

UC Benefits

Annual Adjunct Faculty	(50-64% FTE)
Interns: Athletic, Psychology	(75-100% FTE)
Occupational Health Residents	(75-100% FTE)
Post-Doctoral and Research Fellows	(75-100% FTE)
Special Fellows	(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 begins the first day of the month after 28 days of employment are 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. (Interns, Residents and Post-Doctoral Fellows do not pay a premium for coverage.) 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 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. 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 not receive a benefit credit.

Dental Plan Options

The university offers a Basic Dental Plan. This plan is available only to Post Doctoral Fellows. You may utilize any dental care provider you choose. If you utilize non-network providers, your costs will be higher. The university pays the entire monthly premium for you and covered family members.

You share in the cost of eligible expenses after meeting the plan's annual deductible. 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 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.

Waive Coverage

- You may elect to waive coverage. If you elect this option, you will not receive a benefit credit.

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 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.

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% of your pre-tax eligible earnings.
- The university contributes 14% of eligible pay on your behalf. For more information refer to 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.

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% (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.

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.

Sick Time

This section is applicable to Post Doctoral Fellows and Annual Adjuncts.

- Refer to appropriate sick leave policies available online.

Tuition Remission

Tuition remission is available to Annual Adjunct Faculty and Post Doctoral Fellows only. 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. Tuition remission is not available for dependents.

Employee

- Your benefit includes four 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.

Vacation Time

This section is applicable only to Post Doctoral Fellows.

- Refer to appropriate vacation policies available online.

Choose Well

Questions?

Please contact benefits@uc.edu 513-556-6381

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