**Graduate Associate Benefits**

**2014 – 2015 Academic Year**

<table>
<thead>
<tr>
<th>Who do I contact for more information regarding:</th>
<th>Office</th>
<th>Phone</th>
<th>E-Mail</th>
<th>Web</th>
</tr>
</thead>
<tbody>
<tr>
<td>Faculty and Staff Health Plans, Payroll Deduction, or University Health Insurance Subsidy</td>
<td>Office of Human Resources</td>
<td>614-292-1050 800-678-6010</td>
<td><a href="mailto:service@hr.osu.edu">service@hr.osu.edu</a></td>
<td>hr.osu.edu</td>
</tr>
</tbody>
</table>

Additional information about medical, prescription drug, and retirement benefits are contained in the Graduate Associate Overview booklet available online at hr.osu.edu/hrpubs/#student. Further information regarding the Faculty and Staff Health Plans can be found at hr.osu.edu/public/documents/hrpubs/medicalspd.pdf?ts=20148694616

<table>
<thead>
<tr>
<th>Student Health Insurance</th>
<th>Office of Human Resources</th>
<th>614-292-1050 800-678-6010</th>
<th><a href="mailto:service@hr.osu.edu">service@hr.osu.edu</a></th>
<th>hr.osu.edu</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Fee Statement</td>
<td>Office of the University Bursar, Fees and Deposits</td>
<td>614-292-FEES 614-292-3337</td>
<td><a href="mailto:bursar@osu.edu">bursar@osu.edu</a></td>
<td>treasurer.ohio-state.edu</td>
</tr>
</tbody>
</table>

**Who is eligible for the university graduate student health insurance subsidy?**

GTA, GRA, and GAAs who hold a 50% or greater appointment that is paid through the Ohio State payroll system. You must be receiving a monthly stipend for the term that the university health insurance subsidy is received and be enrolled in either the Comprehensive Student Health Insurance or a Faculty and Staff Health Plan. You must meet the enrollment criteria as specified in the Graduate School Handbook.

**Do I have to have insurance coverage?**

Yes, the university requires all students to carry health insurance coverage. This coverage may be one of the plans offered by the university (Comprehensive Student Health Insurance or a Faculty and Staff Health Plan); or a non-university plan that is comparable to the Comprehensive Student Health Plan (e.g. another employer plan, parent's coverage, a government health plan, etc.).

International students are required to be enrolled in the Comprehensive Student Health Insurance unless they meet one of the three exceptions. Please contact the Student Health Insurance for details.

**How and when do I enroll in the Comprehensive Student Health Insurance?**

You will be automatically enrolled in the Comprehensive Student Health Insurance unless you opt out of the plan by the week preceding first day of coverage. Your student health insurance selection is binding for the rest of the academic year if you have continued eligibility, including terms in which eligible for the subsidy.

**How and when can I elect the Faculty and Staff Health Plan coverage?**

If you are a Graduate Associate (GTA, GRA, or GAA) you may elect a Faculty and Staff Health Plan coverage within 31 days of your eligible appointment date. Your election must remain in effect for the remainder of the academic year unless other insurance is obtained. IF A GA ENROLLS IN A FACULTY AND STAFF HEALTH PLAN, THE GA MUST HAVE A BIOMETRIC SCREENING AND COMPLETE THE PERSONAL HEALTH ASSESSMENT THROUGH YOUR PLAN FOR HEALTH WITHIN 60 DAYS OF HIRE DATE OR COVERAGE WILL DEFAULT TO THE BASIC PPO HEALTH PLAN AT THE END OF THE 60-DAY DEADLINE.

To enroll in a Faculty and Staff Health Plan, you must complete and submit the Health Election Form, available online at hr.osu.edu/public/documents/forms/ben/healthplanenroll.pdf?ts=201486161414, within 31 days of your eligible appointment date.

**What happens to my coverage if I stop working in the middle of a term?**

- You will receive the university subsidy only for the months that you work.
  - If you are enrolled in the Comprehensive Student Health Insurance – Your coverage will remain effective through the end of the term.
  - If you are enrolled in a Faculty and Staff Health Plan, – Your coverage will remain effective through the end of the month that you last worked.

---

**Direct Deposit**

**How to enroll online for direct deposit of your pay:**

1. Have the following data ready to enter
   a) Number of accounts you will be depositing into
   b) Allocation (how much) to each account. This can be percentage of pay or exact dollar amount.
   c) Account type (checking or savings)
   d) Bank Routing Number and Account Number. These numbers are normally found at the bottom of your check. For savings accounts and money market accounts, contact your financial institution for the correct numbers
2. Enter the ePayroll website at: www.eprofile.osu.edu
3. Enter your OSU ID and password
4. Click on the Direct Deposit icon
5. Follow the prompts and enter your data
# Student Health Insurance

For details regarding the Student Health Insurance, visit shi.osu.edu.

## Faculty and Staff Health Plans

| **Enrollment** | You can enroll by completing the Faculty and Staff Health Plan Enrollment Form located online at: [http://hr.osu.edu/public/documents/forms/ben/healthplanenroll.pdf](http://hr.osu.edu/public/documents/forms/ben/healthplanenroll.pdf)  
• Within 31 days of employment in an eligible appointment  
• Within 31 days of a qualifying status change |
| **Cost** | Premium Rates are located online at [hr.osu.edu/benefits/hb_rates](http://hr.osu.edu/benefits/hb_rates). |
| **Faculty and Staff Health Plan** | Please refer to the OSU Medical Plan Summary and comparison chart at: [http://hr.osu.edu/public/documents/hrpubs/ben/medchart.pdf](http://hr.osu.edu/public/documents/hrpubs/ben/medchart.pdf)  
PENDING NOT THAT GA's ARE NOT ELIGIBLE FOR PRIME CARE CONNECT. |
| **Out-of-Area Benefit** | This plan is available only to those who live, or whose dependents live, in select areas without adequate network access. You must meet certain criteria to enroll in this plan. Visit [http://hrtech.osu.edu/fw/geocode.fwx](http://hrtech.osu.edu/fw/geocode.fwx) for a list of qualifying Ohio zip codes. |
| **Using your medical coverage** | • When you use a **network** provider:  
  – Present your NGS medical/prescription drug card to the provider at the time of service  
  – No claim forms are necessary for network medical services. Your provider should file claims directly to the address listed on the back of your medical/prescription drug card  
  – You are required to pay your copay/coinsurance amount to the provider at the time of service  
  – To see if your doctor is in the statewide network or to search for a new network doctor in your area, visit [osuhealthplan.com/search](http://osuhealthplan.com/search)  
  – NGS American processes your medical claims  
• When you use a **non-network** provider (emergency care only):  
  – Your provider may require you to pay for services in full and be reimbursed from NGS by filing a claim.  
  – If your provider does not file your claim directly, you can send in a claim using a Health Insurance Claim Form, available online at [hr.osu.edu/forms](http://hr.osu.edu/forms) or from NGS |
| **Statewide Network** | • Network care within Franklin County, use the OSU Health Plan provider network  
• Network care in Ohio, but outside Franklin County, use providers in the Ohio PPO Connect network  
• For a list of statewide network providers visit [osuhealthplan.com/search](http://osuhealthplan.com/search). |
| **Access Outside Ohio** | Emergency care is covered worldwide under all Faculty and Staff Health Plans. Access to non-emergency care when outside Ohio for an extended time (over 30 days) is available through special enrollment in the Out-of-Area Plan via application (available online at [hr.osu.edu/forms/#medical](http://hr.osu.edu/forms/#medical)) to individuals enrolled in Faculty and Staff Health Plans. Examples of circumstances to enroll are:  
• Have a spouse or dependent child who does not live with you and resides outside Ohio  
• Have a dependent who is enrolled in a college outside Ohio  
**Note:** When seeking care outside Ohio or the U.S., use GlobalCare referral services, refer to [hr.osu.edu/benefits/hb_globalcare](http://hr.osu.edu/benefits/hb_globalcare). |
| **Prescription Drugs** | Enrollment in either of these plans includes prescription drug benefits. Refer to [hr.osu.edu/benefits/hb_prescription](http://hr.osu.edu/benefits/hb_prescription) for additional information |
| **Termination of coverage** | • Your medical coverage will cease:  
  – When you transfer to an ineligible appointment, or terminate employment.  
• Your dependents’ coverage will cease:  
  – When you transfer to an ineligible appointment, or terminate employment.  
  – When your dependent child reaches age 26 or no longer meets eligibility requirements (notify the Office of Human Resources Customer Service Center). Other coverage options available through the University for adult children up to the age of 28. |
| **Coverage continuation** | May be eligible to continue coverage under COBRA. Refer to [hr.osu.edu/benefits/hb_cobra](http://hr.osu.edu/benefits/hb_cobra) for details. |
| **Additional Information** | Refer to the Medical Plan-Specific Plan Detail document online at [hr.osu.edu/hrpubs/#health](http://hr.osu.edu/hrpubs/#health) for benefit details. |
University Health Insurance for Graduate Associates, Fellows, and Trainees
Premium Rate Charts for 2014-15 Academic Year

The following are Student Health Insurance premium rates for eligible funded Graduate Associates, Fellows, and Trainees. “Subsidy” is the amount of the premium paid by the university and is shown on your fee statement/account as “Fee Auth, GA, Health Insurance” (Grad Associates) or “Fee Auth, FT, Health Insurance” (Fellows/Trainees) To receive the premium contribution subsidy you must meet the enrollment criteria for your position as specified in the Graduate School Handbook.

### Comprehensive Student Health Plan for Domestic Students

These premium rates are valid August 20, 2014 – August 18, 2015
(includes medical, prescription drug, dental and vision coverage, and OnCall International Emergency Medical and Travel Assistance)

<table>
<thead>
<tr>
<th>Level of Coverage</th>
<th>Monthly Deduction per Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>$45.60</td>
</tr>
<tr>
<td>+ Spouse</td>
<td>$157.80</td>
</tr>
<tr>
<td>+ Children</td>
<td>$148.07</td>
</tr>
<tr>
<td>+ Family</td>
<td>$213.64</td>
</tr>
</tbody>
</table>

### Comprehensive Student Health Plan for International Students

These premium rates are valid August 20, 2014 – August 18, 2015
(includes medical, prescription drug, dental and vision coverage, and OnCall International Emergency Medical and Travel Assistance)

<table>
<thead>
<tr>
<th>Level of Coverage</th>
<th>Monthly Deduction per Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>$42.38</td>
</tr>
<tr>
<td>+ Spouse</td>
<td>$148.78</td>
</tr>
<tr>
<td>+ Children</td>
<td>$140.93</td>
</tr>
<tr>
<td>+ Family</td>
<td>$203.52</td>
</tr>
</tbody>
</table>

### OSU Faculty/Staff Medical Coverage for GTA, GRA, or GAA Students

These premium rates are valid January 1, 2015 – December 31, 2015
(includes medical and prescription drug coverage and GlobalCare Referral Service)

<table>
<thead>
<tr>
<th>Level of Coverage</th>
<th>Prime Care Advantage Monthly Deduction</th>
<th>Prime Care Choice Monthly Deduction</th>
<th>Basic PPO Monthly Deduction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>$519.03</td>
<td>$464.79</td>
<td>$439.36</td>
</tr>
<tr>
<td>+ Spouse</td>
<td>$917.46</td>
<td>$803.56</td>
<td>$751.04</td>
</tr>
<tr>
<td>+ Children</td>
<td>$710.75</td>
<td>$610.40</td>
<td>$578.65</td>
</tr>
<tr>
<td>+ Family</td>
<td>$1,442.54</td>
<td>$1,273.04</td>
<td>$1,195.20</td>
</tr>
</tbody>
</table>

Funded means Graduate Associates with appointment of 50% FTE and Graduate Fellows and trainees that are paid through the Ohio State payroll system. Fellows or Trainees that are paid by non-university funds outside of the Ohio State payroll system are not eligible for the subsidy.

Any GA who is eligible and wants to enroll into Prime Care Advantage or Prime Care Choice must complete the Personal Health Assessment (PHA) by September 30, 2015, in order to continue to be enrolled in Prime Care Advantage or Prime Care Choice as of January 1, 2015. If you complete the PHA online at yp4h.osu.edu, you will be eligible to remain in Prime Care Advantage or Prime Care Choice as well as receive a $30 per month credit applied to your monthly premiums.
## Retirement Programs

### Retirement Programs

This section is intended to assist you in understanding your retirement plan options. This critical choice may have long-term effects on your financial future. As a student employee at Ohio State (including GTA, GAA, and GRA, or PCD graduate student) you may have the choice of contributing to the Ohio Public Employees Retirement System (OPERS) or of being exempt from retirement plan withholding.

**Note:** Fellows and Trainees are not eligible to participate in the retirement plans. Ohio public institutions do not participate in the federal Social Security system, other than contributions to the Medicare Hospital Insurance Tax (MHIT), Medicare-Part A (you can get more information about Social Security online at www.ssa.gov). Instead, while you are employed with the university you are eligible to contribute to OPERS. Retirement contribution amounts can be found at hr.osu.edu/benefits/retirerates.pdf.

**Note:** You must complete the Statement Concerning Your Employment in a Job Not Covered by Social Security form, and if desired (and eligible), the OPERS Request for Optional Exemption as a Student form. You have 30 days from your newly eligible hire date to complete these forms and make a retirement selection. Until the Office of Human Resources receives and processes the required retirement selection forms, OPERS deductions will be taken from your pay. For filing deadlines, please refer to the OPERS Student Exemption for Submission Deadline Schedule found at hr.osu.edu/hrpubs/ben/opersexemptioncalendar.pdf. ALL REQUIRED FORMS MUST BE 100% ACCURATE PRIOR TO SUBMISSION TO OHR. FORMS NOT ACCURATELY COMPLETED, WILL BE DENIED. Forms must be signed and returned within 30 days of your GA appointment or you will be irrevocably enrolled into OPERS.

### Exemption Criteria

The university has established the following criteria and procedures for determining student enrollment status and withholding for OPERS/MHIT. Students who are enrolled, with fees paid, and regularly attending classes while working at Ohio State may elect to be exempt from retirement withholding, upon completion and approval of the exemption form. During periods of non-enrollment or when you are not meeting exemption criteria, retirement contributions must be withheld from your pay. At Ohio State the following criteria is used to determine exemption eligibility:

- A GAA, GRA, or GTA must be enrolled for a minimum of 4 credit hours per term unless PCD (post-candidacy doctoral); students who are PCD must be enrolled for a minimum of 2 credit hours per term.
- Instructional and General Fees must be paid.
- A student who meets the exemption criteria above and elects to be exempt from retirement contributions must complete the enclosed OPERS Request for Optional Exemption as a Student form.

### Exemption Highlights

By signing the OPERS Request for Optional Exemption as a Student form, you are making an irrevocable decision to be exempt from OPERS during the entire period that you are continuously employed and working as an eligible student employee.

**Note:** During periods of employment at Ohio State in which you do not meet the exemption criteria, OPERS contributions will be withheld even if you have signed the exemption form.

**For example:** If you work during summer term and do not attend classes, OPERS contributions are automatically deducted from your pay.

- At any time you meet the exemption criteria again, you will then automatically be returned to exempt status from OPERS contributions.
- If you experience a 12 month break in employment and meet the exemption eligibility requirements when you return to employment, you must submit a new exemption form to be exempt from OPERS or you will be defaulted into OPERS.
- It is important that you understand the consequences of your exemption decision. Currently, the retirement systems offer the opportunity to purchase exempted service credit at a later time. You should be aware that this purchase could be quite costly. Consult a financial or personal advisor for guidance.

### GTA Retirement Plan Options

As a GTA, if you have a previously established open account with State Teachers Retirement System (STRS), and you wish to contribute to STRS, you will need to complete a GTA STRS Retirement Election form and provide proof of your STRS account. For further information, contact OHR at 614-292-1050. If you wish to exempt from STRS, you must complete the STRS Exemption from Contributions for Student Employees form, as well as the OPERS Request for Optional Exemption as a Student form.

- If you do not have a previously established open STRS account, you will become a member with OPERS or may elect to be exempt from all retirement withholding.
- You must complete the Social Security form, and if applicable, the OPERS exemption form. Failure to complete the required forms within the 30-day period may result in being defaulted to an undesirable status.

### Items Requiring Action from You

- Complete the Statement Concerning Your Employment in a Job Not Covered by Social Security form and answer the following question:
  - **Do you want to contribute to OPERS?**
    - **Yes?** No action needed. You will automatically default into OPERS
    - **No?** Complete the OPERS Request for Optional Exemption as a Student form.
  - All forms must be submitted within 30 days of your GA employment hire date.
  - Forms can only be signed and dated 30 days prior to and up to 30 days after your GA appointment date.
  - **For example:** If you were hired as a student employee on 9/01, your form must be signed between 8/01 and 09/30.
  - The completed form(s) must be returned to your department human resource professional or directly to the Office of Human Resources. THE EXEMPTION FORM MUST BE RECEIVED BY THE OFFICE OF HUMAN RESOURCES WITHIN 30 DAYS OF DATE OF HIRE.

### Supplemental Retirement Accounts (SRA)

Student employees may also enhance their retirement plan savings through voluntary, employee-only, pre-tax contributions to a Supplemental Retirement Account (SRA). SRAs include the 403(b) and 457(B) retirement plans. A comprehensive description of the plans offered through each of the available carriers is available by contacting the SRA carriers directly.