



BENEFITS In Brief

Full-time Benefits-Eligible Employees

OVERVIEW

Kent State University strives to provide a program of competitive, high-quality benefits that support 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 as well as an excellent Wellness program.

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 from the services.

Employees have a choice of two providers, **Medical Mutual of Ohio** and **Anthem Blue Cross Blue Shield** with three plan options from each provider as listed below.

1. PPO 90/70 plan

The 90/70 PPO plan has a \$250 individual calendar year deductible and a \$500 family deductible. In 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.

2. PPO 80/60

The PPO 80/60 plan has a \$350 individual calendar year deductible and a \$700 family calendar year deductible. In this plan, in-network inpatient, outpatient, and diagnostic services are covered at 80% after the deductible is satisfied. Out-of-network coverage for these services is covered at 60% after the deductible has been satisfied.

3. High Deductible Health Plan (HDHP)

An HDHP is a health insurance plan that has a higher deductible with lower monthly premiums. The HDHP plan has a \$2,600 individual calendar year deductible and a \$5,200 calendar year family deductible. While the deductible is higher for 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-child care, you are not charged a copayment, coinsurance or deductible. For more information on the University's medical plans and HSA, 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 and draw money from for certain medical expenses. HSA's can be used for out-of-pocket medical, prescription, dental, and vision coverage that are not covered by your insurance. HSA's 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 (HDHP)
- You must not have another 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

For more information concerning Health Savings Accounts, please review IRS Publication 969 at <https://www.irs.gov/pub/irs-pdf/p969.pdf> or contact PNC Bank at 844-356-9993.

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, an employee must not be enrolled in university provided health insurance, this includes medical, prescription, vision and dental coverage.

A completed affidavit and proof of other insurance must be submitted to the University Benefits in order to receive the Opt-Out Incentive payment.

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. Prescription co-payments for the 90/70, 80/60 plan and HDHP (after your deductible is met) are:

- 10% for generic medications with a maximum of \$60
- 20% for brand-name medications with a maximum of \$60
- 40% for a brand medication when a generic medication is available for a maximum of \$100.

If a brand name medication is purchased and there is a generic medication available, the \$100 maximum will be reduced to \$60 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>, visiting <http://www.caremark.com> or 888-202-1654.

VISION COVERAGE

The vision plan is administered through EyeMed. Employees and their dependents which 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 on a calendar-year basis. Once the in-network benefit has been exhausted, employees can receive an additional 40% discount 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>. EyeMed Vision can also be reached at: www.eyemedvisioncare.com or 866-939-9252.

DENTAL OPTIONS

Dental insurance is provided through Delta Dental. This plan offers a three-tier, PPO option with a Low, Basic and High plan in addition to an AAUP Tenure/Tenure Track and Non- Tenure Track High Plan. Each plan provides access to the Delta Dental PPO and Delta Dental Premier networks and also includes limited benefits for non-participating dentists. Each plan varies in coinsurance and requires an employee contribution. Coverage is available to all eligible full-time employees and their eligible dependents. A summary of the dental plan options can be accessed from the HR Forms Library at: <http://www.kent.edu/hr/benefits/benefits-forms>. Delta Dental can also be reached at www.deltadental.oh.com or 1-800-524-0149.

FLEXIBLE SPENDING ACCOUNTS - (FSA)

The Health Care Flexible Spending Account (HCFSA) and the Dependent Care Flexible Spending Account (DCFSA) administered by PNC Bank are an easy way to prepare for expenses not covered by your health insurance plan. An HCFSA allows you to pay for eligible health care expenses not covered by your insurance such as co-pays, prescriptions, hearing aids, etc. You may contribute up to \$2,600 annually on a tax-free basis to the HCFSA. For more information concerning eligible medical and dental expenses, please review IRS Publication 502 at <https://www.irs.gov/pub/irs-pdf/p502.pdf>.

The DCFSA allows you to pay for eligible dependent care (day care for ages 13 and under). The maximum amount a married couple can contribute to the DCFSA is \$5,000 if filing a joint return and \$2,500 per spouse for separate returns. Employees with Flexible Spending Accounts will **need to enroll each year** and indicate their annual contribution elections. For more information concerning child and dependent care expenses, please review IRS Publication 503 at <https://www.irs.gov/pub/irs-pdf/p503.pdf> or contact PNC Bank at 844-356-9993.

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 AND DISMEMBERMENT (AD&D)

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

VOLUNTARY SUPPLEMENTAL INSURANCE

The Standard Life Insurance Co. provides voluntary supplemental life products which 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 voluntary supplemental life coverage 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.

Supplemental Spousal coverage is available in increments of \$10,000 to a maximum of \$250,000, but not to exceed 100% of the employee's life coverage amount. If the voluntary supplemental spousal 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. Additionally, Supplemental Child Life coverage is available for all dependent children in the amount of \$10,000 per child for \$1 per month.

VOLUNTARY SUPPLEMENTAL ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

This insurance is intended to supplement the AD&D insurance provided to you by the university. Voluntary AD&D helps provide financial protection by paying a benefit in the event of an insured individual's covered death or dismemberment as the result of an accident.

VOLUNTARY SUPPLEMENTAL LONG-TERM DISABILITY

All full-time benefits eligible employees may elect to enroll in the Voluntary Supplemental 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 of time. Plan features the option of replacing 50% or 60% of salary up to a maximum benefit of \$6,000/month, tax-free. A guaranteed enrollment is available during the first 60 days of employment. There is a 180-day waiting period. Details regarding all voluntary supplemental plans are located on the HR website at <http://www.kent.edu/hr/benefits/optional-insurance-benefits>.

VOLUNTARY INDEMNITY PLANS

Kent State University has partnered with Aflac to offer the following voluntary indemnity plans which can be purchased by eligible employees:

- 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're 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, you may contact: Derrick Fellows, (216) 382-9500 and/or derrick_fellows@us.aflac.com*

VOLUNTARY LONG-TERM CARE

Kent State has partnered 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>.

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.

RETIREMENT PLANS

STATE RETIREMENT SYSTEMS OF OHIO (STRS/OPERS)

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 have 120 days from, and including, the effective date of your eligible appointment to make your selection. If you choose STRS or OPERS, you will have an additional 60 days (180 days total), from and including, the effective date of your eligible appointment day 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. 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. Employees of Ohio public colleges and universities do not participate in the federal Social Security system, other than contributions to Medicare. If you are eligible for a Social Security benefit from another employment in addition to your OPERS benefit, there may be a reduction in your Social Security benefit. Learn more about the Windfall Elimination Provision at <https://www.ssa.gov/pubs/EN-05-10045.pdf>.

ALTERNATIVE RETIREMENT PLAN (ARP)

The ARP is a retirement option that may be elected instead of participating in the state retirement system for new, full-time faculty, unclassified and classified staff. 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.

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.

Classified/Unclassified Employees		
Retirement Plan	Employee Contribution	Employer Contribution
OPERS Traditional	10.0%	14.0%
OPERS Member-Directed	10.0%	14.0% (13.0% to plan, 1.0% to mitigating rate)
OPERS Combined	10.0%	14.0% (13.0 % to plan, 1.0% to mitigating rate)
Alternative Retirement Plan (ARP)	10.0%	14.0% (13.23 % to plan, 0.77% to mitigating rate)

Faculty Employees		
Retirement Plan	Employee Contribution	Employer Contribution
STRS Defined Benefit (DB)	14.0%	14.0%
STRS Defined Contribution (DC)	14.0%	14.0% (9.5% plan, 4.5% mitigating rate)
STRS Combined	14.0% (12% DC, 2% DB)	14.0% (9.5% plan, 4.5% mitigating rate)
Alternative Retirement Plan (ARP)	14.0%	14.0% (9.5% plan, 4.5% mitigating rate)

For more information on your retirement account, please contact OPERS at 800-222-7377 or <http://www.opers.org>, and/or STRS at 888-227-7877 or <http://www.strsoh.org>.

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 pre-tax and post-tax 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>.

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 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>. To enroll in the Ohio Public Employees Deferred Compensation Plan, employees must contact them directly at <http://www.ohio457.org> or 1-877-644-6457.

ADDITIONAL BENEFITS AND PROGRAMS

COBRA

COBRA continuation coverage is a continuation of Plan coverage when it would otherwise end because of a life event. This is also called a “qualifying event.” After a qualifying event, COBRA continuation coverage must be offered to each person who is a “qualified beneficiary.” You, your spouse, and your dependent children could become qualified beneficiaries if coverage under the Plan is lost because of the qualifying event. Under the Plan, qualified beneficiaries who elect COBRA continuation coverage must pay for COBRA continuation coverage.

MEDICARE

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

VACATION AND SICK LEAVE

Unclassified Employees

A continuous, 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. Accruals may adjust based on years of service.

A post-doctoral research associate earns 6.67 hours of vacation and 10 hours of sick leave per month to a maximum of 80 hours. 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. Accruals may adjust based on years of service.

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 account.

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.

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 through your FlashLine account in addition to submitting a Proof of Dependency Status form. 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 throughout 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. In-person 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 may apply for direct deposit to a checking and/or savings account. You can sign up for direct deposit through your Flashline account. Also, direct deposit forms are available in the HR Forms Library at <http://www.kent.edu/payroll/direct-deposit>.

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> and the Business and Finance web page at <http://www.kent.edu/hr/additional-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 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:

Loretta B. Shields (330-672-8314) - (lshields@kent.edu) Executive Director of Benefits & Wellness

Kimberly Hauge (330-672-7505) - (khauge@kent.edu) Director, University Wellness

Sheba Marshall (330-672-8348) - (smarsh22@kent.edu) Assistant Manager, University Benefits

Sandra Cole (330-672-7501) - (scole3@kent.edu) Special Assistant

Diane Crawford (330-672-7533) - (dcrawfo1@kent.edu) Administrative Clerk

Dina Dusek (330-672-2726) - (ddusek@kent.edu) Benefits Services Representative

Samantha Heald-Sott (330-672-5861) - (shealdso@kent.edu) Coordinator, University Benefits

Laura Kenney (330-672-8368) - (lkenney2@kent.edu) Coordinator, Leave and Disability Benefits Program

Mary LaLonde, (330-672-8332) - (mlalonde@kent.edu) Benefits Services Representative

Marianne Pickering, (330-672-8317) - (mpickeri@kent.edu) Coordinator, University Benefits

Please feel free to contact the University 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