

# UC Benefits

<b>AFSCME</b>	(75%-100% FTE)
<b>FOP</b>	(75%-100% FTE)
<b>ONA</b>	(75%-100% FTE)
<b>Visiting Faculty</b>	(75%-100% FTE)
<b>COM Faculty</b>	(65%-100% FTE)
<b>IUOE</b>	(75%-100% FTE)
<b>SEIU</b>	(75%-100% FTE)
<b>Unrepresented Monthly &amp; Bi-Weekly Staff</b>	(75%-100% FTE)

*This summary provides an overview of benefits available to the above University of Cincinnati employees. For detailed information regarding UC benefit plans, eligibility, university rules or the plan documents which govern the plans, visit <https://mailuc.sharepoint.com/sites/HR-Benefits>. In the case of any conflict between this document and the official document, the plan document governs. Coverage will begin on the first day of the month after 28 days of employment have been completed. Enrollment choices (except retirement) are made through Employee Self Service.*

## Medical Plan Options

UC offers two medical plans – a Health Savings Account/HDHP and a PPO. Both plans include network and non-network providers. If you utilize non-network providers your costs will be higher. You and the university share in the cost for either plan on a pre-tax basis. A spousal/domestic partner surcharge per month applies if your spouse or domestic partner is eligible for medical coverage through his/her employer but chooses not to enroll. Enrollment in either plan includes access to **Anthem Engage**, a free cost and quality tool. To find network providers, drug formulary and other information log on to [www.anthem.com](http://www.anthem.com) and establish an online account. Click on the “Care” tab and then “Engage.”

### PPO Plan

- The plan features a smaller deductible and pays a large percentage of the co-insurance after the deductible is met. Many services are co-payment based. Preventive care is covered without the need to meet a deductible.

### Health Savings Account/High Deductible Health Plan (HSA/HDHP)

- The plan features a higher deductible and pays a large percentage of the co-insurance after the deductible is met. All covered, in-network expenses combine to meet the deductible. Preventive care is covered without the need to meet a deductible.
- The university contributes to the Health Savings Account based upon the employee’s annual base pay as of January 1. Employees may also contribute to the HSA. Total HSA contributions cannot exceed the IRS annual maximum.

### Waive Coverage

- You may elect to waive coverage. If you elect this option, you will receive a taxable benefit credit. The waiver credit is not available for dually employed UC spouses/domestic partners.

## Dental Plan Options

The university offers four (4) dental plans from which to choose. You may utilize any dental care provider you choose. If you utilize non-network providers, your costs will be higher. You will contribute a portion of the cost for all applicable plans on a pre-tax basis (other than the Basic Plan which is available at no cost). Each plan has an annual deductible and covers a different percentage of services. Enrollment in any dental plan includes access to **Anthem Engage**, a free cost and quality tool. To find network providers and other information log on to [www.anthem.com](http://www.anthem.com) and establish an online account. Click on the "Care" tab and then "Engage."

### Basic Plan

- This plan is a comprehensive dental plan. It does not offer orthodontia coverage. There is no monthly premium for the employee and covered family members.

### Ortho Dental Plan

- This plan is a comprehensive dental plan. It includes orthodontia coverage for dependent children 19 or under at the time treatment commences and a lifetime benefit orthodontic maximum of \$1000 per eligible child.

### High Dental Plan

- This plan is a comprehensive dental plan which includes a higher level of coverage for dental services than the Basic Plan. It does not include orthodontia coverage.

### High Ortho Plan

- This plan is a comprehensive dental plan. It includes orthodontia coverage for dependent children 19 or under at the time treatment commences and a lifetime benefit orthodontic maximum of \$2000 per eligible child.

### Waive Coverage

- You may elect to waive coverage. If you elect this option, you will receive a taxable benefit credit. The credit is not available for dually employed UC spouses/domestic partners.

## Flexible Spending Accounts

UC offers two flexible spending accounts. For more information log on to [www.chard-snyder.com](http://www.chard-snyder.com).

### Health Care Flexible Spending Account

- This plan allows you to pay for eligible health care expenses, on a pre-tax basis, that are not fully covered or are not eligible for coverage under your medical or dental plans. The minimum contribution is \$120/calendar year and the maximum contribution is \$2400/calendar year.
- You may carry over any unused balance to the following plan year. You have until 02/28 of the subsequent year to use your prior year's account balance.
- You are not eligible to enroll in this plan if you are enrolled in the HSA/HDHP.

### Dependent Daycare Account

- This plan allows you to be reimbursed for eligible dependent daycare expenses on a pre-tax basis. The minimum contribution is \$120/calendar year contribution and the maximum contribution is \$5,000/calendar year (or \$2,500 depending on IRS filing status).
- You may carry over unused balance to the following plan year. You have until 02/28 of the subsequent year to use your prior year's account balance.

## Employee Assistance Program

- Free, confidential telephonic counseling service for employee and family members 24/7/365; face-to-face counseling, offered with up to 5 sessions per problem occurrence.
- Legal, financial and identity theft assistance.
- Child, elder care assistance.
- Management resources, discounts, consumer and wellness tips.
- Easy to navigate website with a wide array of resources.

## Vision Plan Options

The VSP vision plan is a materials-only plan. It includes network and non-network providers. If you utilize non-network providers your costs will be higher. A routine vision refraction exam is covered once per calendar year through an Anthem network provider if you are enrolled in a university medical plan. You will pay the cost for the plan on a pre-tax basis. Visit [www.vsp.com](http://www.vsp.com) to find network providers.

### Standard Vision Plan

- After a small individual co-payment the plan provides an allowance for frames and lenses in glass or plastic (e.g. single vision, bifocal and corrective). Or you can choose contacts instead of glasses (frames and lenses). A separate co-payment applies to contacts.
- Discounts on many types of lens enhancements and other services such as hearing aids and Lasik surgery are included in the plan.

### Waive Coverage

- You may elect to waive coverage. You will not receive a benefit credit.

## Long Term Disability Coverage Options

Long Term Disability (LTD) benefits are designed to replace a certain percentage of your UC base income if you are disabled and unable to work. You and the university share in the cost of the LTD premium on an after tax-basis.

### 60% - after 6 months

- Benefits continue until you recover or reach age 65 (or longer if you become disabled after age 60) as long as you meet the plan's definition of disability. This LTD option includes payment of a retirement annuity after the disability income stops. Supplemental LTD options are available for those whose annual base pay is \$80,000 or greater.

### 65% - after 4 months

- Benefits continue until you recover or reach age 65 (or longer if you become disabled after age 60) as long as you meet the plan's definition of disability. Supplemental LTD options are available for those whose annual base pay is \$80,000 or greater.

### Waive Coverage

- You may elect to waive coverage. You will not receive a benefit credit.

## Employee Life Insurance Options

This plan includes a premium waiver provision in the event of a pre-age 60 disability, accelerated death benefit, and travel assistance. Coverage is portable following separation of employment. Coverage options:

### **1x annual pay, 2x annual pay, 3x annual pay, 4x annual pay, 5x annual pay, 6x annual pay**

- UC pays for coverage in the amount of 1x your annual pay up to a maximum of \$50,000. Upon initial enrollment you may elect coverage in the amount of 1x to 6x your annual base pay. The maximum coverage available is \$1,000,000. Coverage elected in excess of \$50,000 may be considered imputed income and subject to taxation. You will pay for any coverage exceeding \$50,000 on a pre-tax basis.

### **\$5,000**

- This option provides you with \$5,000 coverage – the minimal coverage permitted under the plan. If you elect this option you will receive a taxable benefit credit each pay.

### **\$50,000**

- This option provides you with \$50,000 coverage. This is the maximum amount allowed without incurring imputed income under IRS regulations.

## Family Life Insurance Options

You pay the full cost of any coverage for Family Life or Personal Accident Insurance through payroll deduction, on an after-tax basis. If you and your spouse/domestic partner are both UC employees only one employee may cover dependent children for Family Life and Personal Accident Insurance options.

### **Spouse or Domestic Partner (\$5,000, \$10,000, or \$25,000)**

- The university offers life insurance coverage for your spouse or domestic partner. If your spouse/domestic partner dies while covered, the plan pays you a benefit. You are always the beneficiary for spouse/domestic partner. Coverage cannot exceed 50% of employee life insurance.

### **Dependent Children (\$2,000, \$5,000, or \$10,000)**

- The university offers life insurance coverage for your eligible children up to age 19 (23 if a full-time student). If a dependent child dies while covered the plan pays you a benefit. You are always the beneficiary for any dependent life insurance. Coverage for your dependents cannot exceed 50% of your employee life insurance.

### **Waive Coverage**

- You may elect to waive coverage. You will not receive a benefit credit.

## Personal Accident Insurance Coverage Options

### **Employee Coverage (\$50,000, \$100,000, or \$150,000)**

- Personal Accident Insurance provides a benefit in the event you die as a result of a covered accident. This benefit will also pay a full or partial benefit for certain accidental injuries, such as the loss of eyesight or a limb.

### **Employee and Family Coverage (\$50,000, \$100,000, or \$150,000)**

- You may elect coverage for your family members also. If you choose family coverage, your spouse's/domestic partner's coverage will equal 50% of your benefit, and each eligible child's coverage will equal 10% of your benefit.
- Eligibility rules for dependents are the same as under the Dependent Child Life Insurance benefit.

### **Waive Coverage**

- You may elect to waive coverage. You will not receive a benefit credit.

## Retirement Plan Options

You will not contribute to Social Security as a public employee in the State of Ohio. You and the university will each contribute 1.45% of your income to Medicare.

### **Ohio Public Employees Retirement System (OPERS); Staff and Librarians only**

- This plan offers you a choice of defined benefit plan, defined contribution plan, and a combined plan. Survivorship benefits may be available in the event of death. Should you separate from UC, you may request a refund or roll-over of your accumulated contributions.
- Your contribution is 10% (13% for FOP-LEO) of your pre-tax eligible earnings.
- The university contributes 14% (18.10% for FOP-LEO) of eligible pay on your behalf. For more information refer to [www.opers.org](http://www.opers.org).

### **State Teachers Retirement System (STRS); Faculty only**

- This plan offers you a choice of a defined benefit plan, defined contribution plan, and a combined plan. Survivorship benefits may be available in the event of death. Should you separate from UC, you may request a refund or roll-over of your accumulated contributions.
- Your contribution is 14% of your pre-tax eligible earnings.
- The university contributes 14% of eligible pay on your behalf. For more information refer to [www.strsoh.org](http://www.strsoh.org).

### **Alternative Retirement Plan (ARP) – 100% FTE required**

- This plan is a defined contribution plan. You are considered vested immediately upon enrolling in the ARP. In the event of death, your beneficiary(ies) is eligible to receive your account balance. Should you separate from UC, you may request a refund or roll-over of your accumulated contributions.
- Your contribution is 10% (11.10% for FOP-LEO; 14% for faculty) of your pre-tax eligible earnings.
- UC contributions:
  - **Faculty:** UC contributes 9.53% of eligible pay on your behalf to the ARP and 4.47% to STRS.
  - **Staff:** UC contributes 11.56% of eligible pay on your behalf to the ARP and 2.44% to OPERS.
  - **FOP-LEO:** UC contributes 13.23% of eligible pay on your behalf to the ARP and .77% to OPERS.

### **Voluntary Retirement Plans 403(b) and 457**

- You can supplement your retirement savings by contributing to the university's 403(b) and/or the Ohio Deferred Compensation Plan (457).
- You can contribute the maximum amount allowed by law.

## Tuition Remission

This benefit becomes available the semester that begins after the first of the month following 28 days of employment. There are some circumstances where graduate tuition remission is taxable.

### **Employee**

- Your benefit includes unlimited credit or audit hours per semester at any UC campus or online program. Tuition remission benefits include many ancillary fees (i.e. campus, general, IT fees). Tuition remission does not cover late fees.

### **Spouse or domestic partner and unmarried, dependent children of the employee**

- Your spouse or domestic partner, and your unmarried, eligible dependent children may unlimited undergraduate or graduate credit hours at any UC campus or online program. The student must demonstrate Satisfactory Academic Progress. Your spouse or domestic partner and your dependent children must register for graded status in all courses to receive tuition remission. Student is not required to be matriculated.
- The following programs are excluded for dependents: MD, Pharm D, MS in Physiology.
- Tuition remission benefits do not include any ancillary fees (i.e., general fees, computer fees, books, or lab materials). Tuition remission does not cover late fees.
- A tuition remission application and supporting documentation must be submitted by the employee for each Academic Year for each eligible dependent.

### **Sick and Vacation Time**

This section is not applicable to Visiting Faculty.

- Refer to appropriate employee group's Vacation Policy or Collective Bargaining Agreement available online.

### **AFSCME Care Plan (AFSCME Members Only)**

AFSCME represented employees have access to certain services (e.g., eye exams, lenses and frames, and hearing aids) through the Ohio AFSCME Care Plan. For information, contact Customer Service at 513-641-4111.

# Choose Well

Questions?

Please contact [benefits@uc.edu](mailto:benefits@uc.edu) 513-556-6381

<https://mailuc.sharepoint.com/sites/HR-Benefits>