Benefits Summary

Effective July 1, 2015 - June 30, 2016

Health Related Benefits
Ohio University offers a comprehensive benefit package designed to provide high-quality benefits to fit your needs and the needs of your family. 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. Visit http://www.ohio.edu/hr/benefits/index.cfm for further details on Ohio University benefits.

The Health Plan is administered by Anthem Blue Cross & Blue Shield and offers employees a preferred provider organization (PPO). Full-Time Faculty, Administrators and Classified staff are eligible for benefits. Part-Time Administrators and Classified staff must have a full time equivalency (FTE) of .75 or higher and an appointment of 120 days or greater to qualify. Your spouse or domestic partner* is eligible as well as children. Federal Health Care Reform allows parents to cover their children up to age 26 regardless of financial dependence, student or marital status. The coverage for these children will fall within the regular health care premium.

Ohio legislation implemented on July 1, 2010 offers parents the opportunity to purchase healthcare coverage for eligible children between the ages 26 and 28, for an additional premium if the adult child meets certain criteria. Visit the following website for more details on eligibility: http://www.ohio.edu/hr/benefits/healthcare/eligibility.cfm

There are no pre-existing condition clauses or waiting periods.

The following is an example of the deductions for Ohio University’s PPO health plan. Rates are based on salary level. (2015 Rates)

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<table>
<thead>
<tr>
<th>PPO Medical Plan Rates</th>
<th>Contribution Range per Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee only</td>
<td>$ 64.80 - $ 115.20</td>
</tr>
<tr>
<td>Employee plus One</td>
<td>$138.24 - $ 245.76</td>
</tr>
<tr>
<td>Employee &amp; Family</td>
<td>$220.32 - $ 391.68</td>
</tr>
</tbody>
</table>
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*Additional expenses or taxable wages may be incurred by employees electing domestic partner benefit coverage. http://www.ohio.edu/hr/benefits/domestic_partner_details.cfm
Plan Coverage Summary

<table>
<thead>
<tr>
<th>Category</th>
<th>PPO In-network Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(out of network benefits are available, but not shown)</td>
</tr>
<tr>
<td>Deductible</td>
<td>$400/$800 in-network individual/family</td>
</tr>
<tr>
<td>Plan Co-Insurance</td>
<td>See each category</td>
</tr>
<tr>
<td>Employee Co-Insurance</td>
<td>See each category</td>
</tr>
<tr>
<td>Employee Out-of-pocket</td>
<td>$1,900/$3,800</td>
</tr>
<tr>
<td>Maximum (Includes Deductible)</td>
<td></td>
</tr>
<tr>
<td>Individual Lifetime Maximum</td>
<td>Unlimited</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Category</th>
<th>PPO Medical Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office Visits (including specialists)</td>
<td>$25 co-pay, no deductible</td>
</tr>
<tr>
<td>Outpatient Services</td>
<td>85% paid subject to deductible (non emergency lab, x-ray, diagnostic testing, and preadmission testing)</td>
</tr>
<tr>
<td>Surgery (inpatient and outpatient)</td>
<td>85% paid subject to deductible</td>
</tr>
<tr>
<td>Hospital Services</td>
<td>85% paid subject to deductible</td>
</tr>
<tr>
<td>Emergencies</td>
<td>$50 co-pay, The employee may also be charged the deductible and co-insurance for any care received during the emergency room visit.</td>
</tr>
<tr>
<td>Prescriptions</td>
<td>$20 generic $30 formulary $40 non-formulary</td>
</tr>
<tr>
<td>Mail order~ 90 day supply</td>
<td>$25 generic $40 formulary $55 non-formulary Generics Preferred Program and Exclusive Home Delivery Program Required</td>
</tr>
</tbody>
</table>

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 $500,000 of additional life insurance for themselves and up to $20,000 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**

**Vacation** is earned by full-time administrative employees at the rate of twenty-one days per year. Part-time employees earn vacation on a prorated basis. Vacation may be accrued up to a maximum of 32 days. Note: balance may exceed 32 days throughout the fiscal year (up to a maximum of 54 days), but must be reduced to 32 days by June 30 unless an exception is made under policy 41.00. 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 also **paid holidays**; including a Winter Break Closure (December 25th through January 1st), visit the following site to view the listing: [http://www.ohio.edu/hr/benefits/pto/holidays.cfm](http://www.ohio.edu/hr/benefits/pto/holidays.cfm)

**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 eligible 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). Eligible part time employees receive prorated benefits based on their full time equivalency.

Employees are permitted to take up to 11 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 10% of gross annual earnings and the University contributes 14%. 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 13% 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 nine 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 and classified staff contribute 10% with the University matching with 13.23% (an additional .77% is contributed as mitigating rate). Faculty contribute 13% with the University matching 9.5% (an additional 4.5% is contributed as mitigating rate).

Employees may change ARP providers, but once a system is chosen (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 nine companies as their provider. Each company offers a choice of several investment options.

- AXA/ Equitable
- Great American
- VOYA (ING)
- Lincoln National
- Met Life
- Nationwide
- The Hartford
- TIAA-CREF
- VALIC
Miscellaneous Benefits

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

- Adoption Benefits
- Tax Deferred Annuities 403(b) & 457
- Professional & Educational Leaves
- Employee Credit Union
- Recreational Facilities
- Library Privileges
- Employee and Family Facility/Health Club (*WellWorks*)

Employee Discounts

Bookstores, Cellphones, Home Improvement and Travel

[http://www.ohio.edu/finance/procuretopay/procurement/discounts.cfm](http://www.ohio.edu/finance/procuretopay/procurement/discounts.cfm)

Human Resources

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