Health Care Reform

Under the Affordable Care Act, health insurers and group health plans are required to provide individuals with clear, consistent and comparable information about their health plan benefits* and coverage. Specifically, the regulations ensure consumers have access to two documents that will help them understand and evaluate their health insurance choices.

The forms include:
• An easy-to-understand Summary of Benefits and Coverage, and
• A uniform glossary of terms commonly used in health insurance coverage such as “deductible” and “co-payment.”

*Health plan benefits include UC’s medical plans and Employee Assistance Plan (EAP).

The Summary of Benefits and Coverage document will help individuals better understand their coverage and allow them to easily compare different coverage options. It summarizes the key features of the plan or coverage, such as the covered benefits, cost-sharing provisions, and coverage limitations and exceptions.

You can find UC’s Summary of Benefits and Coverage at www.uc.edu/hr/benefits. Consumers will also have a new resource to help them understand some of the most common but confusing jargon used in health insurance.

The uniform glossary is available at these websites:
• www.HealthCare.gov (search ‘uniform glossary of terms’), and
• www.dol.gov/ebsa/healthreform.

Training and Development - LYnda Who?

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Lynda.com is a UC licensed online video-training library that has more than 1,400 software, career development, and technology training titles that you can access from anywhere using an internet browser and your UC login credentials.

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For more information, go to: http://www.uc.edu/ucit/learningtechnologies/lynda.html.

Did You Know?

Did you know that UC’s EAP, Impact Solutions, offers tobacco cessation tools and resources? When you are ready to call it quits or to find materials related to quitting, log onto www.myimpactsolution.com (password: bearcats). Access the ‘quit center’ on the right side of the log in screen. The American Heart Association offers information about smoking and heart disease at www.americanheart.org.

Information on lung diseases is available at www.lungusa.org/tobacco.
Tuition Remission - It’s Not Too Early!
It’s not too early to submit your Tuition Remission Application and verification documents for fall 2013! Your dependent children must be claimed as your dependent on your Form 1040 and a copy of your 2012 1040 is required for verification. If your child is not your tax dependent and you would like to apply for Tuition Remission, a notarized Tuition Remission Affidavit and supporting documentation is required. Both forms are available at www.uc.edu/hr/forms. A birth certificate may also be required for initial Tuition Remission requests.

For your spouse/domestic partner Tuition Remission benefits, please submit the Tuition Remission Application which is available at the same website. For initial Tuition Remission requests, a marriage certificate and tax documentation is required. For subsequent requests, only an updated Tuition Remission Application is required.

Reminders:
• Your Tuition Remission Application should be submitted prior to the beginning of the term. Late forms will be accepted, however, you may be subject to late fees.
• The Tuition Remission benefit covers tuition only. You (or your dependent) are responsible for paying all other fees charged to your student account.
• Any balance due not paid by date due is subject to late fees.
• Please do not ignore your bill. Please take the time to view your bill and contact Student Accounts or Human Resources if you have any questions.
• Dependent (including spouse and domestic partner) Tuition Remission is limited to 144 undergraduate tuition remission hours.
• Dependents (including spouse and domestic partner) must meet satisfactory academic standards in order to be eligible for Tuition Remission.

Tuition Remission
Satisfactory Academic Progress
Eligible employees and eligible dependents may receive tuition remission subject to guidelines for satisfactory academic progress. It is important to know the rules for continued eligibility and to work closely with your academic adviser to achieve your educational goals. Here is a summary of the guidelines and procedures regarding satisfactory academic progress.

You must meet the following guidelines:
1. GPA: Maintain 2.0 GPA or greater, measured after the completion of 4 terms.
2. Maximum Timeframe: Dependents are required to complete their degree within 1.5 times of the program’s published hour requirement.
3. Pace of Progress: Complete 67% or greater of classes attempted, measured immediately.

Dependents receive a maximum of 144 undergraduate tuition remission hours.

KNOW THE RULES, DO NOT LOSE!

For more facts on Tuition Remission go to http://www.uc.edu/hr/benefits/tuition_remission.html.

Taxes and Tuition Remission
The University’s Tuition Remission benefit is generally tax-free to employees with one exception - graduate studies. For graduate programs, the value of your Tuition Remission benefit that exceeds $5,250 during the calendar year is included as taxable earnings on your paycheck and will be subject to tax withholding.

Graduate Tuition Remission is fully taxable for dependents, spouses and domestic partners.

Consult your tax adviser for more information on the tax treatment of your education expenses, including IRS requirements. For information about the tax withholding schedule, please refer to www.uc.edu/hr/benefits.

Questions? Call HR at 513-556-6381 LIKE US on Facebook: https://www.facebook.com/uchronestop