

# ***Benefits Summary***

***IUOE Represented***

***Effective January 1, 2010***

The following is a summary of employee benefits based on full-time employment and regular part-time employment for employees appointed at 80% FTE or greater. 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>
<b>Retirement</b>	<b>Ohio Public Employees Retirement System (OPERS)</b>	This plan offers you a choice of a Defined Benefit plan, Defined Contribution plan, and a Combined plan. Your retirement benefit is based on a formula. 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% of your pre-tax earnings.
	<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% 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.	N/A	If you elect to receive your benefit in cash, you will be taxed on any monies received.



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	<b>POS Spouse/Domestic Partner surcharge of \$25 per month applies if partner is eligible for medical coverage through their employer but chooses not to enroll.</b>	This plan is known as a Point Of Service (PSO). 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.
	<b>HMO Spouse/Domestic Partner surcharge of \$25 per month applies if 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 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 a portion of the cost for this plan.
<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>	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 <a href="http://www.humana.com">www.humana.com</a> .	Pre-tax	N/A
	<b>Ortho</b>	The plan has an annual deductible, and 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, and 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.
	<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.



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Flexible Spending Accounts (FSA)	Health Care Account	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.
	Dependent Daycare Account	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.
Life Insurance	1 x annual pay 2 x annual pay 3 x annual pay 4 x annual pay 5 x annual pay 6 x annual pay	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; 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.
	\$5,000	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.



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	<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
	<b>Spouse/Domestic Partner</b> <b>\$5,000</b> <b>\$10,000</b> <b>\$50,000</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



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	<b>Employee coverage:</b> \$ 50,000 \$100,000 \$150,000	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.
	<b>Employee and Family coverage:</b> \$ 50,000 \$100,000 \$150,000	You may elect coverage for your family members also. If you choose family coverage, your spouse's coverage or domestic's partner 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.
Long-Term Disability (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.
Long Term Care Insurance	<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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<b>Tuition Remission</b>		This benefit 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 100%, your term benefits include 6 credit hours per employee and unlimited credit hours for your spouse, and your unmarried, dependent children.	After	Graduate tuition remission benefits are taxable for dependents.  Graduate tuition remission benefits are taxable for the employee if more than \$5,250 in a calendar year. You are taxed at the end of the term in which benefits were received.
<b>Sick Time</b>		There is no maximum accumulation of sick time. The accrual rate is 6 short term days credited in January of each year; and 9 long term days accrued at the rate of 2.77 hours per pay period. 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>		Full-time 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. Vacation may accrue from year to year up to the maximum days accrued per year during a three year period. 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



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<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  403(b) Tax Deferred Opportunities  457 Tax Deferred Opportunities  Health Care Spending Account  Dependent Care Spending Account  Personal Accident Insurance  Employee Life Insurance            [1xNo Cost, option to purchase            additional coverage]  Spouse or Domestic Partner Life  Insurance  Child Life Insurance  Medical or Dental coverage  Long Term Disability Insurance  Long Term Care Insurance  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  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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