

Benefit Summary for Regular Appointments

of 50% FTE or Greater

The Ohio State University's benefits programs provide a wide variety of health and income protection plans as well as other programs and services. The benefits described in this fact sheet represent a significant portion of the total compensation available to faculty and staff who hold Regular, continuing appointments of at least 50% full-time equivalency (FTE). For the benefits eligibility of other appointment types, refer to the Benefits Overview Booklet for Faculty and Staff available online at hr.osu.edu/hrpubs/#overviews or from the Office of Human Resources Customer Service Center.

New employees receive a benefits enrollment packet and are given 31 days to make choices regarding medical, dental, vision, life, disability, and flexible spending accounts. Benefits elected during this enrollment period are effective back to the hire date. Benefit election changes can be made during the annual open enrollment period or within 31 days of a qualifying status change.

Staff will be automatically enrolled in the Ohio Public Employees Retirement System (OPERS). Faculty will be automatically enrolled in the State Teachers Retirement System of Ohio (STRS). Eligible faculty and staff may elect to participate in the state program (OPERS/STRS) or may elect to contribute to the Ohio Alternative Retirement Plan (ARP). Information regarding ARP will be mailed by Ohio State to eligible faculty and staff. Eligible faculty and staff have 120 days to make their irrevocable choice of retirement plan.

If you have questions concerning these benefits, contact the Office of Human Resources Customer Service Center. You may also schedule a personal consultation with a Benefits Consultant by contacting Benefits Services at (614) 292-1050 or benefits@hr.osu.edu.

MEDICAL BENEFITS

Ohio State offers a choice of [medical plans](#) that includes a [prescription drug program](#) and [GlobalCare](#) emergency medical referral service for use while traveling. All medical plans include full preventive care coverage. Premium costs are shared by the employee and the university. The employee share can be reduced by completion of the Personal Health Assessment (PHA). Visit yourplanforhealth.com for details. The employee pre-tax per pay premium rates for the health plans are available online at hr.osu.edu/benefits/hb_rates.

Prime Care Advantage

Prime Care Advantage offers comprehensive medical benefits. You may choose from a statewide network of providers to whom you pay a flat fee copay and no deductible for most services. There is no coverage for the use of non-network providers, except for emergency services; therefore, you will pay the full fee if you use a provider who is not in the network. This plan has comprehensive hospitalization coverage and moderate employee contributions. Out-of-area coverage (special application required) is available to meet the needs of enrollees who are outside Ohio for a minimum of 30 days (i.e. a dependent away at college).

Office of Human Resources Customer Service Center

Suite 300, 1590 North High Street, Columbus, OH 43201-2190

(614) 292-1050, (800) 678-6010, fax: (614) 292-6235, service@hr.osu.edu, hr.osu.edu

Stores #53915

This is intended to be a summary of plan provisions, refer to the online plan detail and policies for additional information.

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MEDICAL PLANS (continued)

Prime Advantage Value

This option has the lowest premiums, but requires an annual deductible and coinsurance for most services, while still maintaining copays for certain services, such as ER and physician office visits. This plan requires that you receive medical care from the statewide network of providers. This plan does not cover non-network services, except for emergency care. Out-of-area coverage (special application required) is available to meet the needs of enrollees who are outside Ohio for a minimum of 30 days (i.e. a dependent away at college).

Prime Advantage Plus

Prime Advantage Plus offers comprehensive medical benefits with the option of using network or non-network providers. Members using network providers will have coverage comparable to Prime Care Advantage. The coverage level is reduced when you use non-network providers. If you use a network provider you pay a flat fee copay and no deductible. If you use a non-network provider you pay a percentage of the total cost after a deductible for most services (except ER visits—network and non-network ER care maintain a copay), and claims are subject to balance billing. Because of the choice to visit any provider, you will pay a higher premium.

Independent Choice

All of the services under this plan can be obtained through non-network providers. Because there are no network discounts available, this plan has the highest premiums. It requires an annual deductible and coinsurance for all services. You may elect to utilize a provider in the Medical Mutual of Ohio (MMO) Traditional Provider Group in order to obtain discounts and avoid balance billing.

Prime Care Connect

This plan focuses on reducing some of the financial barriers to receiving necessary care for certain individuals in lower income brackets. This plan also provides reduced out-of-pocket expenses for prescription drugs. Minimum requirements include:

- Full-time employees (75–100 percent) who are eligible for the full-time contribution rate
- At least one year of continuous Ohio State employment
- Maximum household income level of 175 percent of current federal poverty level as established annually by the U.S. Department of Health and Human Services. Application requires proof of qualifying household income. Contact OSU Health Plan at (614) 292-4700 or 1-800-678-6269 to begin the application process. An advocate will perform an initial screening to determine eligibility for the program and generate an application for completion, if requirements are met.

Out-of-Area Plan

This plan is available only to faculty and staff who live, or whose dependents live, in select areas without adequate network access. You must meet certain criteria to enroll in this plan. Visit hr.osu.edu/benefits/hb_medical for a list of qualifying Ohio zip codes.

PRESCRIPTION DRUG PROGRAM

All of the university's medical plans include prescription drug benefits. Home delivery can be used to send in a maintenance prescription and receive a 90-day supply of medication in the mail. The national network of member pharmacies are available where you can receive up to a 30-day supply of medication. Copays and coinsurance amounts vary based on the drug category of purchase.

FLEXIBLE SPENDING ACCOUNTS (FSA)

[FSA](#) is an optional program that allows redirection of pre-tax earnings into separate account(s) for use in paying health care and/or dependent care expenses. You may enroll in the program or change your contribution during an annual open enrollment period or within 31 days of an eligible appointment or qualifying status change.

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DENTAL AND VISION BENEFITS

[Dental](#) coverage provides preventative and diagnostic care as well as medically necessary dental services. [Vision](#) coverage provides an annual vision exam and corrective lenses. Both plans offer the choice of using in-network or out-of-network providers; benefits are greater when in-network providers are used. The employee pre-tax per pay contribution rates for dental and vision benefits are available online at hr.osu.edu/benefits/hb_rates.

YOUR PLAN FOR HEALTH

[YP4H](#) is a multi-phase approach to how Ohio State thinks about health. The focus is on helping you and your family reach the healthiest state possible by offering programs, tools, and incentives for identifying and acting on health care risks, promoting cost-efficient choices based on individual needs, and taking control of health care spending. Additional information available online at yourplanforhealth.com.

Biometric Health Screening	Free, on-campus biometric health screening that measures your health values, including cholesterol, blood pressure, glucose, triglyceride levels, height, and weight.
Personal Health Assessment (PHA)	Online questionnaire about your health and lifestyle habits. Upon completion, you'll be eligible for an annual medical plan premium reduction of \$360 (\$30 per monthly pay; \$13.85 per biweekly pay)
Incentives for Healthful Behaviors	Faculty and Staff: Earn up to \$125 by tracking your health-related activities through the Faculty & Staff Incentive Program at YourPlanForHealth.com . Faculty and staff must still be Ohio State employees at the time of pay-out to receive the incentive. Spouses and Same-Sex Domestic Partners (SSDPs): Spouses and SSDPs enrolled in a university medical plan can earn a \$100 debit card upon completing their PHA. Cards are automatically shipped within four weeks upon PHA completion.
Personal Health Coaching	Health coaches are available to provide information, support, and resources to help achieve a health-related goal such as weight loss, smoking cessation, stress management, etc.
Care Coordination Program	Care Coordination services provide support for chronic conditions such as diabetes, COPD, asthma, and heart disease. Faculty and staff who actively participate receive waived copays for certain generic medications, and reduced coinsurance for formulary brand-name medications.
Health Management Centers and Lifestyle Improvement Programs	Online programs focused on meeting health and wellness goals regarding weight management, emotional health, smoking cessation, exercise, blood pressure, etc.
24-Hour Nurse Line	Access to a registered nurse about your health questions anytime, anywhere. A nurse will provide advice and guidance, and offer clear instructions to help direct you to appropriate care.
Alternative Treatments	Benefits for medical massage therapy, acupuncture, and chiropractic care.
Educational Programs	The program classes covering topics such as nutrition, fitness, and stress management, with a wide selection of class times and a "hands on" format.
Ohio State Employee Assistance Program (EAP)	Counseling and life assistance for personal, work-related, and daily living challenges.

LIFE INSURANCE

Group Term Life Insurance (GTLI) and Accidental Death and Dismemberment (AD&D)

Upon employment to an eligible position, the university pays your premiums for [GTLI/AD&D](#). This benefit provides you with 2.5 times your regular annual base salary (maximum benefit of \$250,000) in the event of your death. It also provides an accidental death benefit of 2.5 times your regular annual base salary (maximum benefit of \$250,000). The accidental dismemberment benefit pays the life insurance benefit amount for the loss of two or more body parts (eye, foot, or hand) or one-half the life insurance benefit amount for the loss of one body part. The benefit for GTLI/AD&D is subject to an age-reduction formula beginning at age 55.

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Dependent Group Term Life Insurance (DGLI)

[DGLI](#) provides a choice of three options that provide up to \$10,000 for a spouse or declared same-sex domestic partner, and eligible children. This is a voluntary program so you pay the full premium. You may elect to purchase DGLI upon employment, within 31 days of a qualifying status change or at any time with medical Evidence of Insurability (EOI).

Voluntary Group Term Life Insurance (VGTLI)

[VGTLI](#) is additional life insurance for faculty and staff in amounts from \$20,000 – \$300,000, for a spouse in amounts from \$10,000 – \$150,000 (up to one-half of your VGTLI amount), and/or for dependent children in amounts of \$5,000 or \$10,000. The benefit is reduced beginning at age 65. This is a voluntary program so you pay the full premium. You may elect to purchase VGTLI upon employment, within 31 days of a qualifying status change or at any time with medical Evidence of Insurability (EOI).

DISABILITY INSURANCE

Long Term Disability (LTD)

Upon employment to an eligible position, the university pays your premiums for [LTD](#). After 90 days of an eligible disability, LTD provides income benefits of 60% of your regular monthly base salary up to \$5,000 per month. In addition, a retirement contribution is payable at normal retirement age. This benefit is offset by any OPERS/STRS retirement, Social Security entitlements, or Workers' Compensation benefits that you receive.

Short-Term Disability (STD)

[STD](#) is a voluntary benefit so you pay the full premium. Benefits are payable after a 30-day waiting period and end when LTD begins (90 days after you become disabled). You may elect to purchase STD coverage upon employment, within 31 days of a qualifying status change, or at any time with medical Evidence of Insurability (EOI).

RETIREMENT PROGRAMS

You are required by law to participate in one of three [retirement programs](#) approved by the State of Ohio. Ohio public employment is not subject to Social Security withholding except Medicare Part A tax. Contributions to these programs are made on a pre-tax basis. Staff will be automatically enrolled in the Ohio Public Employees Retirement System (OPERS). Faculty will be automatically enrolled in the State Teachers Retirement System of Ohio (STRS). Eligible faculty and staff may elect to participate in the state program (OPERS/STRS) or may elect to contribute to the Ohio Alternative Retirement Plan (ARP). Information regarding ARP will be mailed by Ohio State to eligible faculty and staff. Eligible faculty and staff will have 120 days to make their irrevocable choice of retirement plan. **Eligibility is established as follows:**

- **Classified Civil Service Staff** with appointments of at least 75% FTE may enroll in ARP or OPERS.
- **Classified Civil Service Staff** with appointments of less than 75% FTE are enrolled in OPERS.
- **Unclassified Staff** with appointments of at least 75% FTE may enroll in ARP or OPERS.
- **Unclassified Staff** with appointments of less than 75% FTE are enrolled in OPERS.
- **Faculty** with appointments of at least 75% FTE may enroll in ARP or STRS.
- **Faculty** with appointments of less than 75% FTE are enrolled in STRS.

Alternative Retirement Plan (ARP)

The [ARP](#) is a defined-contribution plan. A percentage of your pay is automatically deducted for the ARP. You may choose from several approved vendors and you have control over your investments. The university contributes a percentage of your salary to the account and you are vested after one year of service with the university. Your benefit is equal to your vested account balance, which is determined by investment performance results, and the payment option(s) you choose. ARP does not offer disability, survivor, or health care benefits at retirement.

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Ohio Public Employees Retirement System (OPERS)

A percentage of your salary is automatically deducted for [OPERS](#). The university will also contribute a percentage of your salary to OPERS. OPERS offers three options for investing your funds.

- *Traditional Pension Plan* – a defined benefit plan – your retirement benefit is based on a formula that uses age, service credit, and final average salary. OPERS controls your investments. This option may include access to health care¹, disability, and death (survivor) benefits.
- *Member-Directed Plan* – a defined contribution plan – your retirement benefit is determined by your account balance and the payment option you choose. You have control over the investments. This option offers access to a Retiree Medical Account, but does not offer disability or survivor benefits.
- *Combined Plan* – your retirement benefit is determined by a combination of a defined benefit and defined contribution plan. You have partial control over your investments. The retirement benefit is determined by a formula (using age, service credit and final average salary), contributions to the plan, and the investment earnings or losses. This option may include access to health care¹, disability, and survivor benefits.

State Teachers Retirement System of Ohio (STRS)

A percentage of your salary is automatically deducted for [STRS](#). The university will also contribute a percentage of your salary to STRS. STRS offers three options for investing your funds.

- *Defined Benefit Plan* – your retirement benefit is based on a formula that uses age, service credit, and final average salary. STRS controls your investments. This option may include access to health care¹, disability, and death (survivor) benefits.
- *Defined Contribution Plan* – your retirement benefit is determined by your account balance and the payment option you choose. You have control over the investments. This option does not offer health care, disability, or survivor benefits.
- *Combined Plan* – your retirement benefit is determined by a combination of a defined benefit and defined contribution plan. You have partial control over your investments. The retirement benefit is determined by a formula (using age, service credit and final average salary), contributions to the plan, and the investment earnings or losses. This option may include access to health care¹, disability, and survivor benefits.

¹Note: Health care benefits are not guaranteed and eligibility provisions are subject to change.

SUPPLEMENTAL RETIREMENT ACCOUNTS (SRAs)

You may choose to contribute to an [SRA](#) to help you save additional dollars for retirement. You may elect at any time to contribute to a 403(b) or 457 Deferred Compensation account. You have control over the investments and may select one 403(b) and one 457 vendor from the approved vendors to administer your account. Taxes are deferred on the initial investment and on accumulated contributions. You may contribute up to the annual maximum to each account (\$16,500 for 2010).

TUITION ASSISTANCE

- The university offers [Tuition Assistance](#) to eligible employees that pays 100% of Instructional, General, and non-Ohio resident fees for you to take up to 10 credit hours of courses at Ohio State per quarter (course work must be taken for credit). You are eligible for Tuition Assistance upon employment in an eligible position of 75% FTE or greater. The program pays a maximum of \$5,625 per quarter or \$8,440 per semester for graduate course fees.
- Your eligible dependents (spouse, same-sex domestic partner (SSDP), eligible child) may enroll in undergraduate, graduate, or professional degree-granting programs.
 - The program pays based on the dependent's fee schedule for only the instructional and general fees.
 - A dependent of one eligible employee receives a 50% benefit up to a maximum of \$2,812.50 per quarter or \$4,220.00 per semester.
 - A dependent of two eligible employees receives a 75% benefit up to a maximum of \$4,218.75 per quarter or \$6,330.00 per semester.

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- Limited to 12 quarters or 200 credit hours of enrollment per dependent.
- Eligibility begins upon employment in an eligible appointment of at least 50% FTE by the time that the dependent applies for assistance; and is contingent upon you continuing to work in an eligible appointment throughout the entire term for which the benefit is applied.

LEAVE PROGRAMS

Family and Medical Leave (FML)

Federal law provides for up to 12 work weeks (480 hours) of paid or unpaid [FML](#) during any 12-month period. Paid leave uses your accumulated sick leave, vacation, or compensatory time. You are eligible to continue your benefits during your FML. The leave amount is pro-rated for part-time faculty and staff. FML is available upon completion of one year of continuous service.

Jury Duty

Excused absences are allowed for service on a jury or as a witness. Leave for [jury duty](#) is paid based on hours scheduled and is available upon employment.

Medical or Personal Leave of Absence

[Medical](#) and [Personal](#) are unpaid leaves due to a medical or personal reason and are available to eligible faculty and staff upon employment and with advance notice and approval. *Unclassified Staff* and *Classified Civil Service Staff* may take up to six months, and *Faculty* up to one year. The leave amount is pro-rated for part-time faculty and staff.

Military Leave

[Military Leave](#) is available upon employment and provides paid time based on hours scheduled for active duty or required field training for up to 31 days per calendar year.

Organ Donation Leave

[Organ Donation Leave](#) is paid leave that is available upon employment in an appointment of at least 75% FTE, when you donate an adult kidney or any portion of an adult liver or adult bone marrow.

Paid Parental Leave

[Paid Parental Leave](#) is a period of paid leave that is available to eligible appointments of at least 75% FTE, for the purpose of recovery from childbirth and/or to care for and bond with a newborn or newly-adopted child.

Sick Leave

[Sick leave](#) is available upon employment and provides full pay, based on hours scheduled, for up to the total number of days accrued (no accrual limit). *Biweekly Paid Staff* accrue approximately 4.6 hours of sick leave per each 80 hours of service, *Monthly Paid Faculty/Staff* accrue approximately 10 hours of sick leave per month of service, and *Part-time Faculty/Staff* accrue leave pro-rated according to time actually worked.

Vacation

[Vacation](#) accrues while you are in active pay status and may be used from the date of employment with appropriate approval. Vacation may be accrued up to maximum accrual limits based on appointment type and years of service. Prior state service credit can be used to earn vacation at a higher rate. *Part-time Faculty/Staff* accrue pro-rated vacation time according to time actually worked. Vacation time is paid based on accrual level and hours scheduled. Donation of accrued vacation to a colleague is available under qualifying circumstances.

Additional information about these and other policies is available online at hr.osu.edu/policy.

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OTHER BENEFITS

Athletic and Cultural Events

Admission to home athletic events at a reduced rate. Football and basketball tickets have eligibility requirements.

Credit Union

Optional participation in credit union programs for savings and loans. Payroll deduction is available.

Cultural Events

A wide variety of cultural events are offered to faculty/staff, many of them are free of charge.

Direct Deposit

Deposit of earnings directly into a checking or savings account at your financial institution.

Holidays

Ten paid [holidays](#) each year as designated in the official university calendar. Holiday pay is available upon employment, based on hours scheduled.

Libraries

The extensive collections housed in the main library and departmental libraries are available for reference or borrowing.

Reach 1

[Program](#) offers individualized, self-paced instruction in basic skills and literacy to improve reading, writing, and math. Also assists with working toward attaining a GED. Instruction is individualized and self-paced. The program is funded by the university and available to eligible staff and their family members. Classified Civil Service Staff are eligible upon completion of the probationary period.

Recreational Facilities

Many individual, team and tournament sports activities and facilities are available through the university-sponsored faculty and staff recreational program.

Unemployment Compensation

[Unemployment](#) benefits are based on an employee's average weekly wage and number of dependents. The application is filed with, and eligibility determined by, the [Ohio Job and Family Service – Office of Unemployment Compensation](#).

Workers' Compensation

[Workers' Compensation](#) provides coverage for medical expenses and compensation for loss of salary for absences from work arising from on-the-job injuries or occupational diseases.