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 http://www.kent.edu/hr/benefits/insurance-benefits for more complete and detailed information.

MEDICAL PLANS
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.

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.

2. High Deductible Health Plan (HDHP)
An HDHP is a health insurance plan that has a higher deductible. The HDHP plan has a $2,800 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 copayment, coinsurance or deductible. For more information on the HDHP and HSA plans, please visit the website at http://www.kent.edu/hr/benefits/medical-insurance.

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 on a pre-tax basis to and draw money from for certain medical expenses. HSAs can be used for out-of-pocket medical, dental, and vision coverage that are not covered by your insurance. HSAs cannot be used to pay health insurance premiums. In order 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

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 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](http://www.kent.edu/hr/forms-library) or by visiting [http://www.caremark.com](http://www.caremark.com).

**VISION COVERAGE**
The vision plan is administered through EyeMed. Employees and their dependents who are enrolled in a university medical health plan automatically receive 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 on a complete pair of glasses on the remaining balance 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](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**
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 UnitedHealthcare Global and are available 24 hours a day, every day.

**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 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](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.


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Members of STRS or OPERS who leave University employment may withdraw their retirement contributions after 90 days. 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))

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 in the HR Forms Library at [http://www.kent.edu/hr/benefits/benefits-forms](http://www.kent.edu/hr/benefits/benefits-forms).

#### DEFERRED COMPENSATION PLAN – (§457 Plan)

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 in the HR Forms Library at: [http://www.kent.edu/hr/benefits/benefits-forms](http://www.kent.edu/hr/benefits/benefits-forms)

### 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 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 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 University Benefits web page at [http://www.kent.edu/hr/benefits/employee-discounts](http://www.kent.edu/hr/benefits/employee-discounts) and the Business and Finance web page at [http://www.kent.edu/hr/additional-employee-discounts](http://www.kent.edu/hr/additional-employee-discounts).

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

- **Sheba Marshall** (330-672-8348) – (smarsh22@kent.edu) Director, University Benefits
- **Samantha Chappell** (330-672-5861) - (schapp10@kent.edu) Coordinator, University Benefits
- **Dina Dusek** (330-672-2726) – (ddusek@kent.edu) Coordinator, University Benefits
- **Beth Hoff** (330-672-8533) – (bhoff1@kent.edu) Benefits Services Representative
- **Laura Kenney** (330-672-8313) - (lkenney2@kent.edu) Coordinator, Leave and Disability Benefits Program
- **Kimberly Hauge** (330-672-7505) – (khauge@kent.edu) Director, Employee Wellness
- **Sandra Cole** (330-672-7501) – (scole3@kent.edu) Special Assistant, Wellness
- **Deanna Duffy** (330-672-0392) – (dduffy8@kent.edu) Coordinator, 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](http://www.kent.edu/hr/benefits) or e-mail: benefits@kent.edu