tuition Waiver request is for a semester in the current academic year but for the prior calendar year (i.e., requested in the spring for the prior fall semester) AND the Tuition Waiver is non-taxable.

**Employees**

Regular employees are immediately eligible for a 100 percent tuition waiver, unless noted in the Exclusions section below, for undergraduate and most graduate level credit-bearing courses as well as eligible classes you take through RIT’s Academic Support Center and English Language Center. The benefit is provided as follows:

- Full-time employees: up to 12 credit hours per term
- Part-time employees: 9 credit hours per term

Adjunct employees are immediately eligible for a Tuition Waiver in terms in which you work as outlined below, on up to 12 credit hours per term, as well as eligible classes you take through RIT’s Academic Support Center and English Language Center.

<table>
<thead>
<tr>
<th>Terms Worked</th>
<th>RIT Adjunct Date of Hire</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>On or After 1/1/2006</td>
</tr>
<tr>
<td>1-2</td>
<td>25%</td>
</tr>
<tr>
<td>3 or more</td>
<td>50%</td>
</tr>
</tbody>
</table>

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

**Family Members**

RIT also provides Tuition Waiver, unless noted in the Exclusions section below, for credit-bearing courses as well as classes through RIT’s Academic Support Center and English Language Center for eligible family members, based on your years of service and employment category. Eligible family members include your spouse or domestic partner and eligible children. An eligible child is one who is:

- Under age 30 and the child of the employee, the employee’s spouse, or the employee’s domestic partner.

- Any other child who is under age 30, and
  - for whom the employee is the legal guardian or custodian, and
  - has been the legal guardian or custodian for at least three years prior to the date on which the child begins using the educational benefit, and
  - who resides in the employee’s home, and
  - who is claimed as a tax dependent on the employee’s federal income tax return.

If a child has matriculated in a program and has started taking classes in the program of study before the age of 30,
he/she would be eligible for Tuition Waiver to complete that same degree program started (not a different program) through the academic term in which the child attains age of 35. There will be no Tuition Waiver available beyond age 35 for a child.

Beginning with the 2013 Summer quarter, a lifetime maximum of 145 credit hours of undergraduate Tuition Waiver benefits will apply for each eligible family member who attends RIT. The Tuition Waiver benefit is generally for enrollment in a degree-seeking program. However, we understand individuals may be interested in single courses from time to time. Therefore, within the 145 credit hours, students may use up to 30 credit hours for non-degree seeking (non-matriculated) course work; this 30 credit hours includes credit hours for courses that the family member audits as well as credit hours earned under the Project Lead the Way program. In addition, the credit hours for a class that an eligible family member withdraws from or fails will count toward the lifetime maximum. These credit hour maximums apply to each eligible family member who receives a Tuition Waiver benefit, including family members of current employees, retirees, Long Term Disability (LTD) recipients, and future employees.

If a family member was enrolled in a degree-seeking undergraduate program (i.e., matriculated) prior to the Summer quarter in 2013, the credit hour maximums do not apply.

Proof of Eligibility for Family Members
RIT has a family member verification (FMV) process to ensure that only those people who are eligible for benefits are covered and that the proper tax status is applied. It is important that RIT and employees are spending money as intended and that required taxes are paid.

Eligibility - The process is a simple one; copies of the eligibility verification documents only need to be provided once for an individual regardless of future benefit plan enrollments (e.g., if you cover your spouse only under dental and later add your spouse to your medical coverage, you will not need to provide another copy of the verification document). Generally, the approved documents are a marriage certificate for a spouse and a birth certificate for a child; refer to the benefits page of the HR website (www.rit.edu/benefits) for more details on accepted documents.

Tax Status for Child - If the Tuition Waiver is for undergraduate study and you indicate that you claim your child as a tax dependent, we will need a photocopy of the top portion of your most recent tax return showing the child’s name. We do not need the income section so you can block out that information or provide only the top half. You can also block out the Social Security Numbers. We will need this document each year. We also update the HR system that we have received this document so you only need to submit once per calendar year. We do not need the tax dependent verification for a spouse.

Tuition Waiver Benefit for Eligible Family Members - Any student enrolled in an undergraduate program or who takes an undergraduate course after the 2013 Spring quarter, will be subject to the lifetime maximum 145 credit hours and 30 credit hours described above. If you have questions about whether a particular course is eligible for Tuition Waiver, please contact the Human Resources Department. The amount of the Waiver for eligible family members increases with length of employment as follows:

If you are a regular full-time employee, your eligible family members would receive a
- 50 percent waiver after six months of service;
- 100 percent waiver after five years of service.

If you are a regular part-time employee, your eligible family members would receive a
- 50 percent waiver after six months of service;
- 75 percent waiver after five years of service.
Course of Study – The course of study eligibility is based on your adjusted date of hire, as follow:

- If your adjusted date of hire is prior to January 1, 2006, Tuition Waiver for your eligible family members is provided for most RIT undergraduate programs, provided the student is matriculated in a program, unless noted in the Exclusions section below. In addition, Tuition Waiver for your eligible family members is provided for most RIT graduate programs, unless noted in the Exclusions section below.

- If your adjusted date of hire is on or after January 1, 2006, Tuition Waiver for your eligible family members is provided for most RIT undergraduate programs (there is no Tuition Waiver for graduate programs), provided the student is matriculated in a program, unless noted in the Exclusions section below.

Financial Aid - If the student (you, your spouse/partner or child) is eligible for tuition assistance from other sources, including New York State TAP or another employer, he/she must apply for that benefit (similar to how coordination of medical coverage works). New York State TAP or other external financial assistance will be applied to reduce the total tuition bill before the tuition waiver is applied. In the case of RIT scholarships or grants, the Tuition Waiver is applied first, before any other RIT scholarships or grants. Students who qualify for a 100% tuition waiver are not eligible for additional RIT scholarships or grants. If the student qualifies for less than a 100% tuition waiver, the partial tuition waiver will be treated as a resource for financial aid purposes and will replace any need-based grant. In no case will the combination of an RIT Tuition Waiver and RIT scholarships or grant be greater than the full amount of tuition each year.

Exclusions
There are a few exclusions where Tuition Waiver does not apply or where it is modified:

- Executive MBA program – no Tuition Waiver

- edX courses- no Tuition Waiver (eligible employees may be eligible for reimbursement under RIT’s Tuition Assistance Plan; refer to that section of this summary for details)

- PhD courses - no Tuition Waiver for family members and a 50% Tuition Waiver for employees, if the employee is matriculated in the PhD program and if the course taken is job-related (as defined by the IRS)

- Study abroad programs – no Tuition Waiver; payment for study abroad is described below (for more information about study abroad, contact RIT’s Study Abroad Office)

  - RIT Programs (e.g., RIT’s partner universities in Croatia, Dubai, and Kosovo) including those which are Faculty-Led: The student will be billed at the published regular full-time tuition rate of the partner university.

  - Affiliate Programs (e.g., SU Abroad and Arcadia): The student will be billed at the published rate of the affiliate university.

  - Faculty-Led Programs with a non-RIT Host University (e.g., the Italian Study Abroad program to Genova, Italy): The student will be billed the regular RIT tuition rate, less a standard dependent discount which will be set annually by the RIT budget office. Currently, the standard discount is 30%.

Taxability of Tuition Waiver
Tuition benefits may be taxable as outlined below. Generally, all Waivers for graduate courses that you and your eligible family members take are taxable. In addition, if the student is matriculated in a graduate program and takes
an undergraduate course as a requirement of the graduate program, the undergraduate course would be taxable as well.

Because of a federal law that provides to employees (not family members) $5,250 per calendar year in graduate educational assistance on a tax-free basis, RIT also has an educational assistance program. Under this program, an employee may receive up to $5,250 in graduate Tuition Waiver tax-free in a calendar year. In addition, if an employee takes a graduate course that is considered job-related under IRS rules (the course maintains or improves the employee's current job skills), the Waiver would not be taxable. Since there is no dollar limit for the tax-waiver for job-related courses, employees should consider using the job-related rule, when applicable, to receive the maximum favorable tax treatment.

Employees who take a graduate course must complete the My Graduate Course Tax Waiver Request online through RIT Employee Self-Service, even if the course is not job-related. This process must be completed for each graduate course no later than the Drop/Add date. If you do not complete this process, neither you nor your family members will be able to register for future terms and there will be no future Tuition Waivers until you complete this process.

Tax Amount – If the benefit is taxable, you will receive a bill from the Controller’s Office for the tax amount due. The tax amount includes federal, FICA, and state taxes, and is approximately 43% (can vary based on changes in the tax tables). Your W-2 income will be increased by the amount of the waiver and your taxes paid in for the period (i.e., withheld from your pay) will be increased accordingly. For example, if your eligible family member who is not your tax dependent receives $20,000 in Tuition Waiver for a semester, you would pay to RIT approximately $8,600 in taxes (which RIT forwards to the government on your behalf) and your W-2 taxable income would be increased by $20,000.

If you do not pay the required taxes, neither you nor your family members will be able to register for future terms and you and your eligible family members will not be eligible for future Tuition Waivers until you pay the taxes owed.

Below is a summary of the taxability rules:

Courses Employees Take:
- **Undergraduate** – generally not taxable, but there is an exception. If you are matriculated in a graduate program and take an undergraduate course as a requirement for the graduate program, the course would be taxable (see information in the Graduate section below about tax relief in this case).

- **Graduate** – taxable, unless the course is considered job-related or you have not reached the IRS limit for tax-free Tuition Waiver (currently $5,250) under RIT’s Educational Assistance Program. The IRS defines a job-related course as that needed to maintain or improve an employee’s current job skills. A course is not job-related if it serves to meet the minimum requirements of a job or is part of a program of study qualifying an individual for a new profession. If you take a graduate course, you need to complete online process in Employee Self-Service. If you state that the course is job-related, the online request will automatically route to your supervisor for approval. If the course is not job-related, simply complete that section. You should complete this process no later than the last date to Drop/Add Courses for each graduate course you take.

Courses Your Spouse/Tax-Dependent Domestic Partner and/or Tax Dependent Child Takes (a tax-dependent child is one who is claimed as a dependent on your tax return OR your ex-spouse’s (the child’s other parent) tax return)
• **Undergraduate** – generally not taxable, but there is an exception. If the student is matriculated in a graduate program and takes an undergraduate course as a requirement of the graduate program, the course would be taxable and there is no way to waive these taxes.

• **Graduate** – taxable

**Courses Your Non-Tax Dependent Domestic Partner and/or NON-Tax Dependent Child Takes** *(child is not claimed as a dependent on your tax return OR your ex-spouse’s - the child’s other parent – tax return)*

• **Undergraduate** – taxable

• **Graduate** – taxable

**When Tuition Waiver Ends**
If you are eligible for the Tuition Waiver benefit, the benefit for you and your eligible family members will end the last day of the term in which

- your employment ends, except as described below for termination by retirement, death, approval for RIT long term disability or under RIT’s Severance Plan;
  - If your employment ends and you are eligible for benefits under the RIT Severance Plan, Tuition Waiver benefits would continue under the terms specified in the Severance Plan.
- you no longer meet the Plan’s eligibility requirements.
- RIT discontinues the Plan.

In addition to the reasons stated above, if you are eligible for the Tuition Waiver benefit,

- the benefit for your spouse/partner will end the last day of the term in which you are divorced/terminate your domestic partnership.
- the benefit for your child will end the last day of the term in which your child no longer meets the eligibility requirements (refer to the Family Member section earlier in this summary).

**Tuition Waiver if Employee Retires from RIT**
Tuition Waiver benefits continue for an RIT retiree and eligible family members as outlined in this summary. All Tuition Waiver rules and exclusions that were applicable during employment continue for any Tuition Waivers applied while the employee is an RIT retiree. In addition, any changes made to the Tuition Waiver benefit after retirement would apply to retirees and their eligible family members.

**Tuition Waiver if Employee Approved for RIT Long Term Disability (LTD)**
Tuition Waiver benefits continue for a former employee on LTD and eligible family members as outlined in this summary only if the employee has met the eligibility requirements for Tuition Waiver at the time the employee is approved for LTD. All Tuition Waiver rules and exclusions that were applicable during employment continue for any Tuition Waivers applied while the employee is on LTD. In addition, any changes made to the Tuition Waiver benefit after LTD begins would apply to those on LTD and their eligible family members.

**Tuition Waiver Upon Death**
**Employee:** Tuition Waiver continues for eligible family members as outlined below provided the employee met the eligibility requirements for Tuition Waiver prior to the date of death.

**LTD Recipient:** Tuition Waiver continues for eligible family members as outlined below provided the LTD recipient met the eligibility requirements for Tuition Waiver at the time the employee was approved for LTD.

**Retiree:** Tuition Waiver continues for eligible family members as outlined below.
Tuition Waiver continues for the surviving spouse/partner provided the spouse/partner does not remarry/enter a new domestic partnership. Tuition Waiver continues for eligible children as outlined in this summary. All Tuition Waiver rules and exclusions that were applicable during employment continue for any Tuition Waivers applied after the employee dies. In addition, any changes made to the Tuition Waiver benefit after the employee's death would apply to surviving eligible family members.

Tuition Assistance
The first paragraph of the Tuition Assistance section has been changed to read as follows: Regular full-time and part-time employees who are scheduled to work 750 or more hours per year may be reimbursed for tuition (not fees, books, etc.) up to $750 per semester or the net tuition bill (after tuition-based financial aid) for job-related credit courses taken at accredited colleges and universities. In addition, eligible employees would be eligible for a reimbursement of up to $750 for job-related online edX offerings (not books or materials) (see https://www.edx.org/). For purposes of this benefit, semesters are defined as 1) September – December; 2) January – April; and 3), May – August. Therefore, the maximum annual reimbursement will be $2,250 ($750 x 3).

Tuition Exchange
The fourth paragraph has been changed to read as follows: Prior to the 2017-18 academic year: Because RIT's import-export ratios are currently favorable, we have increased the current limit of eight semesters to 12 semesters per family; this increase will be reviewed on a rolling five-year basis and may be adjusted accordingly. The base line eligibility continues to be eight semesters per family. If both spouses/partners of a couple work at RIT, they are eligible for eight semesters each, for a total of 16 semesters per family.

Beginning with the 2017-18 academic year, children of an eligible employee will qualify for up to 16 semesters per family. If both spouses/partners work at RIT and are eligible for TE, they have flexibility on how to use the 16 semesters (one employee could use all semesters or each could use 8 semesters, etc.).

SECTION XI
TIME OFF BENEFITS

This summary has been changed to read as follows:

Introduction
RIT understands how important it is to balance both your career and personal life. We have developed a total compensation package that includes paid time-off for all regular full-time and part-time employees.

Important Note About Passwords
Password security is critical due to the confidential, private, and financial data that is available online. The employee is responsible for maintaining security of their passwords and adhering to RIT information security polices and standards.

Vacation
Regular full-time and part-time staff and 12-month faculty are eligible for paid vacation. This summary does not apply to faculty members with contracts that are for less than 12 months; faculty members on contracts of less than 12 months follow Policy E4.0, Faculty Employment Policies. Use of vacation is subject to advance supervisor/manager approval.
RIT’s vacation benefit is an accrual plan, which means eligible employees earn vacation during the fiscal year (July 1 – June 30). Vacation is earned during the fiscal year on a monthly basis at a rate of 1/12 the annual fiscal year vacation amount. Vacation is earned in any month in which an eligible employee is employed for 15 or more days. The amount of vacation earned annually is based on the employee type and the employee’s length of service as outlined in the chart below. In addition, the total vacation time is based on the employee’s scheduled weekly hours and scheduled months or weeks per year - vacation is prorated as explained below for those who are scheduled for less than 12 months per year. The monthly accrual will increase based on years of service as explained below.

**Vacation Eligibility Chart for Employees Scheduled to Work 12 Months Per Fiscal Year**
Employees scheduled to work 12 months per fiscal year will accrue (earn) 1/12 of the annual vacation as shown in the chart below on a monthly basis.

<table>
<thead>
<tr>
<th>Employee Type</th>
<th>Annual Vacation Prior to 5th Anniversary</th>
<th>Annual Vacation (1/12 earned each month)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>5th Anniversary</td>
</tr>
<tr>
<td>1/12 of annual vacation accrues each month provided the employee is employed for at least 15 days in the month. The monthly amount earned increases in the anniversary month if there are at least 15 days after the anniversary date; otherwise the monthly accrual will increase the month after the anniversary month.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12-month faculty</td>
<td>4 weeks</td>
<td>4 weeks</td>
</tr>
<tr>
<td>Exempt staff(3)</td>
<td>3 weeks</td>
<td>4 weeks</td>
</tr>
<tr>
<td>Nonexempt staff(3)</td>
<td>2 weeks</td>
<td>3 weeks</td>
</tr>
</tbody>
</table>

**Staff Employees Scheduled for Less Than 12 Months Per Fiscal Year**
Effective August 1, 2012, vacation will be prorated for new hires who are scheduled to work for less than 12 months per fiscal year. Staff employees who were scheduled to work less than 12 months per year as of July 31, 2012 will be grandfathered under the previous benefit and will not have prorated vacation time, as long as they stay in that grandfathered position.

*For example*, a nonexempt employee eligible for 2 weeks of vacation who is scheduled to work 35 hours per week, 44 weeks per year will have 59.23 vacation hours each fiscal year.

\[
\text{44 weeks / 52 weeks} = .85 \text{ proration factor}
\]

\[
\text{35 x 2} = 70 \text{ hours x .85} = 59.23
\]

*For example*, an exempt employee eligible for 3 weeks of vacation who is scheduled to work 40 hours per week, 10 months per fiscal year, will have 12.45 vacation days each fiscal year.

\[
\text{10 months / 12 months} = .83 \text{ proration factor}
\]

\[
\text{40 x 3} = 120 \text{ hours x .83} = 99.6 \text{ hours or 12.45 days}
\]

**Earning Vacation**
An eligible employee earns 1/12 of the annual vacation each month, provided the employee is employed 15 or more days in the month. An employee may take vacation time before it is earned, with advance supervisor/manager approval.

*Nonexempt employees* earn 1/12 of the annual vacation hours the 16th of each month and they will be able to view their remaining vacation time through Oracle Employee Self-Service on the online payslip. The accrual will take place based on the pay period end date, not the check date.
For example, the 10/20/17 paycheck will NOT show the October vacation accrual because the pay period end date is 10/12/17. The accrual will calculate and show in the next paycheck, 11/3/17.

Any vacation that is carried over from the prior fiscal year will show in the balance amount (see the section called Vacation Carry–Over for details on how this works). As an employee takes vacation, the balance will decline. It is important to understand that a person could see a negative balance since the employee may take vacation time before actually earning it.

For example: full-time employee works 40 hours a week and receives 2 weeks, or 80 hours, vacation each fiscal year. Therefore, the monthly accrual is 6.67 hours per month (1/12 of 80 hours). If the person takes one week of vacation at the end of August, he/she has earned 13.33 vacation hours and has taken 40 vacation hours, so the online payslip will show 26.67 negative vacation hours (13.33 hours earned less 40 hours taken). This example assumes there was no vacation carry-over.

Exempt employees also earn 1/12 of the annual vacation each month. Effective July 1, 2016, the monthly vacation accrual calculates in Oracle and exempt employees enter vacation time taken in Oracle Employee Self-Service. Entries route to the employee’s supervisor for approval. Refer to the Employee User Guide and FAQs in the Taking Time Off section of the benefits website for details on entering vacation in Oracle Employee Self-Service.

Vacation Increase During the Fiscal Year - The monthly vacation accrual increases according to the Vacation Eligibility Chart above. The monthly accrual will increase in the month of the anniversary date of the date of hire (or adjusted date of hire, if a rehire) if the employee is employed for 15 or more days in the anniversary month; otherwise, the monthly accrual will increase the month following the anniversary month. For example, if the anniversary date is October 10, the vacation accrual increases in October; if the anniversary date is October 25 the vacation accrual increases in November.

Example #1: exempt employee’s 5th year anniversary falls on November 1 and the employee is scheduled for a 5-day, 40 hour week, 12 months per year. Fiscal year vacation is earned based on 3 weeks (120 hours) of vacation from July – October, then earned based on 4 weeks (160 hours) for remainder of fiscal year. The fiscal year accrual will be as follows:
- July – October – each month earn 1/12 of 120 hours per year, or 10 hours per month (4 months x 10 = 40 hours)
- November – June – each month earn 1/12 of 160 hours per year, or 13.333 hours per month (8 months x 13.333 hours = 106.667 hours)
- Total for fiscal year is 146.667 hours

Example #2: nonexempt employee’s 20th year anniversary falls on February 1 and the employee’s standard weekly hours are 40 and the employee is scheduled for 52 weeks per year. Fiscal year vacation is earned based on 4 weeks of vacation (160 hours) from July – January, then earned based on 5 weeks of vacation (200 hours) for remainder of fiscal year. The fiscal year accrual will be as follows:
- July – January – each month earn 1/12 of 160 hours per year, or 13.33 hours per month (7 months x 13.33 = 93.333 hours)
- February – June – each month earn 1/12 of 200 hours per year, or 16.667 hours per month (5 months x 16.667 hours = 83.335 hours)
- Total for fiscal year is 176.668 hours

Using Vacation
Employees should schedule their vacation in advance and obtain supervisor/manager approval. Earned, unused vacation time will be forfeited at the end of the fiscal year except as described in the Vacation Carry-Over section below.
For nonexempt staff employees, earned, unused vacation time may be used to extend paid sick/personal time after an employee's sick/personal leave benefits are exhausted, with supervisor/manager approval. Earned, unused vacation time may also be applied to supplement Workers’ Compensation or short-disability pay when the amount is less than full pay. The vacation time to supplement is used in the amount needed to supplement. For example, if you are receiving the 80% short-term disability benefit and supplement with vacation time, you will use 20% of a day to supplement. Vacation usage and carry-over hours are tracked through RIT’s time keeping system, Kronos.

For 12-month faculty and exempt staff employees, scheduled vacation can be entered in Oracle Employee Self-Service before or after taking vacation time. The employee entry will route to the exempt employee’s supervisor for approval. Check with your supervisor on the preferred timing for vacation entries.

**Vacation Carry-Over**

Vacation is provided as a benefit to employees to allow for employees to relax, rejuvenate and enjoy “non-work” activities. All employees are, therefore, encouraged to utilize their annual vacation in the year in which it is earned. There may be times, however, when this is not possible due to work schedules and/or personal plans. For these situations, RIT provides a vacation carry-over provision of up to one-half of the year’s earned vacation. The carry-over is based only on the current year’s earned vacation; any carry-over from the prior fiscal year is not included in determining the amount.

**Example:** regular full-time employee (40 hours per week, 12 months per year) earns 3 weeks per fiscal year (120 hours) and carried over 60 hours from the prior fiscal year:

<table>
<thead>
<tr>
<th>Vacation earned</th>
<th>120 hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Carried Over</td>
<td>60 hours</td>
</tr>
<tr>
<td>Total for Year</td>
<td>180 hours</td>
</tr>
</tbody>
</table>

Less: Used 88 hours

Remaining 92 hours

Carry-over 60 hours (½ of annual accrual of 120 hours)

Forfeit (lose) 32 hours

The maximum carry-over is one-half of the annual vacation accrual amount in effect as of June 30. For example, if an employee’s 20th anniversary falls within the fiscal year, the maximum carry-over will be one-half of the annual 5 weeks.

It is important that the correct carry-over amount be reported. The vacation carry-over is a financial obligation of the university that must be reported on RIT’s financial statements.

Since RIT uses its HR/Payroll system for reporting and tracking vacation time, employees and their supervisors/managers do not need to take any additional steps for the vacation carry over process. It is an automatic process for both exempt and nonexempt employees.

There are very rare and unique circumstances when an employee has been on short-term disability, workers compensation, and/or FMLA, in which an exception to carry-over more than one-half the annual accrual will be made. Items that would be considered include, but are not limited to the following:

- Duration of the absence
- Timing of the absence
- Departmental operations
• Planned vs. unplanned disability/FMLA
• Planned vs. unplanned vacation

The employee’s manager/supervisor should contact their Human Resources Manager no later than June 15 of the fiscal year to review the facts and circumstances.

**Vacation Calculation at Termination**
Staff and 12-month faculty will be paid for any earned, unused vacation time as soon as administratively possible after termination of employment. Employees must work through the 15th of the month in order for that month to be included in the accrual calculation.

**Illness During Vacation**
If an employee becomes ill or is injured during a scheduled vacation, the time off can be counted as sick/personal leave (nonexempt employees) and salary continuation (exempt employees). You should report this change to your supervisor/manager the first day you report back to work.

**Vacation During University/Building Closing**
If the university closes or a building closes for the day, opens late, or closes early (e.g., Chase Corporate Challenge, weather-related, power outage in a building) when an employee is off for a scheduled vacation, the time off will be counted as vacation time.

**Vacation Eligibility During Disability**
Vacation is earned during short-term disability periods. When a disability crosses over into a new fiscal year, the employee may not use the new fiscal year’s vacation accrual until he/she returns to work.

**Use of Vacation When Short-Term Disability is Being Appealed**
If an employee’s short-term disability (STD) claim is denied and the employee is unable to return to work while filing an appeal, the employee may request approval from the supervisor to use the current fiscal year’s remaining vacation time during the appeal period.

If the appeal is approved and STD is restored retroactively, any of the employee’s vacation time used during the appeal would be restored.

**Vacation Eligibility During Leave of Absence**
When an employee is on an approved leave of absence, the vacation accrual will be based on the rules for that type of leave. Refer to the Institute Policies and Procedures on the HR website (www.rit.edu/HumanResources) for details. When a leave of absence crosses over into a new fiscal year, the employee may not use the new fiscal year’s vacation accrual until he/she returns to work.

**Vacation Credit upon Change in Status or Change in Work Schedule**
An employee’s vacation accrual will be changed for a change in employment status (e.g., part-time to full-time) or a change in work schedule (e.g., scheduled weekly hours change from 37 hours to 40 hours). If the change is effective before the 15th of the month, the change will be effective in the month of the change. If the change is effective after the 15th of the month, the change will be effective the following month.

**Vacation Credit upon Rehire**
When a former regular employee is rehired into a regular position, the employee is given vacation accrual in accordance with the adjusted date of hire. Similar to all new hires, during the first year of rehire, vacation is prorated according to the amount of time the employee will be working during the fiscal year.
**Holiday/Vacation Policy**
If a University holiday falls on a day that an employee is scheduled to work and it is during an employee’s scheduled vacation, the day will be paid as a holiday not vacation.

See the section titled Early Release Closure Dates in the Holiday section of this summary for details on using vacation on an Early Release Closure Date.

**Vacation and Retirement Transition Program**
Employees participating in the Retirement Transition Program continue to be eligible for vacation time. The amount of vacation will be prorated based on the work schedule while on Retirement Transition.

If the employee works the entire fiscal year (12 months if exempt or 52 weeks if nonexempt), the employee would be entitled to the same number of weeks of vacation they had prior to being in the Retirement Transition Program. They will simply have fewer hours of vacation time. For example, if the employee is scheduled 20 hours per week (had been 40 before Retirement Transition) and the employee is eligible for four weeks of vacation, the employee will have four 20-hour weeks of vacation instead of four 40-hour weeks of vacation.

If the employee works the less than entire fiscal year (less than 12 months if exempt or less than 52 weeks if nonexempt), the vacation time will be prorated as explained in the section titled Staff Employees Scheduled for Less Than 12 Months Per Fiscal Year.

**Vacation for Faculty Who Move From 12-Month Position to a Less Than 12-Month Month Position**
While working in a 12-month position, a faculty member earns vacation according to the Vacation Eligibility Chart. If the faculty member moves to a faculty position which is less than 12 months per year, the earned, unused vacation will be paid out. The vacation information should be reported on the Employee Action Form (EAF) that the department completes for the job change. If the change is effective July 1, the EAF should be received in Human Resources in time for the vacation payout to occur with the June 30 paycheck.

**Holidays**
RIT generally observes eleven paid holidays per year: New Years Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, the day after Thanksgiving, Christmas, and four RIT-designated holidays; the RIT-designated holidays dates are determined annually, but are generally used to close RIT between December 25 and January 1 of each year. The Human Resources Department issues the holiday schedule annually.

If a holiday falls on a Saturday, RIT will generally close the preceding Friday. If a holiday falls on Sunday, RIT will generally be closed on the following Monday, with the exception of the Christmas and New Year holidays. Observance of the Christmas and New Year holidays are established annually.

**Early Release Closure Dates**
There are two dates each calendar year that are just before a University-designated holiday that are set as “early release closure dates.” On those dates, the university will officially close at 2:00 p.m. The dates are set in conjunction with the approval of the holiday schedule. One of these dates will be set as the day before Thanksgiving; the other day will be the day before the first University-designated holiday in December.

**Nonexempt Employees**
Essential nonexempt employees who must work during the official early close period will be provided with the equivalent amount of time off as “approved with pay” within 30 days of the early release closure date, with supervisor/manager approval. Those employees whose schedules will not allow for an early release on the official date (e.g., the day is not a scheduled work day, the employee works the B or C shift), would be provided with 3 hours of time off as “approved with pay” within 30 days of the early closure date, with supervisor/manager approval.
If a nonexempt employee wants additional time off on the early release day, he/she must use Vacation and/or Sick/Personal Leave, with supervisor/manager approval. For a nonexempt employee, the early release time would be “approved with pay” for the time the employee would have worked after 2:00 p.m. If the employee’s regular shift ends before 5:00 p.m. (which results in less than the standard three hours of approved with pay time), the employee would be eligible to use the difference in approved with pay at another time, with supervisor/manager approval within 30 days of the early closure date.

**Exempt Employees**
Essential exempt employees who must work during the official early close period will be provided with the equivalent amount of time off within 30 days of the early closure date, with supervisor/manager approval. Those employees whose schedules will not allow for an early release on the official date (e.g., the day is not a scheduled work day, the employee works the B or C shift), would be provided with 3 hours of time off within 30 days of the early closure date, with supervisor/manager approval.

If an exempt employee requests a full vacation day on the early release closure date, he/she would be provided with 3 hours of time off within 30 days of the early closure date, with supervisor/manager approval.

**Employees Scheduled to Work 12 Months Per Fiscal Year**
Exempt staff who are scheduled to work 12 months per year, nonexempt staff who are scheduled to work 52 weeks per year, and 12-month faculty will have holiday time will be based on the employee’s scheduled weekly hours. Therefore, the number of hours of holiday time per fiscal year is the scheduled hours per week multiplied by a factor of 2.2 (if RIT designates a special one-time holiday in a fiscal year for a total of 12 holidays, the factor would be 2.4).

**Example 1 (full-time):**
Scheduled weekly hours = 40
Holiday leave = 40 x 2.2 = 88 hours per fiscal year

**Example 2 (part-time):**
Scheduled weekly hours = 20
Holiday leave = 20 x 2.2 = 44 hours per fiscal year

**Employees Scheduled for Less Than 12 Months Per Fiscal Year**
Effective August 1, 2012, holiday time will be prorated for new hires and for existing employees who change jobs if scheduled for less than 12 months per fiscal year for exempt employees and less than 52 weeks per fiscal year for nonexempt employees. Employees who are scheduled to work less than 12 months per year as of July 31, 2012 will be grandfathered and will not have prorated holiday time, as long as they stay in that grandfathered position.

*For example, a nonexempt employee scheduled to work 35 hours per week, 44 weeks per year will have 65.45 holiday hours each fiscal year.*

44 weeks / 52 weeks = .85 proration factor
35 x 2.2 holiday factor = 77 hours x .85 = 65.45 holiday hours

*For example, an exempt employee eligible who is scheduled to work 40 hours per week, 10 months per fiscal year, will have 73.04 holiday hours each fiscal year.*

10 months / 12 months = .83 proration factor
40 x 2.2 holiday factor = 88 hours x .83 = 73.04 hours or 9.13 days

**Holiday Hours for Nonexempt Employees**
For nonexempt employees, the annual holiday hours will be pre-loaded in RIT’s time keeping system (Kronos) on July 1 each year based on their scheduled weekly hours; as employees use their holiday time, the holiday hours balance will decline (similar to sick/personal leave).
If the holiday falls on a scheduled workday, the employee will have the day off and will be paid for the regularly scheduled hours for that day. If the holiday falls on a day that is not a scheduled workday, the employee will not receive holiday pay for that day.

Holiday hours will automatically populate for regular full-time employees; if a regular full-time employee's regular schedule is not a standard work week (employee does not work the same number of hours each day and/or does not work a regular Monday-Friday workweek), the supervisor must adjust the pre-populated hours. In addition, supervisors must enter the appropriate number of hours for regular part-time staff (holiday hours do not automatically populate).

For employees who do not work the same number of hours each day and/or do not work a regular Monday-Friday workweek, use the holiday calculator found on the HR website in the Taking Time Off section at www.rit.edu/benefits to help plan holiday time for the entire fiscal year. This planning is important because, depending on an employee's schedule, there may be holiday hours remaining after Memorial Day (the last holiday of the fiscal year) or there could be fewer hours than is regularly paid for the Memorial Day holiday. If there are hours remaining after Memorial Day, the employee should use that time in May or June and should be reported as Holiday time.

Any remaining Holiday Hours as of June 30 will not carry over; they will be forfeited. Therefore, it is important for supervisors/managers and employees to keep track of this information.

**Holiday Pay During Short-Term Disability, FMLA, Workers Compensation and Other Leaves**

Employees on short-term disability, FMLA, Workers' Compensation, or any type of leave of absence are not eligible for holiday pay during the leave. In addition, the employee would not be eligible for the early release time as described above. The unused holiday time and early release time before a holiday is not available in the future.

**Holiday on an Employee's Non-Work Day**

If an RIT-observed holiday falls on a day that is not a regularly scheduled day for a regular full-time or part-time employee, the employee will not receive holiday pay for that day. The employee would be eligible for the early release time before a holiday as described above.

**Working on the Observed Holiday**

Nonexempt (hourly) staff employees who are required to work on an RIT-observed holiday that falls on a scheduled workday, receive 1½ times the base hourly rate for the hours actually worked, and also receive straight time holiday pay for the hours they are normally scheduled to work.

For RIT-observed federal holidays (i.e., New Year's Day, Independence Day, and Christmas Day) that fall on a Saturday or Sunday, the observance day will not coincide with the date of the actual holiday (e.g., if Independence Day falls on a Saturday, the RIT observance generally occurs on Friday, July 3).

- When this situation occurs for Independence Day when it falls on a Saturday, and the employee works on the actual holiday (July 4), the employee receives the regular hourly rate for hours worked on the actual holiday and straight time holiday pay for the observed holiday.
- When this situation occurs for Independence Day when it falls on a Sunday, and the employee works on the actual holiday (July 4), the employee receives Sunday Premium pay (1½ times the base hourly rate) for hours worked on the actual holiday and straight time holiday pay for the observed holiday.
- When this situation occurs for New Year's Day and Christmas Day, and the employee works on the actual holiday (January 1 and December 25), the employee receives 1½ times the base hourly rate for hours worked on January 1 and December 25. The employee will also receive straight time holiday pay for the observed holiday.
If an employee works on an RIT-observed holiday but it is not a day that the employee is regularly scheduled to work, the employee will receive 1½ times the base hourly rate for the hours actually worked; this time worked does count towards the weekly overtime calculation.

The employee should record in Kronos the actual hours worked. Holiday hours will automatically populate for regular full-time employees; if a regular full-time employee’s regular schedule is not a standard work week (employee does not work the same number of hours each day and/or does not work a regular Monday-Friday workweek), the supervisor must adjust the pre-populated hours. In addition, supervisors must key the appropriate number of hours for regular part-time nonexempt staff (holiday hours do not automatically populate).

**Exempt (salaried) staff employees who are required to work on an RIT-observed holiday may take another day off during the fiscal year in exchange for the holiday worked. There is no additional pay.**

**Holiday/Vacation Policy**
If a holiday falls during an employee’s scheduled vacation, the day will be paid as a holiday and not vacation.

**Religious Holidays**
Days of religious observance or special religious holidays may be granted without pay to employees who request them. The employee should request the time off in advance to the supervisor/manager. Exempt and nonexempt employees can use vacation time and nonexempt employees can use sick/personal leave in order to be paid for the time off for religious holidays.

**RIT’s New Parent Leave and Federal and New York State Leaves**
Regular full time and part time employees are eligible for New Parent Leave following the birth or adoption of a baby. The leave is available within 12 months following the baby’s birth. New Parent Leave provides four weeks of paid leave for the primary caregiver and two weeks of paid leave for the secondary caregiver. For more details about the New Parent Leave policy, refer to the details on the HR website (www.rit.edu/humanresources) in the Human Resources Policies and Procedures section.

**NOTE:** Beginning January 1, 2018, New York State will be implementing a new paid family leave law, which is much broader and richer overall than RIT’s current new parent leave policy. HR is currently evaluating RIT’s policy in the context of NYS requirements. More information will be available on this topic in the fall of 2017.

The Federal Family and Medical Leave Act (FMLA) provides job protection to eligible employees who are absent from work due to specified family, family military and medical reasons defined in the law. FMLA provides up to 12 work weeks of unpaid leave during a 12 month period. If an employee qualifies for paid leave for the absence (e.g., sick leave, short-term disability, workers compensation, RIT’s New Parent Leave), the paid leave and unpaid leave will run concurrently. In addition to FMLA, New York State has a number of state leave laws. For details on FMLA and New York State leave laws, refer to the summary found in the Statutory Programs section of the benefits website (www.rit.edu/benefits).

**If You Have Questions**
If you have any questions about Time Off benefits, contact the RIT Human Resources Department.
SECTION XII
EMPLOYEE ASSISTANCE PROGRAM (EAP)

The following is added to the Introduction section:

Important Note About Passwords
Password security is critical due to the confidential, private, and financial data that is available online. The employee/participant/covered family member is responsible for maintaining security of their passwords and adhering to RIT information security polices and standards.

SECTION XIII
LEGAL SERVICES PLAN

The following is added to the Introduction section:

Important Note About Passwords
Password security is critical due to the confidential, private, and financial data that is available online. The employee/participant/covered family member is responsible for maintaining security of their passwords and adhering to RIT information security polices and standards.

SECTION XIV
IDENTITY THEFT PROTECTION

The following is added to the Introduction section:

Important Note About Passwords
Password security is critical due to the confidential, private, and financial data that is available online. The employee/participant/covered family member is responsible for maintaining security of their passwords and adhering to RIT information security polices and standards.

The first paragraph of the following section is changed to read as follows:

Who is Covered and When
Regular full-time and part-time employees are eligible to participate in the Plan. Employees scheduled to work nine months or more are eligible to participate year-round; employees scheduled to work less than nine months per year are eligible to participate only when they are working. If you elect coverage, it can begin on the first day of the month on or after your date of employment. You need to enroll, however, and authorize the payroll deductions to pay your share of the cost before coverage can begin.

SECTION XV
SEVERANCE PLAN

The following is added to the Introduction section:

Important Note About Passwords
Password security is critical due to the confidential, private, and financial data that is available online. The employee/participant/covered family member is responsible for maintaining security of their passwords and adhering to RIT information security polices and standards.
The following is added to the Introduction section:

**Important Note About Passwords**

Password security is critical due to the confidential, private, and financial data that is available online. The employee/participant/covered family member is responsible for maintaining security of their passwords and adhering to RIT information security polices and standards.

The first sentence of the Adoption Assistance Program is changed to read as follows:

All regular full-time and part-time employees who are scheduled to work 750 or more hours per year become eligible for the Adoption Assistance Program upon employment.

The following section is changed to read as follows:

**RIT Home Owner Partnership (HOP)**

Regular full-time and part-time employees who are scheduled to work at least 750 hours per year are eligible for the Home Owner Partnership program. RIT has teamed up with the City of Rochester and Advantage Federal Credit Union to give you a chance to own a home in the City of Rochester with $9,000 in help. The Partnership provides eligible employees with the opportunity to receive $3,000 from RIT, $3,000 from the City of Rochester, and $3,000 from Advantage Federal Credit Union (if you obtain your financing from them). There is one RIT loan per house (i.e., if both purchasers are eligible RIT employees, one employee will be eligible for the loan). You can use these funds toward your down payment and/or closing costs for the purchase of your primary residence.

To qualify, you must:

- Not currently own a home in the City of Rochester
- Purchase a home within the Rochester city limits with a purchase price of under $200,000
- Be able to qualify for a standard (conventional, VA, or SONYMA) mortgage loan from a lender
- Complete a Home Buyer Services application and interview with a Home Buyer Services Counselor before signing a purchase offer
- Contribute at least $1,500 of your personal funds towards the purchase (the deposit must be $1,000 or more)
- Be a current full-time or part-time RIT employee scheduled to work at least 750 hours per year at the time of closing and remain employed by RIT for at least five years following the date of closing
  - NOTE: Visiting faculty may qualify, but would need to repay the RIT portion if they leave RIT employment before five years from the date of closing; they would also need to repay the City if they live in the residence less than five years.
- Complete an approved Home Ownership Class before closing as well as complete three post purchase classes in the first year of home ownership (if you are a first-time home buyer)
- Live in the property as your principal place of residence for at least five years from the date of closing

RIT limits this program to 10 employees per calendar year. There is one RIT loan per house and one city grant per house. Participation will be determined on a first come, first served basis, based on the date of the closing. For additional information, see the more detailed description on the HR website.
SECTION XVII
VOLUNTARY PROGRAMS

The following is added to the Introduction section:

Important Note About Passwords
Password security is critical due to the confidential, private, and financial data that is available online. The employee/participant/covered family member is responsible for maintaining security of their passwords and adhering to RIT information security polices and standards.

The first paragraph in the Pet Insurance section is changed to read as follows:

Regular full-time and part-time employees are eligible to participate in the Plan. Employees scheduled to work nine months or more are eligible to participate year-round; employees scheduled to work less than nine months per year are eligible to participate only when they are working.

SECTION XVIII
STATUTORY BENEFITS

The following is added to the Introduction section:

Important Note About Passwords
Password security is critical due to the confidential, private, and financial data that is available online. The employee/participant/covered family member is responsible for maintaining security of their passwords and adhering to RIT information security polices and standards.

The following section is changed to read as follows:

Eligibility
Eligible employees are:

- All employees*
- Who worked at least 1,250 hours during the 12 months prior to the first day of leave
- Who completed 12 months of employment at RIT prior to the first day of leave

*Regular part-time employees, student employees, and adjunct employees are not typically eligible because of the hours-worked requirement.