



BENEFITS In Brief

Full-time Benefits-Eligible Employees

OVERVIEW

Kent State University strives to provide competitive, high-quality benefit packages while supporting the health and wellness needs of our diverse workforce. These include comprehensive health and welfare insurance plans, a generous pension plan, and optional retirement savings opportunities.

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

MEDICAL PLANS

Effective January 1, 2019, the university moved to one medical plan vendor, Medical Mutual of Ohio.



Medical Mutual has one of the strongest networks in Northeast Ohio. Their network includes, but is not limited to, Akron Children's Hospital, Akron General Medical Center, Aultman, Cleveland Clinic Foundation, EMH Regional Medical Center, Lake Health System, Mercy Health, Metro Health, Summa Hospitals, University Hospitals and UPMC.

The university offers a comprehensive selection of PPO medical plans. A Preferred Provider Organization (PPO) gives you freedom of choice and greater flexibility. You may change your primary care physician at any time and you do not need a referral to see a specialist. By using in-network providers and facilities, you receive a higher level of benefit for the services.

90/70 AND 80/60 PPO PLANS – AAUP REPRESENTED EMPLOYEES

The PPO 90/70 and 80/60 PPO plan for AAUP represented employees is a grandfathered healthcare plan and has a \$250 individual and a \$500 family calendar year deductible. Under this plan in-network inpatient, outpatient, and diagnostic services are covered at 90% after the deductible is satisfied. Out-of-network coverage for these services is covered at 70% after the deductible has been satisfied. Services such as preventive annual exams, immunizations, and preventive screenings may be covered at 100% or subject to a copayment.

For more information, please review the AAUP Medical Plan Comparison Charts in the HR Forms Library at <https://www.kent.edu/hr/benefits/benefits-forms>.

90/70 PLAN – AFSCME REPRESENTED EMPLOYEES

The PPO 90/70 PPO plan for AFSCME represented employees is a non-grandfathered healthcare plan. This means that the plan covers preventive annual exams, immunizations, preventive screenings and preventive medications at no cost to the employee. Other in-network inpatient, outpatient, and diagnostic services are covered at 90% after the deductible is satisfied. Out-of-network coverage for these services is covered at 70% after the deductible has been satisfied. The PPO 90/70 plan has a \$250 individual deductible and a \$500 family deductible each calendar year.

For more information, please review the AFSCME Medical Plan Comparison Charts in the HR Forms Library at <https://www.kent.edu/hr/benefits/benefits-forms>.

85/60 PPO PLAN – NON BARGAINING UNIT AND AFSCME REPRESENTED EMPLOYEES

The 85/60 plan is a non-grandfathered healthcare plan. This means that the plan covers preventive annual exams, immunizations, preventive screenings and preventive medications at no cost to the employee. Other 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. The PPO 85/60 plan has a \$300 individual deductible and a \$600 family deductible each calendar year.

For more information, please review the Non-Bargaining Unit Medical Plan Comparison Charts and the AFSCME Medical Plan Comparison Charts in the HR Forms Library at <https://www.kent.edu/hr/benefits/benefits-forms>.

The University also offers a High Deductible Health Plan (HDHP), paired with a Health Savings Account. It is a medical benefits plan and a savings account all in one.

HIGH DEDUCTIBLE HEALTH PLAN (HDHP) – ALL BENEFITS ELIGIBLE EMPLOYEES

The HDHP is a non-grandfathered health insurance plan that has a higher deductible – the amount of medical expenses you pay each year before medical services are covered at 100%. 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. Please contact us for the current deductible rates.

Preventive services are covered at 100% in-network along with a list of basic preventive prescriptions which may be covered at 100% (not subject to the deductible). This means that when you receive services like annual physicals, immunizations, mammograms, colonoscopies, and well-child care, you are not charged a copayment, coinsurance or deductible. For more information on the HDHP and HSA plans, please visit the website at <https://www.kent.edu/hr/benefits/your-benefits>. One significant benefit of enrolling in the HDHP Plan is the opportunity to offset your deductible with a Health Savings Account.

HEALTH SAVINGS ACCOUNT (HSA)



An (HSA) is a tax-advantaged medical savings account you can contribute to and draw money from for certain medical expenses tax-free. HSAs can be used for extra expenses not covered by your insurance, such as copays for medical, dental, prescription, and vision services and products. HSAs cannot be used to pay health insurance premiums. There are certain criteria that must be met to enroll in an HSA:

- You have to 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)
- Must be age 18 or older

A Health Savings Account (HSA) is paired with the High Deductible Health Plan. PNC Bank administers the HSA.

OPT-OUT INCENTIVE

Employees have the choice to opt out of University-provided health insurance coverage and instead receive a monthly opt out incentive payment. To be eligible, the employee must not be enrolled in University provided health insurance; this includes medical, prescription, vision and dental coverage.

A completed affidavit and proof of insurance must be submitted to HR Benefits in order to receive the Opt-out Incentive. Those enrolled in this benefit must re-enroll each year.

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 mail services option. Prescription co-payments for the 90/70 and 80/60 plans are:

- 10% for generic medications with a maximum of \$60/\$80;
- 20% for brand-name medications with a maximum of \$60/\$80, and
- 40% for a brand medication when a generic medication is available with a maximum of *\$100.



Prescription co-payments for the 85/60 and the HDHP (High Deductible Plan) are the same with the exception that certain preventive prescriptions are covered at 100%. For more details regarding prescription copays and medical plan options, visit <http://www.kent.edu/hr/benefits/your-benefits>.

*If a brand name medication is purchased and there is a generic medication available, the \$100 maximum will be reduced to \$60/\$80 (based on Medical Plan) if the prescribing physician indicates, "dispense as written" (DAW). Maintenance drugs must be filled by CVS mail order or visiting a CVS store. More information can be obtained by visiting <http://www.caremark.com>

VISION COVERAGE

The vision plan is administered through EyeMed and is automatic for employees, and their eligible dependents enrolled in a university medical health plan. 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 every calendar year (Jan. 1 – Dec. 31). Once the in-network benefit has been exhausted, employees can receive 20% discount on eyeglasses balance or 15% discount on contact lens balance. A summary of the vision plan can be accessed from the HR Forms Library at: <https://www.kent.edu/hr/benefits/benefits-forms>. EyeMed Vision Care can also be reached at www.eyemedvisioncare.com or 866-939-9252.



DENTAL OPTIONS

Dental insurance is provided through Delta Dental. Kent State University offers a three-tier PPO options: Low, Basic and High plans and an AAUP Tenure/Tenure Track- Non- Tenure Track High Plan. Each plan provides access to the Delta Dental PPO and Delta Dental Premier networks and includes some benefits for non-participating dentists. Each plan varies in coinsurance and requires an employee contribution. Coverage is available to all full-time employees and their eligible



dependents. Each plan option can be reviewed by visiting the HR Forms Library at <https://www.kent.edu/hr/benefits/benefits-forms>.

FLEXIBLE SPENDING ACCOUNTS - (FSA)

PNC Bank administers the Health Care Flexible Spending Account (HCFSA) and the Dependent Care Flexible Spending Account (DCFSA). FSA accounts are an easy way to prepare for expenses not covered by your health insurance plan. An FSA allows you to pay for eligible health care (medical) expenses such as co-pays, prescriptions, hearing aids and chiropractic treatment and dependent care (day care) expenses (for ages 13 and under) with pretax dollars.

You may contribute to the HCFSA and the DCFSA based on the annual maximum the IRS stipulates for that year. The annual IRS maximum limitations can be found at www.irs.gov. Employees with Flexible Spending Accounts will need to enroll each year and indicate their annual contribution elections.

DOMESTIC PARTNER BENEFITS

Kent State offers domestic partner benefits to eligible employees. The benefits extend to both same and opposite gender partners of the university faculty and staff and include:

- Medical, prescription drugs, vision and dental insurance
- Dependent life insurance
- Voluntary Accidental Death and Dismemberment Insurance (AD&D)
- Tuition Fee Waiver

To initiate the domestic partner benefits process, the employee must complete an Affidavit of Domestic Partnership form and provide three supporting documents. Details regarding this process can be found at <http://www.kent.edu/hr/benefits/domestic-partners>.

LIFE INSURANCE

BASIC LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

The University provides group term life and accidental death and dismemberment (AD&D) insurance to all full-time employees at no cost to the employee. The group term coverage is insured through The Standard Insurance Co. The level of life and AD&D insurance is calculated at three (3) times your annual base salary with a \$225,000 maximum and reductions beginning at age 65. Internal Revenue Service (IRS) regulations require the withholding of applicable taxes from an employee on the cost of coverage over \$50,000.

GROUP TRAVEL ASSISTANCE

Travel Assistance is provided when you are traveling more than 100 miles from home or internationally for trips up to 180 days. It can also help with non-emergencies, such as planning your trip. You do not have to enroll. As a participant in the Group Life Insurance coverage from the Standard, you and your family members are automatically covered. All services are provided by United Healthcare Global and are available 24 hours a day, every day.

VOLUNTARY SUPPLEMENTAL LIFE

The Standard Life Insurance Co. provides voluntary life products that can be purchased by eligible employees. This additional insurance is intended to supplement the basic life and AD&D insurance that is provided to you by the university.

Full-time employees may elect additional life coverage for yourself, in increments of one, two, or three times your base pay to a maximum of \$500,000. If the additional coverage requested is in excess of \$200,000, the excess will be subject to medical proof of insurability. The entire amount requested will be subject to medical underwriting approval if the application is not received within 31 days of hire.

Spousal coverage is available in increments of \$10,000 to a maximum of \$250,000, but not to exceed 100% of the employee's Basic and Supplemental Life Insurance coverage amounts. If the additional coverage requested is in excess of \$20,000, the excess will be subject to medical proof of insurability/approval. The entire amount requested will be subject to medical underwriting approval if the application is received more than 31 days following the date of hire. Coverage is available for all dependent children for \$10,000 per child.

VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

This insurance is intended to supplement the Basic Life and AD&D insurance provided to you by the university, and provides the opportunity to purchase extra coverage for full-time benefits eligible employees. Voluntary AD&D helps provide financial protection by paying a benefit in the event of an insured individual has covered death or dismemberment as the result of an accident.

VOLUNTARY LONG-TERM DISABILITY PLAN

All full-time benefits eligible employees may elect to enroll in the Voluntary Long-Term Disability (LTD) Plan. The plan provides a source of income should covered individuals become disabled and unable to work for an extended period. Plan features include the option of replacing 50% or 60% of salary up to a maximum of \$6,000 per month and a guaranteed issue during the first 30 days of employment. There is a 180-day waiting period. Details regarding all voluntary plans are located on the HR website at <http://www.kent.edu/hr/benefits/voluntary-long-term-disability>.

VOLUNTARY INDEMNITY PLANS

Kent State University has collaborated with AFLAC to offer the following voluntary indemnity plans that eligible employees can purchase:

- Group Accidental Injury Insurance helps with the costs that arise when you have a covered accident such as a fracture, dislocation or laceration and covers you while at home or work.
- Group Critical Illness Insurance provides cash benefits if you are diagnosed with or treated for a covered illness, such as cancer, a heart attack, or a stroke.
- Group Supplemental Hospital Indemnity Insurance helps pay the out-of-pocket costs associated with a hospital stay including benefits for inpatient and outpatient services including an emergency room/physician office benefit and more.
- Short-term Disability Insurance provides cash benefits in the case of illness or injury to help you maintain your standard of living and help you pay your bills.

Note: Some plans are only available during your first 60 days of employment and the annual Open Enrollment period. Other plans may be available year-round. Please contact Aflac for additional information.

Derrick Fellows, 1544 South Belvoir Blvd., S. Euclid, OH 44141
(216) 382-9500;
derrick_fellows@us.aflac.com

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.

Employees can receive a free phone consultation with agents who specialize in LTCi. For more information, contact Legacy directly at 1-800-230-3398, extension 700; or <http://www.legacyltci.com>.

RETIREMENT PLANS

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

STATE RETIREMENT SYSTEMS OF OHIO

Eligible full-time 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. Both groups have the option to choose the Kent State's Alternative Retirement Plan (ARP) instead. As a new hire employee, you will have 120 days from your first day of paid service to make your selection. If you choose STRS or OPERS, you will have an additional 60 days (180 days from your first day of paid service) to select one of three retirement plans offered by STRS and OPERS. OPERS offers the Traditional Pension Plan, the Member-Directed Plan and the Combined 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.

STRS	KSU to STRS/PERS	KSU to ARP	Employee
STRS	14.0%		14.0%
STRS/ ARP	4.47%	9.53%	14.0%
OPERS	14.0%		10.0%
OPERS/ ARP	2.44%	11.56%	10.0%

OPERS: 800-222-7377
<http://www.opers.org>

STRS: 888-227-7877
www.strsoh.org

ALTERNATIVE RETIREMENT PLAN (ARP)

The ARP is a retirement option for eligible new full-time faculty, classified and unclassified staff and may be elected instead of participation in the state retirement systems. The ARP was initially established to

allow employees to make career choices that were not based on longevity in a state retirement system and to provide employees with an option that offered more portability of retirement income.

The ARP is a defined contribution plan under §401 (a) of the Internal Revenue Code (IRC) in which the employee and the employer contribute to the plan. All retirement benefits are based on the account balance, which is equal to the sum of all contributions and investment gains and/or losses.

Additional Deferred Compensation Programs

APPROVED TAX-SHELTERED ANNUITIES - §403(B) (PRE-TAX AND AFTER-TAX)

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 annuity companies authorized for payroll deduction and the Salary Reduction Agreement form are available from the Benefits Office or online at <http://www.kent.edu/hr/benefits/supplemental-retirement-options>.

DEFERRED COMPENSATION PLAN – §457 PLAN (PRE-TAX AND AFTER-TAX)

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) plan, 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.

To enroll in a 403(b) or 457 plan employees must complete a payroll Salary Reduction Agreement form and contact an authorized provider. A complete list of authorized providers for payroll deduction and the Salary Reduction Agreement form are available at <http://www.kent.edu/hr/benefits/supplemental-retirement-options>.

Enrollment in the Ohio Public Employees Deferred Compensation plan is available by calling 877-644-6457 or online www.ohio457.org.

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 full-time twelve-month unclassified employee earns 10 hours of sick leave per month and 13.33 hours of vacation per month. A full-time nine or ten-month unclassified employee earns 10 hours of sick leave per month but does not accrue any vacation hours.

A post-doctoral research associate earns 6.67 hours of vacation and 10 hours of sick leave per month. Vacation must be used during the appointment period, and any unused balance will be withdrawn at the end of the appointment period.

Faculty

A full-time twelve-month faculty member earns 10 hours of sick leave per month and 13.33 hours of vacation per month. A full-time nine-month faculty member earns 10 hours of sick leave per month but does not accrue any vacation hours.

Classified Employees

A full-time classified employee accrues sick leave at a rate of 4.64 hours for every two weeks of employment. A full-time classified employee earns 3.12 hours of vacation every two weeks of employment. Vacation time may be used after completion of the probationary period (120 days) or, for collective bargaining unit employees; vacation time may be used after six months.

A permanent part-time classified employee accrues sick leave and vacation hours based on the number of hours they work every two weeks of employment.

Employees who earn vacation hours may not accrue more than the equivalent of three years of vacation time. Vacation and sick accruals may be accessed any time through your Flashline or by contacting HR Records at 330-672-8360.



TUITION WAIVER BENEFITS

General and instructional fees may be waived for eligible full-time employees, their spouse or domestic partner, and eligible dependent unmarried children. The employee must have completed a minimum of one semester or its equivalent of 120 days as a full-time employee in order to begin using the tuition waiver benefit. The tuition benefit is limited to the waiver of the full amount of instructional and general fees normally charged for any program of studies up to and including eighteen credit hours of study per semester or its equivalent for summer or special sessions. The tuition benefit covers the standard tuition rate for instructional and general fees up through 18 credit hours. If you are enrolled in a program of study with special tuition rates that differ from the standard tuition rates, you will be responsible for any additional charges or fees.

Overload, admission, matriculation, parking, bus, special course fees, and all other fees are excluded from this benefit. The employee must complete an application for the benefit, which can be done in the through your Kent State Flashline account. All requests must be submitted no later than 30 days after the first day of classes.

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 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. Check out the Employee Wellness website at <http://www.kent.edu/hr/benefits/wellness>.

IMPACT- EMPLOYEE ASSISTANCE PROGRAM (EAP) AND WORK/LIFE PROGRAM

IMPACT offers an array of counseling services, including individual, family and couple counseling by licensed professionals at convenient locations and times for all eight Kent State campus communities, as well as for those employees and dependents located outside of the eight-campus regions. The IMPACT Employee Assistance Program (EAP) offers confidential support for you and your household members, as well as dependents living away from home.

Professional phone support is available 24 hours a day, 365 days a year. Face-to-face counseling 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. Account login: kent

DIRECT DEPOSIT

An employee must establish a direct deposit into their checking and/or savings account. You can sign up for direct deposit through your Kent State 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 Business and Finance web page at <http://www.kent.edu/bas/employee-discount.cfm>.

For up-to-date information regarding discounts for Kent State employees, visit <http://www.kent.edu/hr/benefits/employee-discounts>.

DISCLAIMER: This Benefits in Brief is provided as an informational summary only and is not intended to be a summary plan description (SPD), policy or plan document. If there are differences between this document and the SPD, policy or plan document, the terms of the SPD, policy, or plan document shall be definitive.

Kent State University may amend or terminate its benefits plans at any time in accordance with the law and applicable collective bargaining agreements. The description of the program, the plan itself, or participation in the plan is not an employment contract or any type of employment guarantee and should not be construed as such. The university makes no endorsements, warranties, representations and/or guarantees regarding the performance, use, interpretation, application, correctness, accuracy of any of the vendors' plans and programs summarized in this document. Individuals should consult with the vendor(s) as well as their personal, legal, medical, insurance, and/or financial, etc. advisor/professional as it applies to their own circumstance to answer any questions and/or concerns related to their participation in the plan(s) and program(s).

KENT STATE BENEFITS/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 Benefits Office are available to assist with specific questions:

Jack Witt, VP of HR

Sheba Marshall (330-672-8348) – (smarsh22@kent.edu) Director, University Benefits
Laura Kenney (330-672-8368) - (lkenney2@kent.edu) Coordinator, Leave and Disability Benefits Program
Samantha Chappell (330-672-5861) - (schapp10@kent.edu) Coordinator, University Benefits
Marianne Pickering, (330-672-8317) - (mpickeri@kent.edu) Coordinator, University Benefits
Dina Dusek (330-672-2726) – (ddusek@kent.edu) Benefits Services Representative, University Benefits

Kimberly Hauge (330-672-7505) – (khauge@kent.edu) Director, Employee Wellness
Sandra Cole (330-672-7501) – (scole3@kent.edu) Special Assistant, Employee Wellness
Deanna Duffy (330-672-3092) – (dduffy8@kent.edu) Coordinator, Employee Wellness

Please feel free to contact the Benefits Office at 330-672-3107. The Benefits office is located in Heer Hall - Kent Campus. Additional benefits information and benefit claim forms are available online at <http://www.kent.edu/hr/benefits> or e-mail: benefits@kent.edu