

ROCHESTER INSTITUTE OF TECHNOLOGY

Employee Resources and Privileges

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RIT 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 with RIT. Participation in these plans is provided to eligible employees and does not constitute a guarantee of employment, and requires continued employment and eligibility.

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.

Adoption Assistance Program

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. Employees will be reimbursed for up to \$2,000 for the following expenses incurred in the placement and adoption of a child:

- Fees of a private or government adoption agency that is accredited or licensed.
- Placement fees including professional evaluation through home studies, interviews with prospective adoptive and natural parents, physical exams and private placement fees by a doctor, lawyer or other appropriate professional.
- Temporary foster care fees including foster care required immediately before placement of a child in your home.
- Legal and court fees including court supervision, termination of natural, parental rights, final adoption procedures and birth certificate preparation.
- Traveling expenses including costs for meals and lodging.

This policy excludes, but is not limited to, the following expenses related to adoption.

- Professional counseling for the natural parents.
- Institutional living expenses such as an orphanage, children's home or unwed mothers home for the child or natural mother.
- Fees related to establishing legal guardianship.
- Fees related to the adoption of children over the age of 18 unless the child is physically or mentally incapable of caring for him/herself.
- Fees related to surrogate parenting arrangements, illegal adoptions or adoption of a spouse's child.
- Contested legal actions to establish parental rights before adoption.
- Maternity fees for the natural mother, including pre and postnatal care, obstetrical fees and related hospital charges.

Full or partial payment may be requested any time after the child is placed in the home. This policy does not require that the employee wait for reimbursement until the final date of adoption has occurred. In cases of multiple adoptions, the adoption of each child will be considered separate, however a maximum of \$4,000 will be paid under this policy to any family during any twelve-month period.

Better Me Employee Wellness Program

RIT is committed to a culture of health and wellness for all faculty and staff. The *Better Me* Employee Wellness Team is focused on the well-being of each individual and provides a variety of opportunities for employees to reach and maintain a healthy work/life balance. Through the *Better Me* initiative, RIT encourages faculty and staff to engage in lifestyle behaviors that positively impact a healthy environment.

We encourage you to take advantage of the many *Better Me* opportunities at RIT, including:

- Wellness Coaching With Our Health Fitness Specialists
- Weight Management Programs & Nutritional Counseling With a Registered Dietician*
- Faculty/Staff Fitness & Aquatic Classes*
- What's on the Menu? Wellness Presentations
- Weight Watchers At Work® Program*
- Wellness Health Checks & Screenings
- Health and Wellness Challenges
- Personal Training Services*
- Wellness Information sessions...and more!

*Fees apply

New resources are added frequently. Check out the *Better Me* website (www.rit.edu/betterme) regularly for more information.

Domestic Partnership Benefits

Under certain benefit plans, coverage for current domestic partners is provided. This includes both same and opposite sex domestic partners and children of a domestic partner.

The benefits covered under this arrangement are medical and prescription drug, vision, dental, life and AD&D insurance, group legal services plan, identity theft protection, employee assistance plan, tuition waiver, tuition exchange, tuition scholarship, long-term care, family and medical leave, bereavement leave, death benefits, and Student Life Center membership.

In order to qualify for domestic partner benefits, both partners must sign an *Affidavit of Domestic Partnership* certifying that the following attributes of a domestic partner relationship are all present:

1. The individuals have an exclusive mutual commitment, similar to that of a marriage;
2. The individuals are each other's sole domestic partner and intend to remain so indefinitely;
3. Neither partner is legally married;
4. Neither individual is related by blood to a degree of closeness which would prohibit legal marriage in the state in which the partners legally reside;
5. Both individuals are at least (18) years of age and are legally competent to contract;
6. The individuals are currently residing together and have resided together in a common household for at least twelve (12) consecutive months and intend to reside together indefinitely;
7. At least twelve (12) months have elapsed since the termination of a Declaration of Domestic Partnership or its equivalent in any jurisdiction;
8. Both individuals are committed to the physical, emotional, and financial care and support of each other and share with each other the common necessities and tasks of one household and are financially interdependent.

Benefit coverage for a partner is *not* automatic once an Affidavit of Domestic Partnership has been filed with RIT; an enrollment form electing benefits needs to be completed within 31 days following the filing of the Affidavit of Domestic Partnership. Also, in order for a domestic partner to be a beneficiary for death or retirement benefits, the applicable beneficiary designation form(s) must be completed and filed.

For children of domestic partners, RIT's definition of an eligible dependent under each benefit plan applies.

RIT pays the same share of the premium costs of any covered benefit as it pays for family or two-person

coverage for individuals who are not domestic partners.

There May Be Tax Implications To Covering Your Domestic Partner.

Generally, medical, vision and dental insurance benefits are excluded from taxable income if the recipient of the benefit is the employee, or the employee's spouse or dependent. Under IRS rules, if an individual, such as a domestic partner, qualifies as a tax dependent of the employee, the RIT-provided value of the benefits will not be treated as taxable income and the employee can pay for the benefit with before-tax dollars. In all other cases, probably most situations,

- the employee can continue to pay the contribution for his/her individual coverage (or two person, one parent family, or family if covering eligible children) with before-tax dollars, and
- the employee will have taxable income equal to the value of the benefit provided by RIT, called "imputed income" if applicable, and
- the employee contribution amount in excess of the individual coverage contribution amount (or two person or one parent family if applicable) will be paid with after-tax dollars.

When a domestic partnership relationship, as defined above, ceases to exist because it no longer has one or more of the necessary elements, the employee must notify the RIT Human Resources Department in writing within the next 31 days. The benefit coverage for the former domestic partner and the children of the former domestic partner will cease at the end of the month in which the termination of the domestic partner relationship ends as indicated on the Statement of Termination of Domestic Partnership. Failure to report the termination of a domestic partner relationship constitutes a false claim for benefits and will subject the employee to possible sanctions, which could include termination of employment.

In the event of a termination of domestic partnership, the former domestic partner is eligible to continue coverage similar to the COBRA continuation.

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.

The Rochester Area Recreation and Employee Services Association (RARES)

RIT is a General Member of The Rochester Area Recreation and Employee Services Association (**RARES**), a not-for-profit organization dedicated to employee buying power through discounts. As an RIT employee (or retiree), you are automatically a participant in RARES with no added cost. You obtain discounts in one of two ways:

1. Show your card at the box office or retail counter; or
2. Advance purchase of tickets or coupons.

Each employer who joins receives a unique membership ID# which allows any employee from that organization to access the web-site and find out information about RARES, download forms, etc. When you visit the RARES web-site at www.rares.org, you can enter this membership ID# in the Membership ID box to the upper left of the home page. This will take you to a page designed for members only. The "discounts" tab will take you to a listing of all discounts available to you as a RARES member and how you can access these discounts. If you have any questions, please feel free to contact the RARES office at (585) 789-0223/v or by e-mail at RARESBOD@gmail.com.

All employees are given a membership ID card. If you cannot locate your card, please send an e-mail to benefits@rit.edu to request one.

Other RIT Privileges

As an RIT employee, you have access to RIT's recreational facilities, including the **Student Life Center**, pool, outdoor tennis courts, running track and nature trails.

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

Margaret's House offers quality care and education for children eight weeks to eight years of age. Conveniently located, Margaret's House is a short walk from the academic buildings and student living areas on campus. Margaret's House serves mainly children of students, staff and faculty but is open to families from the surrounding communities.

You are also eligible to join the **Advantage Federal Credit Union**, which offers checking and savings accounts, certificates, and loans to RIT employees. The credit union has a location on campus for your convenience.

There are also a variety of discounts available to employees. Employees are entitled to a 10% discount on

most items in the **Barnes & Noble @RIT** upon presentation of their RIT ID card. You can also use your RIT ID card as a debit card — called **Tiger Bucks** — by making deposits to your debit card account. With this account, you will receive a *10% discount* in all **Dining Services facilities** when you pay with your ID card. You may add to your account as needed or choose the convenience of direct deposit through payroll deduction. You can make a deposit online or enroll online for payroll deduction at the myRIT portal (log-in and click on the “financial” tab). These accounts are updated (real time) so you may see your balance at anytime.

Accounts may also be opened in person at the Dining Services Office or Student Financial Services with your check or credit card for the amount you wish to deposit into your Tiger Bucks account.

Employees enjoy the convenience of **personal computer repair services** from the **RIT Digital Den**, RIT’s computer sales retail store. They offer two different services plans as well as a single incident purchase option.

The computer drop off location is conveniently located at the RIT Digital Den on the 2nd floor of Barnes & Noble, located at 100 Park Point Drive.

You can meet directly with a technician who is trained to answer your technical questions during certain hours. Appointments are recommended but not required; call them for technician hours and to schedule an appointment.

For questions and details about the plan costs, visit their website at www.rit.edu/digitalden or call 585-424-6766 ext. 204.