Benefits Summary
Post Doctoral and Research Fellows
Effective January 1, 2019

The following is a summary of employee benefits based on full-time employment and regular part-time employment for employees appointed at 75% FTE or greater.

You will make your benefits elections (excluding retirement) utilizing your online Employee Self Service (ESS) tool. You will be able to access ESS effective on your date of hire.

Coverage 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 or Benefits@UC.edu.

This document provides an overview of benefits available to University of Cincinnati employees. For detailed information, refer to university rules or the plan documents which govern the plans. In the case of any conflict between this document and the official document, the plan document governs.
<table>
<thead>
<tr>
<th>Retirement Plan Options</th>
<th>Description</th>
<th>Contribution Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Ohio Public Employees Retirement System (OPERS)</strong></td>
<td>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. 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.</td>
<td>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 <a href="http://www.opers.org">www.opers.org</a>.</td>
</tr>
<tr>
<td><strong>Ohio Alternative Retirement Plan (ARP)</strong> (100% FTE required)</td>
<td>This plan is what is known as 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. 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. Effective 7-1-17 the university contributes 11.56% of eligible pay on your behalf to the ARP and 2.44% to OPERS.</td>
<td>Your contribution is 10% of your pre-tax eligible earnings.</td>
</tr>
<tr>
<td><strong>Voluntary Retirement Plans 403(b) and 457</strong></td>
<td>You can supplement your retirement savings by contributing to the university’s 403(b) and/or the Ohio Deferred Compensation Plan (457). For more information, refer to <a href="http://www.uc.edu/hr/benefits">www.uc.edu/hr/benefits</a>.</td>
<td>You can contribute the maximum allowed by law.</td>
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</table>
**MEDICAL PLAN OPTIONS**

Spousal/ Domestic Partner Surcharge of $200 per month applies if spouse or domestic partner is eligible for medical coverage through his/her employer but chooses not to enroll.

<table>
<thead>
<tr>
<th>Waive coverage</th>
<th>You may elect to waive coverage</th>
<th>You do not receive a benefit credit if you waive coverage.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PPO</strong></td>
<td>The PPO plan includes network and non-network providers. If you utilize non-network providers your costs will be higher. The Plan features a deductible and 85% co-insurance after the deductible is met. Preventive care is covered at 100% without the need to meet a deductible.</td>
<td>Plan provided at no monthly premium for the employee and covered family members. To obtain information on network providers and the drug formulary, log on to <a href="http://www.anthem.com">www.anthem.com</a>. Search using network name Blue Access PPO for both medical plans.</td>
</tr>
<tr>
<td>Health Savings Account/ HDHP</td>
<td>The HDHP includes network and non-network providers. If you utilize non-network providers, your costs will be higher. The Plan features a deductible and 85% co-insurance after the deductible is met. 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 contribute to the HSA also. Total HSA contributions cannot exceed the IRS annual maximum.</td>
<td>Plan provided at no monthly premium for the employee and covered family members. To obtain information on network providers and the drug formulary, log on to <a href="http://www.anthem.com">www.anthem.com</a>. Search using network name Blue Access PPO for both medical plans.</td>
</tr>
</tbody>
</table>
## DENTAL PLAN OPTIONS

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<tr>
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</thead>
<tbody>
<tr>
<td>Waive coverage</td>
<td>You may elect to waive coverage.</td>
</tr>
<tr>
<td>Basic</td>
<td>You may utilize any dental care provider you choose. The plan has an annual deductible. You share in the cost of eligible expenses after meeting the plan’s deductible. 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, your costs will be higher.</td>
</tr>
</tbody>
</table>

You do not receive a benefit credit if you waive coverage.

Plan provided at no monthly premium for the employee and covered family members.

To obtain information on network providers, log on to [www.anthem.com](http://www.anthem.com). Search using network name Dental Complete.

## TUITION REMISSION

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<tbody>
<tr>
<td>Employee Only</td>
<td>This benefit becomes available the semester that begins after the first of the month following 28 days of employment. Tuition remission benefits include ancillary fees for an employee (i.e., general fees, IT fees.) Tuition remission does not cover late fees. Your benefit includes 3 credit hours per employee per term. With an FTE of 75% or greater, your benefits include 3 credit hours per employee per term.</td>
</tr>
</tbody>
</table>

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.
**VISION PLAN OPTIONS**

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<tr>
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</table>

**Standard Vision Plan**

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.

After a $25 individual copay lenses in glass or plastic (e.g. single vision, lined bifocal and corrective) are covered once every 12 months. The cost of frames (up to $130) is covered once every 24 months. Or you can choose contacts (covered up to $120) instead of glasses (frames and lenses) every 12 months. A separate copay up to $60 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.

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 for the cost for this plan on a pre-tax basis.

To obtain information on network providers, log on to [www.vsp.com](http://www.vsp.com).
### VACATION

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.

### 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 accrual 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).
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:**
- OPERS/ARP
- 403(b) Tax Deferred Opportunities
- 457 Tax Deferred Opportunities
- Medical Coverage
- Anthem Engage Healthcare Tool

**EDUCATION:**
- Tuition Remission at UC-self
- UC Libraries

**FINANCIAL:**
- Payroll Direct Deposit
- Pre-Tax Payroll Deduction for Parking
- Bearcat Campus Card
- Discounts on Entertainment, Activities, and Services
- UC Bookstore 15% Discount
- Unum Critical Illness and Accident Plans
- Liberty Mutual insurance discounts
- Sibcy Cline Real Estate program
- Comey Shepherd Real Estate program
- Winter Season Days

**WELLNESS SERVICES:**
- Be Well UC

**SPECIAL SERVICES/PROGRAMS:**
- Benefits Fair
- Service Awards
- Motorist Assistance Program
- Campus Shuttle Service
- Retirement/Financial Planning Seminars
- Campus Recreation Center Discount
- Intramural Sports/Recreation Teams
- Bearcat Fitness Trail
- Leaves of Absence
- College Conservatory of Music Entertainment
- Veteran’s Upward Bound Program
- Nightwalk Escort Program
- UC Women’s Center
- Development and Training Opportunities
- UC Child Care Center
- UC*Metro Program
- Bearcat sporting event discounts

For additional information visit our web site at [http://www.uc.edu/hr](http://www.uc.edu/hr), 1-1-19