

Benefits Summary

Hoxworth Regular Part-Time ONA Represented

Effective January 1, 2010

The following is a summary of employee benefits based on regular part-time employment for employees appointed at 20-79% FTE. Coverage under Choice Benefits will begin on the first day of the month after 28 days of employment have been completed. For detailed information and interpretation of any benefits, refer to the appropriate policy and procedure, collective bargaining agreement, or contact the Human Resources Department at 513-556-6381.





BENEFIT	OPTIONS	DESCRIPTION	PRE-TAX or AFTER TAX	CONTRIBUTIONS and/or DEDUCTIONS
Retirement	Ohio Public Employees Retirement System (OPERS)	This plan offers you a choice of a Defined Benefit plan, Defined Contribution plan, and a Combined plan. OPERS replaces Social Security (SS), therefore no contributions are made to the Old Age, Survivors and Disability program under SS. You and the university will each contribute 1.45% of your income for Medicare. In the event of death, survivorship benefits may be available to your dependents. Should you separate from UC, you may request a refund or roll-over of your accumulated contributions.	Pre-tax	Your contribution is 10.0% of your pre-tax earnings.
Medical	No coverage	You may select to waive coverage, if you are covered through another medical plan. If you select this option, you will receive benefit credits to use on other benefits or take home in your paycheck.	After	If you elect to receive your benefit in cash, you will be taxed on any monies received. (This only applies to employees with an FTE of 80%.or greater)
	POS Spousal/ Domestic Partner Surcharge of \$50 per month applies if spouse or domestic partner is eligible for medical coverage through their employer but chooses not to enroll.	This plan is known as a Point of Service (POS) Plan. As a participant in the POS, you have the option of choosing network and/or non-network providers. If you utilize non-network providers, you will share more of the costs of your medical expenses. The prescription plan utilizes a formulary or list of covered drugs. To obtain information on network providers and the drug formulary, log on to www.humana.com .	Pre-tax	Employees with an FTE of 74-79% or greater can choose the POS and will contribute a portion of the cost for this plan.



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	HMO Spousal/ Domestic Partner Surcharge of \$50 per month applies if spouse or domestic partner is eligible for medical coverage through their employer but chooses not to enroll.	This plan is known as a Health Maintenance Organization (HMO). The HMO contracts with specific physicians and facilities to provide medical services. In order to receive benefits you must use a network provider (the only exception is a life-threatening emergency or accidental injury). An open access HMO is designed to give you more freedom than most HMOs. You may utilize any network provider - without a referral. To receive benefits you must stay in the network of providers and abide by the plan parameters. The prescription plan utilizes a formulary or list of covered drugs. To obtain information on network providers and the drug formulary, log on to www.humana.com .	Pre-tax	Employees with an FTE of 75% or greater can choose the HMO and will contribute a portion of the cost for this plan. Employees with an FTE of 60-74% can choose the HMO and pay one-half the cost of coverage. The university pays the other half of the cost. Employees with an FTE of 20-60% will pay the full cost of coverage for any medical option.
Dental (Only employees with an FTE of 75-79% are eligible for Dental Benefits)	No coverage	You may select to waive coverage.	N/A	N/A
	Basic	The plan has an annual deductible, and once this is reached you share in the costs of eligible expenses. This plan does not offer orthodontia coverage. You have the option of choosing network and/or non-network providers. If you utilize non-network providers, you will share more of the costs of your dental expenses. To obtain information on network providers, log on to www.humana.com .	Pre-tax	You pay the full cost of coverage through payroll deductions
Life Insurance	No Coverage \$10,000 \$20,000 \$30,000	Life insurance needs vary from person to person. You may need more or less coverage than others depending on your age, your marital status, the size of your family, and other financial obligations. You have four (4) different levels to choose from and the cost for any coverage is based on your age.	Pre-tax	You will pay the full cost through payroll deductions.



BENEFIT	OPTIONS	DESCRIPTION	PRE-TAX or AFTER TAX	CONTRIBUTIONS and/or DEDUCTIONS
Long-Term Disability (LTD) (Only employees with an FTE of 75-79% are eligible for LTD)	No Coverage	You may select to waive coverage. You will not receive benefit credits for opting out of LTD.	N/A	N/A
	65% - after 4 months	Long Term Disability (LTD) benefits are designed to replace a certain percentage of your income if you are disabled and unable to work. These benefits are designed to continue until you recover or reach age 65 (or longer if you become disabled after age 60).	After	You pay half of the LTD benefit cost through payroll deductions. The university contributes half the cost of this LTD plan.
Tuition Remission		This benefit is effective the term that begins after the completion of the probationary period. Tuition remission benefits do not include any ancillary fees (i.e., general fees, computer fees, books, or lab materials). With an FTE less than 80%, but equal to or greater than 20% FTE, your term benefits include 3 credit hours per employee/term.	After	For the employee graduate tuition remission benefits are taxable if more than \$5,250. in a calendar year. You are taxed at the end of the term in which benefits were received.
Sick Time		6 short term days (48 hours) credited January of each year (an additional 6 days can be transferred from a long term bank each January, in order to total 12 days in short term bank). 9 long term days (72 hours) accrued per 2080 hours in active pay status. (Refer to your collective bargaining agreement for more extensive information). Long term days may be accrued without limitation. Short term sick leave credit and accumulation maximums are pro-rated according to appointment level for part-time nurses. Upon separation from employment with UC, you will not be paid for any unused sick days (however, if you are going to another state institution these days may be transferable). At retirement, eligible employees will receive a partial payout of their unused sick balance.	N/A	N/A



BENEFIT	OPTIONS	DESCRIPTION	PRE-TAX or AFTER TAX	CONTRIBUTIONS and/or DEDUCTIONS
Vacation		Vacation is accrued at the rate of 4.3 hours per pay period. These vacation accruals increase as the number of years of service increases. Vacation may accrue from year to year to a maximum of 66 days. Vacation time may be utilized after six months of continuous employment. Upon separation from employment with UC (having completed at least six months of service) you will be paid any unused vacation.	N/A	N/A
Domestic Partner Benefits	Sick Time and Campus Recreation Center Membership	Both same and opposite sex domestic partners are eligible if each are eighteen years of age or older; residing together; sharing the same permanent residence, with the intent to continue doing so indefinitely; are not related by blood closer than would otherwise prohibit legal marriage; are not married to anyone; and are jointly financially responsible for basic living expenses.	After	You pay the full cost through payroll deductions.



This page provides an overview of the many and varied benefits available to UC employee. UC strives to provide a competitive benefits package and a rewarding work environment. The total benefits and compensation received by UC employees ranks favorably with many other large employers. This is just one way of showing how much we appreciate your hard work.

<p>RETIREMENT/INSURANCE: OPERS 403(b) Tax Deferred Opportunities 457 Tax Deferred Opportunities Health Care Spending Account Dependent Care Spending Account Personal Accident Insurance Employee Life Insurance [1x No Cost, option to purchase additional coverage] Spouse Life Insurance Child Life Insurance Medical and Dental coverage Long Term Disability Insurance Cafeteria Benefits Plan providing Pre-Tax Savings Unemployment Insurance</p> <p>EDUCATION: Tuition Remission [] UC Libraries</p>	<p>FINANCIAL: CINCO Federal Credit Union Payroll Direct Deposit [net plus five deductions] Payroll Deduction for U.S. Savings Bond Purchase Payroll Deduction for Parking [Pre-Tax] Bearcat Campus Card Discounts on Entertainment, Activities, and Services Walk-To-Work Loan Program Free Remote Access Internet Modem Pool Automated Teller Machines Credit for Military Service UC Bookstore 15% Discount 10 Paid Holidays</p> <p>WELLNESS SERVICES: Employee Assistance Program [REACH] UC Wellness Center</p>	<p>SPECIAL SERVICES/PROGRAMS: Benefits Fair Service Awards Motorist Assistance Program Campus Shuttle Service Personalized Benefits Counseling Retirement/Financial Planning Seminars Campus Recreation Center Discount Intramural Sports/Recreation Teams Bearcat Fitness Trail Leave of Absences Leave Donation Program College Conservatory of Music Entertainment Nightwalk Escort Program Campus Post Office UC Women’s Center Development and Training Opportunities UC Child Care Center OhioLink UC*Metro Program</p>
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