

# ***Benefits Summary***

***Athletic Interns, Psychology Interns, Occupational Health Residents and Special Fellows***

***Effective January 1, 2010***

The following is a summary of employee benefits based on full-time employment. Coverage under Choice Benefits will begin no later than the first day of the month after 28 days of employment have been completed. You may enroll in medical coverage for yourself and your eligible family members\*. 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. 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 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.



Medical	No coverage	You may select to waive coverage.	N/A	N/A
	<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 may select this option for yourself and eligible family members at no cost.
Domestic Partner Benefits	<b>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.

\* Eligible dependents are the following:

- Your spouse or domestic partner
- Your unmarried dependent child(ren) under the age of 19
- Your unmarried dependent child(ren), age 19 to 23, who is a full-time student and your IRS dependent
- A child dependent under IRS rules who became disabled by mental retardation or physical handicap before age 19 or before coverage would normally end.



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><b>RETIREMENT/INSURANCE:</b>          OPERS          Alternative Retirement Programs [ARP]          403(b) Tax Deferred Opportunities          457 Tax Deferred Opportunities          Medical coverage          Cafeteria Benefits Plan              providing Pre-Tax Savings          Unemployment Insurance</p> <p><b>EDUCATION:</b>          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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