

ROCHESTER INSTITUTE OF TECHNOLOGY

Education Benefits

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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.

Introduction

RIT's commitment to a quality education is reflected in the variety of education benefits available to employees. RIT's education benefits for eligible employees and/or their family members consist of five programs. Each of these programs is described in this summary, including eligibility and the general tax consequences of each.

The education benefits described in this summary are Tuition Waiver, Tuition Assistance, Tuition Exchange, Tuition Scholarship, and Center for Professional Development (CPD).

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. If the benefit is taxable, you will have to reimburse RIT for the taxes that RIT is required to pay to the federal and state governments on your behalf. Refer to the *Taxability of Tuition Waiver* section of this summary for details.

Tuition Waiver

RIT provides a Tuition Waiver benefit – courses taken at RIT – for eligible RIT 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; please note that if you take a graduate class, you will need to complete a process described in the *Taxability of Tuition Waiver* section of this summary. For eligible courses taken through the Academic Success Center or the English Language Center, complete the Service Request found at help.rit.edu.

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 **Oracle Employee Self-Service** (<https://myinfo.rit.edu>). For eligible courses taken through the Academic Success Center or the English Language Center, complete the Service Request found at help.rit.edu.

Online edX courses: There are a number of RIT offerings through an online learning collaboration called edX (<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; please refer to the details later in this summary.

Adjunct Employees: Tuition Waiver for adjunct employees and eligible family members is available **only during the semesters in which you work**. You must complete the Service Request found at help.rit.edu each semester you will use the benefit.

Important Information

Please be aware that RIT employees and family members who take classes using Tuition Waiver are considered RIT students and are subject to all student requirements. 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/.

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.

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.

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.

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

Enrollment Deposit – those who are admitted to RIT will be billed a non-refundable enrollment deposit. You need to pay the deposit, which goes toward the tuition. When the Tuition Waiver goes through later, the deposit will create a credit which would offset any other costs not covered by the Tuition Waiver.

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 Success Center and English Language Center. The benefit is as follows:

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

Adjunct employees are immediately eligible for a Tuition Waiver in semesters 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 Success Center and English Language Center.

Semesters Worked	RIT Adjunct Date of Hire		
	On or After 1/1/2006	7/1/1993-12/31/2005	Before 7/1/1993
1-2	25%	25%	100%
3 or more	50%	50%	100%

If you have questions about whether a particular course is eligible for Tuition Waiver, please contact the RIT Service Center at help.rit.edu or 585-475-5000.

Family Members

RIT also provides Tuition Waiver for eligible family members, unless noted in the *Exclusions* section below. The Tuition Waiver is provided for credit-bearing courses as outlined below, based on your employee work classification and your years (or terms) of service with RIT. Eligible family members of regular employees (not of adjunct employees) are also eligible for classes through RIT's Academic Success Center and English Language Center. 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 provide a Tuition Waiver for your spouse, 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.

Course of Study for Family Members –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.

Please note that Tuition Waiver for graduate courses are generally taxable to the employee. Refer to the *Taxability of Tuition Waiver* section below.

If a family member is enrolled in an accelerated undergraduate/graduate dual degree program (e.g., BS/MS), when the student's enrollment status changes from undergraduate to graduate, the Tuition Waiver benefit for graduate courses that count toward the graduate degree would be taxable. Graduate courses that count toward the undergraduate degree would not be taxable. Refer to the *Taxability of Tuition Wavier* section below for more information.

- 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. If the student is enrolled in an accelerated undergraduate/graduate dual degree program (e.g., BS/MS), the Tuition Waiver will be available only when the student is enrolled as an undergraduate student. Once the enrollment status changes to graduate, there would be no further Tuition Waiver benefit, even for undergraduate courses.

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 described above. If you have questions about whether a particular course is eligible for Tuition Waiver, please contact the Human Resources Department. The benefit for eligible family members is as follows:

- Regular Employees: The amount of the Waiver for eligible family members of regular employees 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 scheduled to work 750 or more hours per year, your eligible family members would receive a

- 50 percent waiver after six months of service;
- 75 percent waiver after five years of service;
- 100 percent waiver after ten years of service.

If you are a regular part-time employee scheduled to work less than 750 hours per year, your eligible family members would receive a

- 50 percent waiver after six months of service;
- 75 percent waiver after five years of service.

- Adjunct Employees: The amount of the Waiver for eligible family members of adjunct employees increases with the number of semesters worked as follows:

Semesters Worked	RIT Date of Hire		
	On or After 1/1/2006 (<i>undergraduate only</i>)	7/1/1993-12/31/2005 (<i>undergraduate and most graduate</i>)	Before 7/1/1993 (<i>undergraduate and most graduate</i>)
1	0%	0%	0%
2	0%	25%	50%
3 or more	50%	50%	50%

Exclusions – Applicable for All

There are some exclusions where Tuition Waiver does not apply or where it is modified:

- Rules as outlined elsewhere in this summary
- 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)
- Master of Architecture
- Study Abroad Programs: No standard Tuition Waiver; payment for study abroad is described below (for more information about study abroad, contact [RIT’s Education Abroad Office](#))
 - Affiliate Programs (e.g., CIEE, CIS Abroad): The student will be billed at the published rate of the affiliate university/organization.
 - RIT Global Campus Direct Enroll Programs (e.g., RIT Croatia, RIT Dubai, RIT Kosovo): The student will be billed at the published tuition rate of the global campus.
 - RIT faculty-led programs (not summer): Standard RIT Tuition Waiver applies.
 - RIT faculty-led programs (summer): No Tuition Waiver because all students already pay a discounted tuition rate to participate.
 - Study Abroad Exchange Programs: Standard RIT Tuition Waiver applies.
 - No Tuition Waiver for program fees, housing fees or out-of-pocket expenses.
- If a family member of an employee with an adjusted date of hire of January 1, 2006 or later is enrolled in an accelerated undergraduate/graduate dual degree program, the Tuition Waiver will be available only when the student is enrolled as an undergraduate student. Once the enrollment status and tuition changes to graduate, there would be no further Tuition Waiver benefit, even for undergraduate classes.

Taxability of Tuition Waiver

Tuition benefits may be taxable. It is important that you understand the tax implications before you or your family members register for classes.

- Generally, Tuition Waiver for undergraduate courses is tax-free. However, there are situations when Tuition Waiver for an undergraduate course would be taxable, including the following:
 - An undergraduate Tuition Waiver for your child who is not your tax dependent would be taxable to you.
 - An undergraduate Tuition Waiver for your domestic partner would be taxable to you.
- Generally, all Tuition Waivers for graduate courses that you and your eligible family members take are taxable, except as described below regarding job-related courses for RIT employees.
 - **IMPORTANT:** If you or your eligible family member are enrolled as an undergraduate student and take an graduate class that does not count toward the undergraduate degree, the Tuition Waiver for the graduate class will be taxable to you.
- If the eligible family member of an employee whose adjusted date of hire is before January 1, 2006 is enrolled in an accelerated undergraduate/graduate dual degree program (BS/MS), when the enrollment status and tuition changes to graduate, the Tuition Waiver for graduate courses would be taxable.
 - If the family member takes a graduate course that counts toward the undergraduate degree, the Tuition Waiver for that course would not be taxable.

Tax Amount – If the Tuition Waiver is taxable, you will receive a bill from the Payroll Office for the tax amount due. The tax amount includes federal, FICA, and state taxes, and is approximately 40% (can vary based on changes in the tax tables). You must pay the amount billed promptly upon receipt. If you do not, pay by the due date, neither you nor your eligible family members will be able to register for future terms.

Your W-2 income will be increased by the amount of the Tuition Waiver and your taxes paid (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 \$8,000 in taxes (which RIT has paid to the federal and state governments on your behalf) and your W-2 taxable income would be increased by \$20,000 and your tax paid would be increased by \$8,000.

Employee Must Take Action if Employee Tuition Waiver is Considered Taxable

All regular employees and adjunct employees must take action if they take a course that would be considered taxable. An employee should complete the applicable process/form as described below no later than the last date of Drop/Add and for each course with a taxable Tuition Waiver. **If you do not complete this process/form, 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.**

Regular employees who receive a waiver for a course that is considered taxable must complete the online *My Graduate Course Tax Waiver Request* in Oracle Employee Self-Service (<http://myinfo.rit.edu>) no later than the Drop/Add date. You must complete this process for each course with a taxable Tuition Waiver.

Adjunct employees who receive a waiver for a course that is considered taxable must complete the form found at the Service Request called *Job-Related Verification Form/Tuition Waiver for Adjunct Employees* found at help.rit.edu. You must complete a Service Request for each course with a taxable Tuition Waiver.

There are two ways that an employee's taxable Tuition Waiver can be considered tax-free (these rules do **not** apply for family members):

1. If the course is considered job-related, the Tuition Waiver can be provided tax-free. The IRS defines a **job-related course** as one needed to **maintain or improve** an employee's current RIT job skills. A

course is **not job-related** if it serves to meet the minimum requirements of the RIT job or is part of a program of study qualifying an individual for a new profession.

2. Under federal law, regular and adjunct employees can receive \$5,250 per calendar year in graduate educational assistance on a tax-free basis. RIT provides this tax-free benefit under RIT's Educational Assistance Program.

If you believe the course is job-related, include a detailed explanation of how the course will maintain or improve your current RIT job skills; please document specific comparisons between your job description and the course description. For regular employees, after you submit the online information, the online request will route automatically to your supervisor for approval. If your supervisor approves the submission, it will then route to RIT Human Resources for review. You will receive a notification that the request is approved, denied, or that additional information is required. For adjunct employees, submit the form to your supervisor for review and approval; then submit the approved form to Human Resources.

If you believe the course is not job-related, a regular employee should complete the online submission, which will route directly to RIT Human Resources for approval. For adjunct employees, submit the form to Human Resources. We would automatically apply up to the \$5,250 tax-free benefit under the Educational Assistance Program, if available.

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.

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 who were eligible family members on the retirement date 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)

Regular full-time employees who are approved for long-term disability by RIT's insurance company and their eligible family members on the LTD effective date are eligible for Tuition Waiver as outlined below, only if the

employee has met the eligibility requirements for Tuition Waiver on the LTD effective date. 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.

If your LTD effective date is prior to January 1, 2019, you and your eligible family members continue to be eligible for Tuition Waiver benefits while approved for LTD. Tuition waiver benefits will end the last day of the term in which RIT's LTD insurance company determines that you are no longer eligible for LTD if you were not eligible for retirement from RIT on your LTD effective date.

When your LTD ends and you were eligible for RIT retirement on your LTD effective date, you and your eligible family members continue to be eligible for Tuition Waiver as an RIT retiree, described above.

If your LTD effective date is in 2019 or after, you and your eligible family members will be eligible for Tuition Waiver benefits while approved for LTD for up to four years from the LTD effective date; the Tuition Waiver benefit would end the last day of the term in which the four years occurs. Benefits under this plan will end before four years has elapsed if RIT's LTD insurance company determines that you are no longer eligible for LTD if you were not eligible for retirement from RIT on your LTD effective date. If this occurs, the Tuition Waiver would end the last day of the term in which you are no longer determined to be eligible for LTD benefits.

When you reach the four year benefits continuation maximum and you were eligible for RIT retirement on your LTD effective date, you and your eligible family members continue to be eligible for Tuition Waiver as an RIT retiree, described above.

If your LTD ends before the four year benefits continuation maximum and you were eligible for RIT retirement on your LTD effective date, you and your eligible family members continue to be eligible for Tuition Waiver as an RIT retiree, described above.

Tuition Waiver Upon Death

Tuition waiver benefits continue for your eligible surviving family members based on multiple factors as outlined below only if you had met the eligibility requirements for Tuition Waiver. If eligible, tuition waiver continues for the surviving spouse/partner provided the spouse/partner does not remarry/enter a new domestic partnership. If eligible, 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 individual dies. In addition, any changes made to the Tuition Waiver benefit after the individual's death would apply to surviving eligible family members.

Upon Your Death if You are an Employee or LTD Recipient Who is Eligible to Retire or if You are Retired

If you die while employed at RIT and are retirement-eligible at the time of your death, your eligible family members are eligible for the Tuition Waiver benefit.

If you die while receiving RIT long-term disability (LTD) benefits from RIT's LTD plan and you were retirement-eligible at the time your LTD was effective, your eligible family members who were your eligible family members on your LTD effective date are eligible for the Tuition Waiver benefit.

If you are retired at the time of your death, your eligible family members who were your eligible family members on your retirement date are eligible for the Tuition Waiver benefit.

Upon Your Death if You are Not Eligible to Retire

If you die while employed at RIT and are not retirement eligible at the time of your death, your eligible family members would be eligible for Tuition Waiver until the last day of the academic year that occurs four years after your date of death.

If you die while receiving RIT long-term disability (LTD) benefits from RIT's LTD plan and your LTD effective date is prior to January 1, 2019 and you are not retirement eligible, your eligible family members would be eligible for Tuition Waiver until the last day of the academic year that occurs four years after your date of death.

If you die while receiving RIT long-term disability (LTD) benefits from RIT's LTD plan and your LTD effective date is on or after January 1, 2019 and you were not retirement-eligible at the time your LTD was effective, your eligible family members would be eligible for Tuition Waiver until the last day of the academic year that occurs four years after your LTD effective date. If you have been on LTD for longer than four years, there would be no Tuition Waiver benefit after your death.

Tuition Assistance

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 if less than \$750 (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).

Courses taken through RIT's Center for Professional Development (CPD; see details about CPD later in this section) are also considered eligible courses under the Tuition Assistance Plan. You are eligible for one course per semester (with a maximum of \$250 per course), with a maximum of two courses per academic year, subject to your supervisor's approval. Simply enroll through CPD and if your department needs financial relief, they may apply for reimbursement via journal entry on the *Application for Tuition Assistance*.

Employees cannot be reimbursed for college/university courses and CPD course in the same semester.

To apply for Tuition Assistance, complete an *Application for Tuition Assistance* found in the RIT Service Center (RSC) portal (help.rit.edu); the request is called **Tuition Assistance Application**. Applications for reimbursement must be received no later than June 1 of the academic year for which reimbursement is being requested; for example, the Fall of 2022 form is due no later than June 1, 2023. Applications received after this deadline will not be processed.

Tuition Assistance reimbursements are not subject to tax.

When Tuition Assistance Ends

If you are eligible for the Tuition Assistance benefit, the benefit will end and no further reimbursements will be made after

- Your employment ends, except as described below for termination by retirement, death, approval for RIT long term disability or under RIT's Severance Plan;
- You no longer meet the Plan's eligibility requirements;
- RIT discontinues the Plan.

If your employment ends as a result of retirement, death, approval for RIT long term disability or under RIT's Severance Plan, your participation ends at the close of the term in which the date of termination of employment falls.

Tuition Exchange

RIT participates in The Tuition Exchange, Inc., a reciprocal scholarship program for children of faculty and staff employed at over 600 participating institutions in the United States. The Tuition Exchange, Inc., is a non-profit association. Tuition Exchange (TE) Scholarships are not guaranteed; they are competitive awards and each participating institution sets its own eligibility criteria. Each institution is obligated to maintain a balance between students sent out on the exchange (exports) and students received on the exchange (imports). This balance is within the TE system; it is not institution to institution. If this ratio of imports and exports becomes out of balance, RIT may restrict Tuition Exchange Scholarship certifications for RIT exports (children of RIT employees going to other schools).

Eligibility

At RIT, the TE benefit is a benefit for eligible children (same child eligibility as described under the Tuition Waiver benefit above) of regular employees as follows:

- Regular full-time employees with at least five (5) years of regular full-time service on or before the day after Labor Day (Tuesday) in the September of the academic year for which the TE application is made.
- Regular part-time employees with at least ten (10) years of qualifying regular part-time service on or before the day after Labor Day (Tuesday) in the September of the academic year for which TE application is made. A year of qualifying regular part-time service is a year in which the employee is scheduled to work at least 750 hours. Each year of qualifying part-time or extended part-time service (an employee work classification that existed prior to July 1, 2017) counts as an eligible year of service for this purpose.

Previous regular qualifying part-time service can be counted as one-half a year toward the five (5) year full-time service requirement.

Scholarships are for full-time undergraduate study during the regular academic year and are not guaranteed; the decision is up to the awarding institution.

If you will be eligible for TE for the next academic year and you complete a TE certification form in anticipation of your 5-year or 10-year anniversary, RIT will certify your child's eligibility for TE contingent upon your continued eligibility for the benefit. However, if you become ineligible prior to your eligibility date (e.g., termination of employment, change to an employment category that is ineligible for the benefit, etc.), the TE certification will be revoked and you will not be eligible for TE for the upcoming 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.).

Applying for Tuition Exchange

Colleges and universities set their own policies and procedures for awarding Tuition Exchange Scholarships; Tuition Exchange scholarship is not guaranteed even if your child is certified as eligible by RIT. Applying for a Tuition Exchange Scholarship is easy.

1. Your child applies for admission to each school.
2. You complete the *Tuition Exchange Application and Recertification* form found in the RIT Service Center (RSC) portal (help.rit.edu); the request is called **Tuition Exchange Program Application and Recertification**. Please be sure to submit the proof of eligibility and/or tax dependent status as explained in the Tuition Waiver section of this summary with your form.
3. You complete the EZ-App at www.tuitionexchange.org. Once submitted, The Tuition Exchange will request certification from RIT Human Resources.

IMPORTANT: Please ensure all three steps are completed before each school's deadline.

Make sure you apply for admission and Tuition Exchange by each school's deadline – these deadlines do vary from school to school. Therefore, we recommend you apply for TE no later than December 1 of the calendar year prior to attending the school(s). If you will meet the eligibility requirements as outlined above, you should apply for Tuition Exchange by the school's deadline, even if you are not eligible on the application date. If you become ineligible prior to your eligibility date as described above, the TE will be revoked. For more details on the process and a list of participating schools, check out the Scholarship Award Process on the Tuition Exchange web site (<http://www.tuitionexchange.org>).

Tuition Exchange Scholarship Value

There are no funds exchanged between schools. The value of the TE scholarship is based on the “set rate,” which is the weighted average of all current Tuition Exchange schools’ tuition. If the tuition is greater than the set rate, the school must provide a TE scholarship of at least the set rate amount. If the tuition is less than the set rate, the school must provide a TE scholarship equal to the full tuition amount.

If your child is granted a TE scholarship, you will need to complete the recertification process as explained below.

Taxability of Tuition Exchange

Generally, TE Scholarships are not taxable. However, there are certain cases according to the Internal Revenue Code when the TE Scholarship will be treated as taxable income to you, including the following:

1. is your child and is not reported on your or your ex-spouse’s (child’s other parent) tax return;
2. is your spouse’s child (your step-child) and is not reported on your spouse’s tax return; or
3. is your domestic partner’s child who is not reported on your tax return.

There may be other circumstances in which a TE Scholarship is taxable; you should check with your own tax advisor for definitive information. If the TE Scholarship is taxable, the RIT Payroll Office will send you an invoice for the taxes you owe and you must pay RIT; your Form W-2 will be adjusted to include additional income for the TE Scholarship and taxes paid (see details under “Tuition Waiver” in this summary). If you fail to remit the taxes to RIT by the due date, RIT will withhold the amount due for taxes from your regular paycheck. Note: you will be billed two times during the academic year, with each bill for one-half of the full annual amount.

If you do not pay the required taxes, your children will not be certified for future Tuition Exchange benefits until you pay the taxes owed.

Recertification Process

If your child receives a Tuition Exchange scholarship, there is an annual recertification process that you need to complete. Please complete the *Tuition Exchange Application and Recertification* form found in the RIT Service Center (RSC) portal (help.rit.edu); the request is called **Tuition Exchange Program Application and Recertification**. Please be sure to submit the proof of tax dependent status, if applicable, as explained in the Tuition Waiver section of this summary with your form. Once approved, HR will re-certify your child's eligibility in the TE portal. You will be able to check the status on the TE website.

Tuition Exchange if Employee Retires from RIT

Tuition Exchange would be impacted as follows for employees who retire. All rules that were applicable during employment continue and any changes made to the Tuition Exchange benefit after retirement would apply to a retiree's eligible children.

If you retire after the receiving school's academic year has started, the TE benefit would end at the end of that academic year and no future TE benefit would be available. RIT would revoke any certification for the subsequent academic year.

If you retire before the receiving school's academic year has started, TE would end immediately; RIT would revoke the certification for the upcoming academic year.

If you retire and are eligible for benefits under the RIT Severance Plan, TE would continue under the terms specified in the Severance Plan.

Tuition Exchange if Employee Approved for RIT Long Term Disability (LTD)

Regular full-time employees who are approved for long-term disability by RIT's insurance company and who have met the eligibility requirements for Tuition Exchange on the LTD effective date would be eligible for Tuition Exchange as described below. All rules that were applicable during employment continue and any changes made to the Tuition Exchange benefit after LTD began would apply to the LTD recipient's eligible children.

In order to be eligible, the child must have been an eligible child on the LTD effective date. Tuition Exchange would be available for four years from the LTD effective date as long as LTD continues to be approved. The benefit would end at the end of the academic year four years after the LTD effective date.

If the LTD ends before four years, Tuition Exchange would end at the end of the academic year in which LTD is no longer approved.

In all cases, TE will end when the maximum semesters allowed under RIT's benefit is reached or when the receiving school does not approve TE for the child, whichever comes first.

Tuition Exchange Upon Death

Tuition Exchange benefits continue for your eligible surviving children based on multiple factors as outlined below only if you had met the eligibility requirements for Tuition Exchange. If eligible, Tuition Exchange continues for eligible children as outlined in this summary. All Tuition Exchange rules that were applicable during employment continue for Tuition Exchange after the individual dies. In addition, any changes made to the Tuition Exchange benefit after the individual's death would apply to surviving eligible children.

If you are an employee, Tuition Exchange continues for your eligible children only if you had met the eligibility requirements for Tuition Exchange as of your date of death. Your eligible child would be eligible for Tuition Exchange until the last day of the academic year that occurs four years after your date of death, or when the

maximum semesters allowed under RIT's benefit is reached or when the receiving school does not approve TE for the child, whichever occurs first.

If you die while on RIT long-term disability (LTD) and your LTD effective date is prior to January 1, 2019, your eligible child who is currently receiving TE or who has been approved for TE for the upcoming academic year would receive TE until completion of his/her degree, or when the child reaches the RIT maximum semesters allowed under RIT's benefit, or when the receiving school does not approve TE for the child, whichever occurs first.

If you die while on RIT long-term disability (LTD) and your LTD effective date is on or after January 1, 2019, your eligible child would be eligible for Tuition Exchanger until the last day of the academic year that occurs four years after your LTD effective date, or when the child reaches the RIT maximum semesters allowed under RIT's benefit, or when the receiving school does not approve TE for the child, whichever occurs first. If you have been on LTD for longer than four years, there would be no Tuition Exchange benefit.

When Tuition Exchange Ends

If you are eligible for Tuition Exchange (TE), the benefit will end the earliest of the following, as applicable:

- when your employment ends other than by retirement, death, or LTD which are described above:
 - If your employment ends after the receiving school's academic year has started, TE would end at the end of that academic year and no future TE benefit would be available; RIT would revoke any certification for the subsequent academic year.
 - If your employment ends before the receiving school's academic year has started, TE would end immediately; RIT would revoke the certification for the upcoming academic year.
 - If your employment ends and you are eligible for benefits under the RIT Severance Plan, TE would continue under the terms specified in the Severance Plan and the benefit would be taxable.
- when you no longer meet the Plan's eligibility requirements as follows:
 - If you lose eligibility after the receiving school's academic year has started, TE would end at the end of that academic year and no future TE benefit would be available; RIT would revoke any certification for the subsequent academic year.
 - If you lose eligibility before the receiving school's academic year has started, TE would end immediately; RIT would revoke the certification for the upcoming academic year.
- at the end of the academic year in which your child no longer meets the eligibility requirements (refer to the Family Member section earlier in this summary).
- when the family's total TE semesters for all children reach the RIT maximum semesters.
- when the receiving school does not approve TE for your child.
- when RIT discontinues the benefit.

Tuition Scholarship

The Tuition Scholarship program rounds out RIT's Educational Benefits Program for children of RIT employees (same child eligibility as described under the Tuition Waiver benefit above). Tuition Scholarships are available for all accredited colleges and universities, including state schools and community colleges. Tuition Scholarships are available if the school is not a Tuition Exchange school or if the child is not granted a Tuition Exchange scholarship. A child cannot receive both Tuition Exchange and Tuition Scholarship.

Eligibility

The eligibility rules for Tuition Scholarship are similar to those of Tuition Exchange. It is a benefit for eligible children (same child eligibility as described under the Tuition Waiver benefit above) of regular employees as follows:

- Regular full-time employees with at least five (5) years of regular full-time service on or before the day after Labor Day (Tuesday) for the fall semester and on or before February 1 for the spring semester.
- Regular part-time employees with at least ten (10) years of qualifying regular part-time service on or before the day after Labor Day (Tuesday) for the fall semester and on or before February 1 for the spring semester. A year of qualifying regular part-time service is a year in which the employee is scheduled to work at least 750 hours. Each year of qualifying part-time or extended part-time service (an employee work classification that existed prior to July 1, 2017) counts as an eligible year of service for this purpose.

Previous regular qualifying part-time service can be counted as one-half a year toward the five (5) year full-time service requirement.

Tuition Scholarships are for full-time undergraduate study during the regular academic year.

Benefit and Deadlines

Under Tuition Scholarship, RIT will reimburse up to \$750 per semester or the net tuition bill (after tuition-based financial aid), whichever is lower, with an annual maximum benefit of \$1,500 per child.

Applications for reimbursement must be received in RIT Human Resources by June 1 of the academic year for which reimbursement is being requested; for example, the Fall of 2022 form is due no later than June 1, 2023. Applications received after this deadline will not be processed.

Tuition Scholarship reimbursements will not be made after you terminate employment.

Taxability of Tuition Scholarship

Generally, Tuition Scholarships are not taxable. However, there are certain cases according to the Internal Revenue Code when the Tuition Scholarship will be treated as taxable income to you. The scholarship would be taxable if the child:

- is your child and is not reported on your or your ex-spouse's (child's other parent) tax return;
- is your spouse's child (your step-child) and is not reported on your spouse's tax return; or
- is your domestic partner's child who is not reported on your tax return.

Reimbursements will be made through the payroll system as follows:

- If it is a non-taxable reimbursement, the payment will be non-taxable and will not be part of your taxable earnings – it will simply be a non-payroll reimbursement.
- If it is a taxable reimbursement, the payment will be taxable, subject to tax withholding, and will be part of your taxable earnings reported on Form W-2.

To apply for Tuition Scholarship, please complete the *Application for Tuition Scholarship* form found in the RIT Service Center (RSC) portal (help.rit.edu); the request is called **Tuition Scholarship Application**. Please be sure to submit the proof of eligibility and/or tax dependent status as explained in the Tuition Waiver section of this summary with your form.

When Tuition Scholarship Ends

If you are eligible for the Tuition Scholarship benefit, the benefit will end and no further reimbursements will be made after

- Your employment ends, except as described below for termination by retirement, death, approval for RIT long term disability or under RIT's Severance Plan;
- You no longer meet the Plan's eligibility requirements;
- RIT discontinues the Plan.

If your employment ends as a result of retirement, death, approval for RIT long term disability or under RIT's Severance Plan, your participation ends at the close of the term in which the date of termination of employment occurs.

Talent Development

RIT Talent Development, within Human Resources, provides high quality learning solutions to enhance the skills and knowledge of RIT's employees. We leverage experience, technology, design principles and the latest in employee and leadership learning and development to offer something for everyone.

Push the envelope of your potential with our individualized approach to professional development and the extensive supply of learning resources at your fingertips. Learn how to better your soft skills, attend programs to help your department address specific issues, train in job pertinent software, or find something in between.

Find information at <https://www.rit.edu/talentdevelopment/>.

RIT Talent Roadmap

Talent Roadmap serves as your online home for courses and tutorials. Talent Roadmap assists faculty and staff reach professional development goals. For more details, go to

<https://www.rit.edu/talentdevelopment/talent-roadmap>,

When Eligibility for Talent Development Classes Ends

Eligibility to take classes ends when

- Your employment ends employment ends, including by retirement or disability;
- You no longer meet the Plan's eligibility requirements;
- RIT discontinues the Plan.

If You Have Questions

If you have any questions about RIT's Educational Benefits, contact the RIT Service Center (RSC). To get answers to your benefits questions, please

- Visit the RIT Service Center portal at help.rit.edu where you can ask questions and find answers immediately.
- If you cannot find what you are looking for, you can
 - chat online with a representative through the [RSC portal](#),
 - click on Report Issue / Ask Question to submit your question, or
 - call the RSC at 585-475-5000.

You can access the RSC online portal 24 hours a day. The RSC staff is available for online chats and by phone Monday through Friday 7:30 a.m. to 5:00 p.m. Eastern Time.