Ohio State’s benefits programs offer you a wide variety of health and income protection plans, as well as other programs and services. For detailed benefits information including comparison charts and premiums visit hr.osu.edu/benefits. This is intended to be a summary, refer to the applicable plan, program and/or policy for additional information. In the event the information in this summary differs from the plan, program or policy, the plan, program or policy will govern.

MEDICAL BENEFITS
Ohio State offers a choice of medical plans that includes a prescription drug program. Most medical plans provide 100% coverage for preventive care services and primary care provider office visits.

DENTAL AND VISION BENEFITS
Dental coverage provides preventive, diagnostic and restorative care as well as orthodontia services for children. Vision coverage provides an annual vision exam and corrective lenses. Both plans offer the choice of network and non-network providers.

FLEXIBLE SPENDING ACCOUNTS (FSA)
FSA is an optional program that allows redirection of pre-tax payroll deductions into separate account(s) for use in paying eligible health care and/or dependent care expenses.

YOUR PLAN FOR HEALTH (YP4H)
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.

LIFE INSURANCE
Group Term Life Insurance (GTLI)
This benefit provides 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 an additional 2.5 times your regular annual base salary (maximum benefit of $250,000). GTLI is subject to the age reduction formula.

Dependent Group Term Life Insurance (DGLTI)
DGLI provides up to $10,000 life insurance coverage for eligible dependents.

Voluntary Group Term Life Insurance (VGTLI)
You may purchase VGTLI coverage for yourself and eligible dependents. This coverage is in addition to GTLI and DGLTI.

DISABILITY INSURANCE
Long-Term Disability (LTD)
University-paid LTD coverage provides income replacement after a 90 day elimination period.

Short-Term Disability (STD)
Enrollment in STD reduces the elimination period under LTD from 90 calendar days to 30 days. STD is an optional program.

Individual Disability Insurance (IDI)
IDI provides an individual policy that helps insure income not covered by the university Group LTD plan for faculty and staff earning at least $100,000 in annual base salary.

RETIREMENT PROGRAMS
University employees participate in one of the retirement programs approved by the State of Ohio. (Ohio public employment is not subject to Social Security withholding except Medicare Part A tax.).

Faculty may participate in one of the State Teachers Retirement System of Ohio (STRS) plans or if full-time (75% or greater FTE) may elect the Alternative Retirement Plan (ARP).

Staff may participate in one of the Ohio Public Employees Retirement System (OPERS) plans or if full-time (75% or greater FTE) may elect the Alternative Retirement Plan (ARP).

Supplemental Retirement Account (SRAs)
SRAs allow you to enhance your retirement plan savings through voluntary pre-tax contributions. You may elect at any time to contribute to a 403(b) or 457 (b) account.

TUITION ASSISTANCE
- Eligible employees are offered tuition assistance that pays 100% of instructional, general, and non-Ohio resident fees for up to 10 credit hours of courses at Ohio State per term.
- Eligible dependents are offered tuition assistance that pays a portion of the instructional and general fees when courses are taken at Ohio State.

LEAVE PROGRAMS
The following is a sample of the various leave policies available, for a complete list visit hr.osu.edu/policy.
- Family and Medical Leave (FML)
- Paid Parental Leave
- Jury Duty
- Sick Leave
- Vacation

HOLIDAYS
The university observes ten holidays per year as designated by university calendar.