



## **BENEFITS IN BRIEF PART-TIME EMPLOYEES**

### ***OVERVIEW***

Kent State University strives to provide a competitive, high-quality benefits program, while supporting the health and wellness needs of our diverse workforce. These include comprehensive health and welfare insurance plans, a generous pension plan, optional retirement savings opportunities, optional supplemental life products and a robust employee wellness program, Wellness Your Way

Please review each of the sections below to learn about your benefit plans. You may also visit the Employee Benefits website at <http://www.kent.edu/hr/benefits/insurance-benefits> for more complete and detailed information.

### ***MEDICAL PLANS***

The university offers two medical plans. A Preferred Provider Organization (PPO) and a consumer driven High Deductible Health Plan (HDHP). By using in-network providers and facilities, you receive a higher level of benefit for the services.

**Medical Mutual of Ohio** is the medical plan at Kent State.

#### **1. PPO 85/60 Plan**

The PPO 85/60 plan has a \$300 individual deductible and a \$600 family deductible each calendar year. In this plan, in-network inpatient, outpatient, and diagnostic services are covered at 85% after the deductible is satisfied. Out-of-network coverage for these services is covered at 60% after the deductible has been satisfied.

Preventive services are covered at 100% with an in-network provider. This means that when you receive services such as annual physicals, immunizations, mammograms, colonoscopies, and well-childcare, you are not charged a copayment, coinsurance or deductible. For more information on our medical plans and the associated deductibles for faculty (AAUP) and staff, please visit the website at <https://www.kent.edu/hr/benefits/medical-group>.

#### **2. High Deductible Health Plan (HDHP) Paired with a Health Savings Account (HSA)**

An HDHP is a health insurance plan that has a higher deductible. The HDHP plan has a \$3,000 individual calendar year deductible and a \$5,400 calendar year family deductible. While the deductible is higher with this type of plan, the employee contributions (the regular amount you pay each pay period for the coverage) is typically lower than a traditional health plan. High deductible plans do not begin to pay the cost of medical expenses until after you have met the deductible.

Preventive services are covered at 100% with an in-network provider. This means that when you receive services such as annual physicals, immunizations, mammograms, colonoscopies, and well-childcare, you are not charged a copay, coinsurance or deductible. For more information on the HDHP and HSA plans, please visit the website at <https://www.kent.edu/hr/benefits/medical-group>.

One significant benefit of enrolling in the HDHP Plan is the opportunity to offset your deductible with a Health Savings Account (HSA).

### ***HEALTH SAVINGS ACCOUNT (HSA)***

An (HSA) is a tax-advantaged medical savings account you can contribute to on a pre-tax basis and draw money from for certain medical expenses. HSAs can be used for out-of-pocket medical, dental, and vision expenses that are not covered by your insurance. HSAs cannot be used to pay health insurance premiums. In order to enroll in an HSA:

- You must be covered by a qualifying High Deductible Health Plan

- You must not have other medical coverage
- **You cannot be enrolled in Medicare**
- You cannot be claimed as a dependent on someone else's tax return
- You cannot be enrolled in a Health Care FSA or a Health Reimbursement Account (HRA)
- You must be age 18 or older

### **PRESCRIPTION DRUG COVERAGE**

Prescription drug coverage for all health care plans is provided through CVS/Caremark Inc. Coverage is available through retail pharmacies as well as a mail service option.

- 10% for generic medications with a maximum of \$60 HDHP plans and \$80 for 85/60 plans
- 20% for brand-name medications with a maximum of \$60 for HDHP plans and \$80 for 85/60 plans
- 40% for a brand medication when a generic medication is available with a maximum of \$60 for HDHP plans and \$80 for 85/60.

If a brand name medication is purchased and there is a generic medication available, there is a \$100 maximum out-of-pocket cost but can be reduced to \$60/\$80 (dependent on the medical plan chosen) if the prescribing physician indicates, "dispense as written" (DAW). Mail order is required after one original fill and two retail refills for all maintenance medications and may be picked up at any CVS/Caremark pharmacy. The CVS/Caremark mail order form can be accessed from the HR Forms Library at <http://www.kent.edu/hr/forms-library> or by visiting <http://www.caremark.com>

### **VISION COVERAGE**

The vision plan is administered through EyeMed. Employees and their dependents who are enrolled in a university sponsored medical health plan automatically receives this benefit. The vision plan provides access to a large group of independent practitioners and optical retail providers, including Lens Crafters, Pearle Vision, Sears Optical and Target. Benefits are provided for vision exams, frames and lenses, and contact lenses. Each covered member may select eyeglasses or contact lenses for their benefit period. There are maximum benefit levels, which are renewed annually (12-month period). Once the in-network benefit has been exhausted, employees can receive an additional 20% discount off the remaining balance on a complete pair of glasses or a 15% discount on contact lenses. A summary of the vision plan can be accessed from the HR Forms Library at: <http://www.kent.edu/hr/forms-library>. EyeMed Vision can also be reached at [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com) or 866-939-9252.

### **GROUP TRAVEL INSURANCE**

If you or your dependents plan to travel, no matter for personal or business travel, you are covered at no cost to utilize Securian's Travel Assistance program. Securian's Travel Assistance program offers pre-trip resources, assistance/evacuation, identity theft support, repatriation, and more. Visit [www.LifeBenefits.com/travel](http://www.LifeBenefits.com/travel) for more information and to print your membership card or view the [informational flyer](#). You can also visit the Securian website on our page at [Securian - Employee Benefits](#)

### **VOLUNTARY LONG-TERM CARE**

Kent State has collaborated with Legacy Services, an independent broker that specializes in long-term care and represents multiple brand name carriers. Legacy Services participates in the state of Ohio's Long-Term Care Partnership Program, which provides "dollar-for-dollar" asset protection. Each dollar that your policy pays out in benefits entitles you to keep a dollar of your assets if you ever need to apply for Medicaid services. Long-Term Care Insurance (LTCi) pays for home-health care, assisted living and nursing home care to help people with the functions of day-to-day living like bathing, dressing, toileting, transferring and eating. Additionally, services related to rehabilitation, chronic illness and cognitive impairment are covered.

## **RETIREMENT PLANS**

**\*\* Election must be received no later than 120 days, from and including, the effective date of your eligible appointment.\*\***

### **STATE RETIREMENT SYSTEMS OF OHIO (STRS/OPERS)**

Eligible employees may enroll in either the State Teachers Retirement System (STRS) for faculty or the Ohio Public Employees Retirement System (OPERS) for all other staff. As a new hire employee, you will have 180 days from your first day of paid service to select one of the retirement plans offered by STRS and OPERS. OPERS offers a Traditional Pension

Plan or a Member-Directed Plan. New STRS members may choose the Defined Benefit Plan, the Defined Contribution Plan, or the Combined Plan.

Retirement eligibility under each system varies. The OPERS Traditional Plan and the STRS Defined Benefit Plan include a disability retirement option for qualifying employees. These retirement systems are in lieu of Social Security.

For the most updated employer and employee contribution rate, please visit our web site at <http://www.kent.edu/hr/benefits/retirement>.

Employees who have service credit in other public institutions may be eligible to purchase that service for credit in the Ohio retirement systems. Please contact OPERS or STRS concerning the criteria for purchasing service credit or more information regarding your personal retirement account.

**OPERS:** 800-222-7377 <http://www.opers.org>      **STRS:** 888-227-7877 <http://www.strsoh.org>

Retirement System	KSU Contributions to STRS/OPERS	Employee Contributes
STRS	14.00%	14.00%
OPERS	14.00%	10.00%

Members of STRS or OPERS who leave University employment may withdraw their retirement contributions subject to the retirement systems waiting period. The University's contributions are vested after five years. This means that if the contributions are left on deposit, STRS or OPERS members will receive a pension at retirement age. Employees who have service credit in other public institutions may be eligible to purchase that service for credit in the Ohio retirement systems. Service credit may be paid for in a lump sum or by installments via payroll deduction. Payments made by payroll deduction are withheld on a pre-tax basis. A maximum of five years of public employment plus a maximum of five years of military service may be purchased.

### **ADDITIONAL DEFERRED COMPENSATION PROGRAMS**

#### ***APPROVED TAX-SHELTERED ANNUITIES - (§403(b) Traditional or ROTH***

As an employee of an educational institution, you have the option of participating in a Tax-Sheltered Annuity (TSA) program as authorized by § 403(b) of the IRC. The University does not contribute to this program. Employees may contribute to tax deferred annuities through payroll deductions providing an opportunity to invest in a fixed annuity, a variable annuity, a combination of both or in mutual funds. A list of approved annuity companies authorized for payroll deduction can be found online at <http://www.kent.edu/hr/benefits/supplemental-retirement-options>. Enrollment and plan contribution adjustments for a 403(b) or a 457(b) can be completed through [Retirement@Work](#) located through Flashline under **Employee Dashboard** then click **My Earnings and Benefit Elections**.

#### ***DEFERRED COMPENSATION PLAN – (§457 Plan) Traditional or ROTH***

The University has adopted a deferred compensation plan as authorized by Section 457(b) of the IRC. This plan is available in addition to the 403(b) plans, with contribution maximums for each plan. Through these programs, you can shelter a portion of your compensation from federal and state income taxes to purchase supplemental retirement benefits. This amount, with accumulated interest and dividends, is not subject to federal or state income taxes until it is withdrawn (usually at retirement). There are restrictions and/or penalties on early withdrawals.

Approved annuity companies authorized for payroll deduction can be found online at <http://www.kent.edu/hr/benefits/supplemental-retirement-options>. Enrollment and plan contribution adjustments for a 403(b) or a 457(b) can be completed through [Retirement@Work](#) located through Flashline under **Employee Dashboard** then click **My Earnings and Benefit Elections**.

## **ADDITIONAL BENEFITS AND PROGRAMS**

### ***COBRA***

Continuation of insurance coverage is available at a group rate for terminating employees, divorcing spouses, or dependent children who are no longer eligible upon reaching the age of 26 or due to loss of coverage due to certain specific events (i.e., terminating employees, divorcing spouses, or dependent children who are no longer eligible due to age). This information will be sent to you when our office is notified of any of the above qualifying circumstances.

### ***MEDICARE***

Employees hired after April 1986 are required to pay a Medicare tax of 1.45%.

## **VACATION AND SICK LEAVE**

### ***Unclassified Employees***

A part-time Administrator earns sick leave each month based upon the percentage of full-time hours assigned to the position. No vacation hours accrue for part-time unclassified positions.

### ***Faculty***

A part-time Faculty member earns 10 hours of sick leave each month based upon the percentage of full-time hours assigned to the position. No vacation hours accrue for part-time faculty positions.

### ***Classified Employees***

A part-time classified employee accrues sick leave and vacation hours based upon the number of hours worked every two weeks of employment. Vacation time may be used after completing a probationary period (4 months) or, for collective bargaining employees, vacation may be used after six months of service.

Employees who earn vacation hours may not accrue more than the equivalent of three years of vacation time. Vacation and sick leave accruals may be accessed any time via Flashline.

### ***TUITION WAIVER***

Part-time classified or unclassified employees who have worked a minimum of 1,250 hours within the previous 12 months before the start of the semester are eligible for a tuition waiver of up to four credit hours per semester for the employee only.

Part time faculty are eligible for a tuition waiver of up to four credit hours each full semester that they teach. This benefit is for the faculty member only and must be used in the semester the faculty member is teaching or the semester immediately following.

Application for this benefit is through your FlashLine account.

### ***COLLEGE ADVANTAGE OHIO 529 SAVINGS PLAN***

Saving for college is an investment for a lifetime. Ohio 529 college savings plan is offered and administered by Ohio Tuition Trust Authority, a state agency. The plan provides you a tax- free way to save for college. Funds can be used at any college in the country for tuition, room and board or books. To learn more about College Advantage or to enroll visit <https://www.collegeadvantage.com>.

### ***EMPLOYEE WELLNESS***

The employee wellness program, Kent State of Wellness, provides services and resources to support you physically, mentally and emotionally. Our partners include IMPACT Solutions, Be Well Solutions, University Health Services, College of Health and Human Services, and so many more. You will find a comprehensive calendar of offerings, incentives and wellness challenges as well as wellness articles and news by visiting <https://www.kent.edu/hr/wellness>.

## ***IMPACT- Employee Assistance Program (EAP) and Work/Life Program***

The IMPACT program can assist with problems such as stress, anxiety, depression, child and eldercare needs, marital concerns or substance abuse. They can also provide assistance for financial, legal or identity theft issues. All resources are available 24 hours a day, 365 days a year. IMPACT services are confidential and provided by credentialed professionals. All employees, household members, dependents in and away from home, and parents/parents-in-law are eligible to use any of the IMPACT services.

Professional phone support is available 24 hours a day, 365 days a year. Face-to-face and telemental health counseling, for certain conditions, is also available, with up to six sessions included per problem occurrence. Additional features include:

- A web-based portal with articles, resources, and interactive features
- Legal, financial, and identity theft assistance
- Child and elder-care assistance
- Referrals to community resources

You may contact IMPACT at **1-800-227-6007** or at [www.myimpactsolution.com](http://www.myimpactsolution.com) Account login: **kenteap**

### ***DIRECT DEPOSIT***

An employee must establish direct deposit into a checking and/or savings account. You can sign up for direct deposit through your Flashline account.

### ***EMPLOYEE DISCOUNTS***

Kent State employees are offered discounts from various businesses. A few examples are moving services, cell phone services, airport parking and much more. For a complete and up-to-date listing of employee discounts, visit the Employee Benefits web page at <https://tinyurl.com/KSUDiscounts>.

## **KENT STATE EMPLOYEE BENEFITS and WELLNESS DEPARTMENT**

Information on any of the above benefits and programs is available in the Benefits Office unless otherwise indicated. The following members of the Employee Benefits Office are available to assist with specific questions

**Sheba N. Marshall, Interim Exec. Dir., Benefits, Wellness & Health Promotion | (330) 672-0392 | [smarsh45@kent.edu](mailto:smarsh45@kent.edu)**

**Madison Mariola, Coord., Employee Wellness & Health Promotion | (330) 672-8348 | [mmariol3@kent.edu](mailto:mmariol3@kent.edu)**

**Patricia Davis, Coord., Leave and Disability Benefits | (330) 672-8368 | [pdavis42@kent.edu](mailto:pdavis42@kent.edu)**

**Sheila Johnson, Receptionist, Benefits | (330) 672-7501 | [sjohns18@kent.edu](mailto:sjohns18@kent.edu)**

**Elizabeth Lee, Records Retention Admin. | (330) 672-7590 | [elee30@kent.edu](mailto:elee30@kent.edu)**

Please feel free to contact Employee Benefits at 330-672-3107 or [benefits@kent.edu](mailto:benefits@kent.edu). The Employee Benefits office is located at 635 Loop Road in Heer Hall - Kent Campus. Additional benefits information and benefit claim forms are available online at <http://www.kent.edu/hr/benefits>.

**KENT STATE UNIVERSITY**  
**2024**  
**Part-Time Benefits Eligible Contribution Rates**

Semi-monthly and Bi-weekly additional premiums **PER PAY** deductions

PLAN SELECTION	85/60 PPO PLAN	HDHP (HIGH DEDUCTIBLE) PLAN
MMO Single	\$440.58	\$340.22
MMO Family	\$1,168.59	\$902.15

NOTE: In order to enroll in part-time benefits, you must have an active job assignment and qualifying event to enroll outside the annual open enrollment period. Also, during the spring semesters, rates will be prorated (increased) due to the pay cycles involved.