

# 2018-19 BENEFITS SUMMARY

*Effective July 1, 2018 – June 30, 2019*

*PPO  
Medical*

## 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, prescription drug, vision, and dental coverage; employee basic life insurance; and short and long-term disability insurance. Employees may purchase additional life insurance for themselves and/or their dependents. 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.

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.

<b>PPO Medical Plan Rates</b>	<i>Contribution Range per Month</i>
Employee only	\$ 72.58 - \$ 129.02
Employee plus One	\$169.34 - \$ 285.16
Employee & Family	\$301.06 - \$ 516.10

*\*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](http://www.ohio.edu/hr/benefits/domestic_partner_details.cfm)

*Prescription  
Drug*

*Dental*

*Dental  
with  
Orthodontia*

*Vision*

*Life  
Insurance*

*Flexible  
Spending  
Accounts*



**OHIO**  
UNIVERSITY

Human Resources

## Plan Coverage Summary

Category	PPO In-network Benefits (out of network benefits are available, but not shown)
<b>Deductible</b>	\$500/\$1000 in-network individual/family
<b>Plan Co-Insurance</b>	See each category
<b>Employee Co-Insurance</b>	See each category
<b>Employee Out-of-pocket Maximum</b> (Includes Deductible)	\$2,500/ \$5,000
<b>Individual Lifetime Maximum</b>	Unlimited

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

Category	PPO Medical Plan
<b>Office Visits</b> <i>(including specialists)</i>	\$25 co-pay, no deductible
<b>Outpatient Services</b> <i>(non emergency lab, x-ray, diagnostic testing, and preadmission testing)</i>	80% paid subject to deductible
<b>Surgery</b> <i>(inpatient and outpatient)</i>	80% paid subject to deductible
<b>Hospital Services</b>	80% paid subject to deductible
<b>Emergencies</b>	\$50 co-pay, The employee may also be charged the deductible and co-insurance for any care received during the emergency room visit.
<b>Prescriptions</b> <i>Advanced Utilization Management Program (Drug Quantity Management, Step Therapy, and Prior Authorization), Generics Preferred Program and Exclusive Home Delivery Program Required</i>	\$20 generic \$30 formulary \$40 non-formulary
<b>Mail order~ 90 day supply</b>	\$25 generic \$40 formulary \$55 non-formulary

There are two **vision** plans available as well as a **dental** plan and an **orthodontia with dental** plan. Employees and their eligible family members are provided with **mental health/substance abuse** coverage.

**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.

**Short-term disability** insurance is available for purchase and **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. More details are available at: <http://www.ohio.edu/hr/benefits/disability/index.cfm>

## 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 #41.000. 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 25<sup>th</sup> through January 1<sup>st</sup>), visit the following site to view the complete listing: <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 each semester. In order to be eligible for educational benefits, employment must begin on or prior to the first day of the semester. 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 14% 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 the **Alternative Retirement Plan (ARP)** 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 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 11.56% (an additional 2.44% is contributed as mitigating rate). Faculty contribute 14% with the University matching 9.53% (an additional 4.47% 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 companies as their provider. Each company offers several investment options.

- AXA/ Equitable
- VOYA (ING)
- Lincoln National
- Mass Mutual
- Nationwide
- 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*)

## Discounts

Bookstores, Cellphones, Home Improvement and Travel

<https://www.ohio.edu/finance/purchasing/employee-discounts> (Requires OHIO ID and password to access)

