

# ***Benefits Summary***

***Annually Appointed Adjunct Faculty: 50%-64% FTE***

***Effective January 1, 2010***

The following is a summary of employee benefits based on part-time annual adjunct appointments with an FTE of 50% - 64%. Coverage under Choice Benefits will begin on the first day of the month after 28 days of employment have been completed, provided you enroll. For detailed information and interpretation of any benefits, refer to the appropriate policy and procedure or contact the Human Resources Department at 513-556-6381.





<b>BENEFIT</b>	<b>OPTIONS</b>	<b>DESCRIPTION</b>	<b>PRE-TAX or AFTER TAX</b>	<b>CONTRIBUTIONS and/or DEDUCTIONS</b>
<b>Retirement</b>	<b>State Teachers Retirement System (STRS)</b>	This plan offers you a choice of a Defined Benefit plan, Defined Contribution plan, and a Combined Plan. STRS 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 to 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.
	<b>No coverage</b>	You may select to waive coverage, if you are covered through another medical plan. If you select this option, you will receive benefit dollars to use on other benefits or take home in your paycheck.	N/A	N/A
<b>Medical</b>	<b>HMO</b>	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 <a href="http://www.humana.com">www.humana.com</a> .	Pre-tax	You will contribute one-half of the cost for this plan.



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<b>Medical</b>	<b>FIRST 1000</b>	This plan is known as a Consumer-Driven medical plan. The First 1000 plan is for employees who generally experience few medical expenses within the plan limits in return for no or a lower premium. The plan provides coverage for catastrophic medical expenses. The plan provides a \$500 annual benefit allowance per person to cover eligible charges. You are responsible for all copays, which are not covered by the benefit allowance, and eligible expenses until the deductible and out-of-pocket limits are met. To obtain information on network providers and the drug formulary, log on to <a href="http://www.humana.com">www.humana.com</a> .	Pre-tax	You will contribute one-half of the cost for this plan.
<b>Flexible Spending Accounts (FSA)</b>	<b>Health Care Account</b>	Allows you to pay for health care expenses that are not fully covered or are not eligible for coverage under your medical or dental plans. Generally, any expense considered deductible by the IRS is acceptable for reimbursement except mileage and parking. You have from 01/01 to 02/28 to incur expenses to use up your prior plan year account balance.	Pre-tax	If you elect to participate, you elect an annual contribution. The minimum is \$120/year contribution, or a maximum contribution of \$2,400.
	<b>Dependent Daycare Account</b>	Provides a tax break to employees who need dependent daycare for their child(ren), spouse, or parent while they work. This account can be used to reimburse any dependent daycare expenses that are considered an "eligible expense" under the Federal tax credit. You have from 01/01 to 02/28 to incur expenses to use up your prior plan year account balance.	Pre-tax	If you elect to participate, you elect an annual contribution. The minimum is \$120/year contribution, or a maximum contribution of \$2,500/\$5,000 depending on IRS filing status.



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<b>Sick Time</b>		Employees accrue sick time at the rate of 1.25 days/month for each month worked (15 days/year). Sick time may be accrued from year to year up to a maximum of 300 days. 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
<b>Vacation Time</b>		College of Medicine annually appointed adjunct faculty accrue vacation on a prorated basis according to FTE. 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
<b>Domestic Partner Benefits</b>	<b>Sick Time and Campus Recreation Center Membership</b>	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 of the discounted Campus Recreation Center Membership.



This page provides an overview of the many and varied benefits available to UC employees. 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><b>RETIREMENT/INSURANCE:</b>          STRS          403(b) Tax Deferred Opportunities          457 Tax Deferred Opportunities          Health Care Spending Account          Dependent Care Spending Account          Medical and Dental coverage          Cafeteria Benefits Plan              providing Pre-Tax Savings          Unemployment Insurance</p> <p><b>EDUCATION:</b>          Tuition Remission              [Self]          UC Libraries</p>	<p><b>FINANCIAL:</b>          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          Free Remote Access Internet              Modem Pool          Zoom Town Discount          Automated Teller Machines          Credit for Military Service          UC Bookstore 15% Discount</p> <p><b>WELLNESS SERVICES:</b>          Employee Assistance Program          [REACH]          UC Wellness Center</p>	<p><b>SPECIAL SERVICES/PROGRAMS:</b>          Suggestion Program              [\$50 bonus if your suggestion is              implemented]          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          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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