



## 2006 Benefits Summary



### Health Related Benefits

The best way to be sure you have the resources available to meet unforeseen emergencies is to have the protection of a sound health benefits program. Ohio University is dedicated to providing such a program.

Our health benefits program is designed to provide protection for you and your family when there is illness, disability, or death. We believe it is a comprehensive program that represents an important part of your total compensation.

Core benefits include health, vision, employee dental, and mental health insurance; prescription drug benefits; employee basic life insurance; and long-term disability insurance. Employees also have the opportunity to purchase additional life insurance for themselves or their dependents and family dental and/or orthodontia insurance. Health and dependent day care flexible spending accounts are also available.

The **Health Plans** are administered by Medical Mutual and provide employees with a choice between two plans: Basic and Open Choice PPO. Employees can cover themselves and/or family members. Children are eligible up to their 19<sup>th</sup> birthday, or 23<sup>rd</sup> birthday if they are a full-time college student. There are no pre-existing condition clauses or waiting periods.

The Open Choice PPO plan requires employee payroll deductions. The Basic plan is non-contributory.

The following is an example of the deductions for Ohio University's health plan options. Rates are based on salary level. (*\*2005 Rates*)

*Contribution Range per Month*

#### **OU Basic Medical Plan**

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There is no charge for the Basic Medical Plan.

#### **OU Open Choice PPO**

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Employee only	\$ 23.07	-	\$ 35.92
Employee & spouse	\$ 46.14	-	\$ 71.85
Employee & one dependent child	\$ 46.14	-	\$ 71.85
Employee & more than one dependent	\$ 69.21	-	\$107.76

The Basic plan is a traditional health plan with an annual, calendar year deductible, which must be met before plan coverage begins. Once the deductible is met, the plan will pay a percentage of eligible expenses, and the employee will pay the remaining amount. This co-insurance of claims continues until the employee has met the out-of-pocket maximum, at which time the plan will pay 100% of eligible expenses for the remainder of the calendar year.

The Open Choice PPO is a managed care plan in which a network of doctors, hospitals and other health care providers agree to provide medical services to plan enrollees at special, negotiated rates. When you use a network provider, you may have to pay a small co-payment at the time of your service. Many services, however, are covered at 90% or 100%.

## Plan Coverage Summary

Category	Basic Plan	OU Open Choice PPO
Deductible	\$750/\$1,500 individual/family	\$0 in-network (out of network benefits are available, but not shown)
Plan Co-Insurance	70%	See each category
Employee Co-Insurance	30%	See each category
Employee Out-of-pocket Maximum	\$2,500/\$5,000	\$500/\$1,000
Individual Lifetime Maximum	\$1,000,000	\$2,000,000

## Examples of Coverage Levels *(This is only a select list of covered items)*

Category	Basic Plan	OU Open Choice PPO
Office Visits <i>(including specialists)</i>	subject to deductible 70% reimbursement	\$15 co-pay, no deductible
Outpatient Services <i>(non emergency lab, x-ray, diagnostic testing, and preadmission testing)</i>	subject to deductible 70% reimbursement	90% paid no deductible
Surgery <i>(inpatient and outpatient)</i>	subject to deductible 70% reimbursement	90% paid no deductible
Hospital Services	subject to deductible 70% reimbursement	90% paid no deductible
Emergencies	subject to deductible 70% reimbursement	90% paid no deductible
Prescriptions	\$10 generic \$20 formulary \$30 non-formulary mail order available	\$10 generic \$20 formulary \$30 non-formulary mail order available

Employees and their eligible family members are also provided with **mental health/substance abuse** coverage and **vision** coverage. A **dental** plan is provided for full-time employees, with the option to purchase coverage for family members.

**Life insurance** is provided for full-time employees at a rate equal to 2.5 times the annual base salary level, to a maximum benefit of \$50,000. Employees may also purchase up to \$100,000 of additional life insurance for themselves and up to \$10,000 of life insurance for their dependents at low group rates. Accelerated life insurance, which allows employees to access up to one-half of their life insurance if they are deemed to be terminally ill, is included in the life insurance plans.

**Long-term disability insurance** is provided for the employee and is available if an employee becomes totally disabled due to injury or disease. The benefit provides income equal to 60% of the employee's monthly earnings to a maximum of \$6,000 per month, minus other income benefits such as Social Security or those provided by the State Teachers Retirement System or Ohio's Public Employees Retirement System.

# Supplemental Benefits

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**Vacation** is earned by full-time administrative employees at the rate of twenty-two days per year (or two days per month for 11 months each year). Part-time employees earn vacation on a prorated basis. Vacation may be accrued up to a maximum of 32 days. Full-time classified employees earn vacation according to years of service. Part-time classified employees are eligible for vacation credit on a pro-rated basis proportionate to the hours reported. Faculty members do not earn vacation time. There are 10 **paid holidays** per year.

**Sick leave** is earned by full-time employees at a rate of 1.25 days per month or 15 days per year. Classified employees earn sick leave at the rate of 4.6 hours for each 80 hours worked. There is no maximum on sick leave accumulation. Part-time employees earn sick leave on a pro-rated basis. Prior sick leave credit from State of Ohio employment can be given upon re-employment within 10 years.

**Educational benefits** are made available to employees, their spouse, and children. The amount of educational benefit received is based on employment type. Full-time employees are eligible for 100% of instructional fees (and non-residency fees, if applicable). Part time employees receive prorated benefits based on their full time equivalency.

Employees are permitted to take up to 10 undergraduate or eight graduate hours, and must receive departmental approval on a quarterly basis. In order to be eligible for educational benefits, employment must begin on or prior to the first day of the quarter. Classes must be taken for credit, audited courses are not covered. Special course fees, Ping Center Fees, and OPIE courses are not covered. Educational benefits will continue for you, your spouse, and children subsequent to retirement from the University and/or death of the eligible employee.

## Retirement

Administrators and classified employees are enrolled in **Ohio's Public Employees Retirement System (OPERS)** and are exempt from social security taxes on salary earned at the University. OPERS members contribute 8.5% (9% effective January 1, 2006) of gross annual earnings and the University contributes 13.31% (13.54% effective January 1, 2006). OPERS offers a defined benefit, defined contribution and a combined plan to new members.

Faculty members are enrolled in the **State Teachers Retirement System (STRS)** and are exempt from social security taxes on salary earned at the university. STRS members contribute 10% of gross annual earnings and the University contributes 14%. STRS offers a defined benefit, defined contribution and a combined plan to new members.

Full-time administrative, classified and faculty new hires can opt out of OPERS or STRS and choose to participate in one of the eight alternative retirement plan vendors' defined contribution plans [401(a)]. In the first 120 days of employment, an employee will need to make an election to contribute to the appropriate state plan (OPERS/STRS) or to the **Alternative Retirement Plan (ARP)**. The ARP is a defined contribution plan and employees are immediately vested, with the retirement benefit dependent on how their investment grows. Administrative staff contribute 8.5% (9% effective January 1, 2006) with the University matching with 13.31% (13.54% effective January 1, 2006). Faculty contribute 10% with the University matching 10.5%.

Employees may change ARP providers once a year during the month of December, but once a system is chosen (State ~OPERS/STRS or the ARP), employees must remain in that system throughout their employment with Ohio University.

In the ARP an employee may choose one of the following eight companies as their provider. Each company offers a choice of several investment options.

- ING (formerly AETNA)
- Great American
- Metropolitan Life
- TIAA-CREF
- Equitable
- Lincoln National
- Nationwide
- AIG VALIC

The following **miscellaneous benefits** are also available for employees and/or family members:

- Tax Deferred Annuities 403(b) & 457
- Free Parking
- Professional & Educational Leaves
- Discounts for Campus Activities
- Employee Credit Union
- Recreational Facilities
- Library Privileges
- Employee and Family Facility/Health Club (*WellWorks*)



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