

Benefits Summary

Post Doctoral Fellows and Research Fellows

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 no later than the first day of the month after 28 days of employment have been completed. You may purchase medical and dental 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.





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. 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.
	Ohio Alternative Retirement Plan (ARP) (100% FTE required)	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



BENEFIT	OPTIONS	DESCRIPTION	PRE-TAX or AFTER TAX	CONTRIBUTIONS and/or DEDUCTIONS
	HMO Spousal or Domestic 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 a list of covered drugs. To obtain information on network providers and the drug formulary, log on to www.humana.com .	Pre-tax	N/A
	No Coverage	You may select to waive coverage.	N/A	N/A
Dental	Basic	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 www.humana.com .	Pre-tax	N/A



BENEFIT	OPTIONS	DESCRIPTION	PRE-TAX or AFTER TAX	CONTRIBUTIONS and/or DEDUCTIONS
Tuition Remission		Full-time Post Doctoral Fellows and Research Fellows are eligible for 3 credit hours; there is no tuition remission for the spouse/domestic partner and/or unmarried dependent children. Tuition remission is effective the quarter 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).	After	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 quarter in which benefits were received.
Sick Time		Full-time Post Doctoral Fellows and Research Fellows accrue sick time at the rate of 8 hours/month for each month worked (12 days/year). There is no maximum accumulation of sick time. Upon separation from employment with UC, you will not be paid for any unused sick days (however, if you go to another state institution these days may be transferable).	N/A	N/A
Vacation Time		Full-time Post Doctoral Fellows and Research Fellows will accrue vacation time at the rate of 6.67 hours/month for each month worked (10 days/year). Vacation time may be accrued from year to year up to a maximum of 30 days. Upon separation from employment with UC, you will not be paid for any unused vacation days.	N/A	N/A



BENEFIT	OPTIONS	DESCRIPTION	PRE-TAX or AFTER TAX	CONTRIBUTIONS and/or DEDUCTIONS
Domestic Partner Benefits	Medical, Dental, 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 of the discounted Campus Recreation Center Membership
Maternity/ Paternity Leave		Full-time Post Doctoral Fellows and Research Fellows will be granted six weeks paid maternity/paternity leave. All accrued vacation and sick time will be used as part of the six week leave. Domestic Partner Benefits are applicable to the sick time portion of this leave.	N/A	N/A

* 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 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.

RETIREMENT/INSURANCE:	FINANCIAL:	SPECIAL SERVICES/PROGRAMS:
<p>OPERS Alternative Retirement Programs [ARP] 403(b) Tax Deferred Opportunities 457 Tax Deferred Opportunities Medical and Dental coverage Cafeteria Benefits Plan providing Pre-Tax Savings Unemployment Insurance</p> <p>EDUCATION: Tuition Remission [Self] UC Libraries</p>	<p>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>WELLNESS SERVICES: Employee Assistance Program [REACH] UC Wellness Center</p>	<p>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>

For additional information visit our web site at <http://www.uc.edu/hr>.