

# ***Benefits Summary***

***College of Medicine GEO Faculty appointed at 100% FTE***

***College of Medicine Faculty appointed at 65%-99% FTE***

***Effective January 1, 2010***

The following is a summary of employee benefits for part-time College of Medicine Faculty appointed at 65%-99% 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.





<b>BENEFIT</b>	<b>OPTIONS</b>	<b>DESCRIPTION</b>	<b>PRE-TAX or AFTER TAX</b>	<b>CONTRIBUTIONS and/or DEDUCTIONS</b>
Retirement	<b>State Teachers Retirement System (STRS)</b> Including titles: <b>Visiting Faculty, Visiting Professor, Visiting Research Professor, and Unrepresented Faculty at the College of Medicine</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>Ohio Public Employees Retirement System (OPERS)</b> Including titles: <b>Librarian, Visiting Artist, Visiting Assistant, Visiting Scholar, or Visiting Scientist)</b>	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.



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	<b>Ohio Alternative Retirement Plan (ARP) (100% FTE required)</b>	This plan is what is known as a Defined Contribution plan. Your retirement benefit is based on your account balance. ARP 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. You are considered vested immediately upon enrolling in the ARP. In the event of death, survivorship benefits would be your account balance. 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>Medical</b>	<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 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.
	<b>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.</b>	This plan is known as a Point of Service (POS). 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 <a href="http://www.humana.com">www.humana.com</a> .	Pre-tax	You will contribute a portion of the cost for this plan.



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	<b>HMO</b> <b>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.</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 <b>must</b> 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 a portion of the cost for this plan.
	<b>FIRST 1000</b> <b>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.</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 onto <a href="http://www.humana.com">www.humana.com</a> .	Pre-tax	N/A
<b>Dental</b>	<b>No coverage</b>	You may select to waive coverage. 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.



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	<b>Basic</b>	You may utilize any dental care provider you choose. The plan has an annual deductible, 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 <a href="http://www.humana.com">www.humana.com</a> .	Pre-tax	N/A
	<b>Ortho</b>	You may utilize any dental care provider you choose. The plan has an annual deductible, once this is reached you share in the costs of eligible expenses. This plan offers orthodontia benefits with age restrictions and a lifetime benefit maximum. 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 <a href="http://www.humana.com">www.humana.com</a> .	Pre-tax	You will contribute a portion of the cost for this plan.
	<b>High</b>	The plan has an annual deductible, once this is reached you share in the costs of eligible expenses. 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 <a href="http://www.humana.com">www.humana.com</a> .	Pre-tax	You will contribute a portion of the cost for this plan.



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	<b>High Ortho</b>	The plan has an annual deductible, once this is reached you share in the costs of eligible expenses. This plan offers orthodontia benefits with age restrictions and a lifetime maximum benefit. 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 <a href="http://www.humana.com">www.humana.com</a> .	Pre-tax	You will contribute a portion 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 may carryover any unused balance to the following plan year. You will 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 may carryover any unused balance to the following plan year. You will 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>Life Insurance</b>	<b>1 x annual pay</b> <b>2 x annual pay</b> <b>3 x annual pay</b> <b>4 x annual pay</b> <b>5 x annual pay</b> <b>6 x annual pay</b>	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. UC provides you with enough benefit credits to purchase 1 x your annual pay up to a maximum of \$50,000; however, upon initial enrollment you may choose up to 6 x your annual pay. NOTE: If your option exceeds \$50,000 in coverage you will be subject to federal tax.	Pre-tax	You will contribute a portion of the cost for any option that exceeds 1 x your annual pay up to a maximum of \$50,000.
	<b>\$5,000</b>	This option provides you with the minimal coverage allowed, a flat benefit of \$5,000. If you elect this option you will receive benefit credits to spend on other benefits or take home in your paycheck.	Pre-tax	If you elect to receive your benefit in cash, you will be taxed on any monies received.
	<b>\$50,000</b>	This option provides you with a flat amount of \$50,000. This is the maximum amount allowed without incurring imputed income under IRS regulations.	Pre-tax	You may need to contribute a portion of the cost of this plan if \$50,000 exceeds 1 x your annual pay.
<b>Family Life Insurance</b>	<b>No Coverage</b>	You may select to waive coverage. You will not receive additional benefit credits for opting out of family life insurance.	N/A	N/A



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	<b>Spouse or Domestic Partner</b>  <b>\$ 5,000</b> <b>\$10,000</b> <b>\$25,000</b>	The university offers life insurance coverage for your dependents. With this option you can cover your spouse or domestic partner. If your spouse or domestic partner dies while covered by one of these plans, the plan pays you a benefit. You are always the beneficiary for any family life insurance. Keep in mind coverage for your spouse or domestic partner cannot exceed 50% of your employee life insurance.	After	You pay the full cost of family life insurance through payroll deductions.
	<b>Dependent Children</b>  <b>\$ 2,000</b> <b>\$ 5,000</b> <b>\$10,000</b>	The university offers life insurance coverage for your dependents. With this option you can cover your dependent children. If a dependent child dies while covered by one of these plans, the plan pays you a benefit. You are always the beneficiary for any family life insurance. Keep in mind coverage for your dependents cannot exceed 50% of your employee life insurance.	After	You pay the full cost of family life insurance through payroll deductions.
<b>Personal Accident Insurance</b>	<b>No Coverage</b>	You may select to waive coverage. You will not receive additional benefit credits for opting out of personal accident insurance.	N/A	N/A
	<b>Employee coverage:</b> <b>\$ 50,000</b> <b>\$100,000</b> <b>\$150,000</b>	Personal Accident Insurance adds to your life insurance benefit if you die as a result of an accident. This benefit will also pay a full or partial benefit for certain accidental injuries, such as the loss of eyesight or a limb.	After	You pay the full cost of personal accident insurance through payroll deductions.



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	<b>Employee and Family coverage:</b> <b>\$ 50,000</b> <b>\$100,000</b> <b>\$150,000</b>	You may elect coverage for your family members also. If you choose family coverage, your spouse or domestic partner's coverage will equal 50% of your benefit, and each child's coverage will equal 10% of your benefit. Eligibility rules for dependents are the same as under the Family Life Insurance benefit.	After	You pay the full cost of personal accident insurance through payroll deductions.
	<b>No Coverage</b>	You may select to waive coverage. You will not receive benefit credits for opting out of LTD.	N/A	N/A
<b>Long-Term Disability (LTD)</b>	<b>60% - after 6 months</b>	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). This option of LTD coverage contributes to a retirement annuity while you are disabled, assuring you of an income in your retirement years, after the disability income stops.	After	You pay a portion of the LTD benefit cost through payroll deductions. The University contributes an amount equal to half the cost of the 65% - after 4 months LTD plan. You pay the full cost of the LTD benefit through payroll deductions.
	<b>65% - after 4 months</b>	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.



<b>Long Term Care</b>	<b>\$100, \$200, \$300 daily maximum benefit;can purchase inflation protection.</b>	Long Term Care Insurance is the type of coverage that may be needed if a chronic illness or disability occurs which makes it possible for an individual to live independently. Eligible individuals include the employee, spouse, domestic partner, parents, and in-laws, adult children. Contact John Hancock directly to enroll at 1-800- 0332.	After	Payroll deducted for employee and spouse coverage. Coverage for others is billed at home.
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		<p>Tuition remission is effective the term that begins after the first day of the month following 28 days of employment. Tuition remission benefits do not include any ancillary fees (i.e., general fees, computer fees, books, or lab materials). With an FTE of 80% or greater, your term benefits include 6 credit hours per employee. If you are part-time with an FTE of less than 80%, your term benefits include 3 credit hours for yourself only.</p> <p>For your spouse or domestic partner, and your unmarried, dependent children the maximum number of credit hours at the undergraduate level to which tuition remission benefits may be applied is 216, except in cases where the minimum number of credit hours required to complete a program is larger than 216. Students must demonstrate satisfactory progress, as defined by his or her program.</p> <p>Your spouse or domestic partner, and your dependent children must register for graded status in all courses to receive tuition remission. Your spouse or domestic partner, and your dependent children whose permanent residence is outside the State of Ohio shall pay \$10 per credit hour for all courses at all levels, unless enrolled in an academic program covered by a reciprocity agreement with the state in which he/she resides.</p> <p>Effective September 1, 2008, your spouse or domestic partner, and your dependent children shall receive 50% tuition remission for graduate/professional level programs.</p> <p>Effective September 1, 2009, tuition remission benefits shall not apply to graduate/ professional level programs in the Colleges of Law, Medicine, and Pharmacy for your spouse or domestic partner, and your dependent children.</p> <p>The above two provisions shall not apply to your spouse or domestic partner, and your dependent children if he/she was admitted and enrolled in a graduate/professional level program in the Colleges of Law, Medicine, and Pharmacy by the last day of the spring 2008 term.</p>	After	<p>Graduate tuition remission benefits are taxable for dependents.</p> <p>Undergraduate and Graduate tuition remission benefits are taxable for domestic partners.</p> <p>Graduate tuition remission benefits are taxable for the employee if more than \$5,250 in a calendar year.</p> <p>You are taxed at the end of the term in which benefits were received.</p>
<b>Tuition Remission</b>				



<b>Sick Time</b>		There is no maximum accrual of sick time. The accrual rate for exempt employees is 1.25 days/month for each month worked (15 days/year); and for non-exempt employees the accrual rate is 4.6 hours/80 hours worked. Part-time employees accrue sick time on a pro-rata basis according to the number of hours worked. 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</b>	<b>Excluded from Accrual of vacation: (Visiting Faculty, Librarians, Scientists, Research Professors, Artist, Assistant, and Scholars)</b>	Full-time non-exempt (unclassified) employees accrue vacation at the rate of 3.70 hours per pay period; full-time classified unrepresented employees accrue vacation at the rate of 3.08 hours per pay period. These vacation accruals increase as the number of years of service increase. Full-time exempt employees accrue vacation at the rate of 1.83 days/month (22 days/year). Regular part-time employees accrue vacation on a prorated basis according to the number of hours worked. 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>Medical, Dental, Family Life, Personal Accident, 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 through payroll deductions.



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>          OPERS          STRS          Alternative Retirement Programs [ARP]          403(b) Tax Deferred Opportunities          457 Tax Deferred Opportunities          Health Care Spending Account          Dependent Care Spending Account          Personal Accident Insurance          Employee Life Insurance              [1x up to \$50,000 = No Cost;              option to purchase additional              coverage]          Spouse Life Insurance          Child Life Insurance          Long Term Disability Insurance          Long Term Care Insurance          Medical and Dental coverage          Cafeteria Benefits Plan              providing Pre-Tax Savings          Unemployment Insurance</p> <p><b>EDUCATION:</b>          Tuition Remission              [Self and Dependents]          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          Rowe Loan          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><b>WELLNESS SERVICES:</b>          Employee Assistance Program          [REACH]          UC Wellness Center</p>	<p><b>SPECIAL SERVICES/PROGRAMS:</b>          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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