



Benefits-In-Brief For Part-time Employees

Kent State University provides the following benefits to part-time faculty and staff. If you have questions regarding any of the information in this summary, please contact the Benefits Office at 330-672-3107, benefits@kent.edu or visit our website at <http://www.kent.edu/hr/benefits.com>

MEDICAL, VISION and PRESCRIPTION

- The effective date of coverage is the first full date of your employment.
- There is no pre-existing condition exclusion on any of our medical plans.
- Family coverage is extended to a spouse and dependent children up to age 26 and domestic partners as defined by IRS regulations www.kent.edu/hr/benefits/domestic-partners.cfm.
- Vision care and prescription coverage is included in all of our medical plans.
- You may make changes to your coverage during our Annual Open Enrollment period held each year.

MEDICAL COVERAGE

Kent State offers a comprehensive selection of medical plans. Eligible employees have three medical plans to select from that best suits their family needs; and two major medical carriers: Medical Mutual of Ohio, and Anthem Blue Cross/Blue Shield. Both carriers offer a Preferred Provider Plan (PPO), which pays a higher benefit percentage for services from an in-network provider and a somewhat lesser benefit percentage for services from an out-of-network provider. The Medical Mutual SuperMed PPO utilizes the SuperMed Plus provider network. The Anthem Blue Cross/Blue Shield PPO utilizes the Blue Access (PPO) network. In these plans, you do not need a referral for specialist services.

Preferred Provider Organization (PPO)

The 90/70 PPO plans both have a \$250 individual calendar year deductible and a \$500 family deductible. In this plan in-network inpatient, outpatient, and diagnostic services are covered at 90% after the deductible is satisfied. Out-of-network coverage for these services is covered at 70% after the deductible has been satisfied.

80/60 Preferred Provider Organization (PPO)

The 80/60 PPO plans both have a \$350 individual calendar year deductible and a \$700 family deductible. In this plan, in-network inpatient, outpatient, and diagnostic services are covered at 80% after the deductible is satisfied. Out-of-network coverage for these services is covered at 60% after the deductible has been satisfied.

70/50 Preferred Provider Organization (PPO)

The 70/50 PPO plan has a \$500 individual calendar year deductible and a \$1,000 family deductible. The 70/50 PPO plan is only offered by Medical Mutual of Ohio. In-network inpatient, outpatient, and diagnostic services are covered at 70% after the deductible is satisfied. Out-of-network coverage for these services is covered at 50% after the deductible has been satisfied.

In all plans, an office visit to an in-network Primary Care Physician simply requires \$15 co-pay. Several routine services such as annual well-woman exams and well-child immunizations also require only the \$15 co-pay if an in-network provider is used. In-network coverage for mammograms and PSA testing is at 100%.

PRESCRIPTION DRUG COVERAGE

Prescription drug coverage for all health care plans is provided through Caremark, Inc. Coverage is available through retail pharmacies as well as a mail service option. Prescription co-payments are 10% for generic medications, 20% for brand name medications and 40% for brand when a generic is available; there is a maximum co-payment of \$50 for any single prescription. Mail order is required after two retail refills for all maintenance medications. Mail order prescriptions may also be picked up at any CVS pharmacy. The Caremark mail order form can be accessed from the HR Forms Library at www.kent.edu/hr/forms/benefits <http://www.kent.edu/hr/Forms/benefits> or by visiting <http://www.caremark.com>

VISION COVERAGE

The vision plan is administered through EyeMed and is automatic for employees and their dependents enrolled in a university medical health plan. The vision plan provides access to a large group of independent practitioners and optical retail providers, including: Lens Crafters, Pearle Vision, Sears Optical and Target. Benefits are provided for vision exams, frames and lenses, and contact lenses. Each covered member may select eyeglasses or contact lenses for their benefit period. There are maximum benefit levels which are renewed once every 24-month period. Once the in-network benefit has been exhausted, employees can receive a 40% discount on a complete pair of eyeglasses or a 15% discount on contact lenses. A summary of the vision plan can be accessed from the HR Forms Library at: www.kent.edu/hr/forms/benefits. EyeMed Vision Care can also be reached at: www.eyemedvisioncare.com or 866-939-9252.

FOREIGN TRAVEL INSURANCE

This insurance is for business-related foreign travel. **The Office of Treasury, Tax and Risk Management (TTRM) must be notified every time a University employee is traveling outside of the continental United States and Canada on university business. Failure to give proper notification could result in non-coverage.**

Notification can be given by contacting Vicki Ladd at vladd@kent.edu or (330)672-3751; please provide all travel information including the names of those traveling, dates of travel, destination and the department authorizing travel. More information is available at www.kent.edu/procurement/contracts/travel.cfm.

VOLUNTARY LONG TERM CARE

Kent State has partnered with Legacy Services, an independent broker that specializes in long term care and represents multiple brand name carriers. Legacy Services participates in the state of Ohio's Long Term Care Partnership Program which provides dollar-for-dollar asset protection. Each dollar that your policy pays out in benefits entitles you to keep a dollar of your assets if you ever need to apply for Medicaid services. Long Term Care Insurance (LTCi) pays for home health care, assisted living and nursing home care to help people with the functions of day-to-day living like bathing, dressing, toileting, transferring and eating. Also covered are services related to rehabilitation, chronic illness and cognitive impairment.

Employees can receive a free phone consultation with agents who specialize in LTCi. For more information, contact Legacy directly at 1-800-230-3398, extension 101; or custsvc@4grouppltci.com.

RETIREMENT PLANS

**** Election must be made within 120 days of date of hire****

STATE RETIREMENT SYSTEMS OF OHIO

Eligible employees may enroll in either the State System-State Teachers Retirement System (STRS) for faculty or the Ohio Public Employee Retirement System (OPERS) for all other staff. As a new hire employee you will have **120 days from your first day of paid service** to make your selection. If you choose STRS or OPERS, you will have an additional 60 days (180 days from your first day of paid service) to select one of three retirement plans offered by STRS and OPERS.

Retirement eligibility under either system is at any age after 30 years of service, at age 55 after 25 years of service, or at age 60 with five years of service. OPERS provide special retirement coverage for certain law enforcement officers (OPERS-LE). The OPERS-LE provision requires a 10.1% employee contribution and an employer contribution of 17.4%. These systems replace Social Security.

A disability retirement may be available to you through either state retirement system after you have five years of service credit if you are under age 60. List below are the employer and employee's contribution rates:

STRS	KSU to STRS/PERS	KSU to ARP	Employee
STRS	14.00%		11.00%
OPERS	14.00%		10.00%

Members of STRS or OPERS who leave University employment may withdraw their retirement contributions after 90 days. The University's contributions are vested after five years. This means that if the contributions are left on deposit, STRS or OPERS members will receive a pension at retirement age. Employees who have service credit in other public institutions may be eligible to purchase that service for credit in the Ohio retirement systems. Service credit may be paid for in a lump sum or by installments via payroll deduction. Payments made by payroll deduction are withheld on a pre-tax basis. A maximum of five years of public employment plus a maximum of five years of military service may be purchased.

ADDITIONAL DEFERRED COMPENSATION PROGRAMS

APPROVED TAX-SHELTERED ANNUITIES (§403(B))

As an employee of an educational institution, you have the option of participating in a Tax-Sheltered Annuity (TSA) program as authorized by § 403(b) of the IRC. The University does not contribute to this program. Employees may contribute to tax deferred annuities through payroll deductions providing an opportunity to invest in a fixed annuity, a variable annuity, a combination of both or in mutual funds. A list of annuity companies authorized for payroll deduction and the Salary Reduction Agreement form are available from the Benefits Office or online at www.kent.edu/hr/benefits/retirement.cfm.

OHIO DEFERRED COMPENSATION - (§457 PLAN)

The University has adopted a deferred compensation plan as authorized by Section 457(b) of the IRC. This plan is available in addition to the 403(b) plan, with contribution maximums for each plan. Through these programs, you can shelter a portion of your compensation from federal and state income taxes, to purchase supplemental retirement benefits. This amount, with accumulated interest and dividends, is not subject to

federal or state income taxes until it is withdrawn (usually at retirement). There are restrictions and/or penalties on early withdrawals.

To enroll in a 403 (b) or 457 plan employees must complete a payroll Salary Reduction Agreement form and contact an approved provider. A complete list of approved providers for payroll deduction and the Salary Reduction Agreement form are available at: www.kent.edu/hr/benefits/retirement.cfm.

Enrollment in the Ohio Public Employees Deferred Compensation plan is available by calling 877-644-6457 or online www.ohio457.org

Contributions to the §403(b) and §457 plans are limited to the amounts listed below for each calendar year. For current contribution limits to both 403(b) and 457 plans, visit the Human Resources Forms Library at www.kent.edu/hr/forms/benefits/index.cfm.

ADDITIONAL BENEFITS AND PROGRAMS

COBRA

Continuation of coverage is available at a group rate for terminating employees, divorcing spouses, or children who reach age 26. This information will be sent to you when our office is notified of any of the above qualifying circumstances.

MEDICARE

Employees hired after April 1986 are required to pay a Medicare tax of 1.45%.

VACATION AND SICK LEAVE

UNCLASSIFIED EMPLOYEES

A part-time Administrator earns sick leave each month based upon the percentage of full-time hours assigned to the position. No vacation hours accrue for part-time unclassified positions.

FACULTY

A part-time Faculty member earns 10 hours of sick leave each month based upon the percentage of full-time hours assigned to the position. No vacation hours accrue for part-time faculty positions.

CLASSIFIED EMPLOYEES

A part-time classified employee accrues sick leave and vacation hours based upon the number of hours worked every two weeks of employment. Vacation time may be used after completing a probationary period (4 months) or, for collective bargaining employees, vacation may be used after six months of service.

Employees who earn vacation hours may not accrue more than the equivalent of three years of vacation time. Vacation and sick leave accruals may be accessed any time via Flashline.

TUITION WAIVER BENEFITS

Part-time classified or unclassified employees who have worked a minimum of 1,250 hours within the previous 12 months before the start of the semester are eligible for a tuition waiver of **up to 4 credit hours** per semester **for the employee only**.

Part time faculty are eligible for a tuition waiver of **up to 4 credit hours** each semester that they teach. This benefit is for the **faculty member only** and **must be used in the semester the faculty member is teaching or the semester immediately following**.

Application for this benefit is through FlashLine, My Action Items tab, under Workflow and Utilities select "Tuition Waiver Benefit Request", "Begin a new workflow".

COLLEGE ADVANTAGE OHIO 529 SAVINGS PLAN

Saving for college is an investment for a lifetime. Ohio 529 college savings plan is offered and administered by Ohio Tuition Trust Authority, a state agency. The plan provides you a tax- free way to save for college. Funds can be used at any college in the country for tuition, room and board or books. To learn more about College Advantage or to enroll visit www.collegeadvantage.com

ONEWELLU - WELLNESS FOR A LIFETIME

The *OneWellU - Wellness for a Lifetime* workplace health promotion program provides university-wide programs and activities to assist Kent State employees and their family members in making voluntary behavior changes which reduce their health and injury risks, improve their health consumer skills, and enhance their individual well-being and productivity. *OneWellU- Wellness for a Lifetime* focuses on the seven domains of wellness: physical, mental, spiritual, social, family, leisure and financial. Events and offerings are continually being added at all campuses. You can view a current list of programs at www.kent.edu/hr/benefits/onewellu.cfm.

IMPACT- Employee Assistance Program (EAP) and Work/Life Program

IMPACT offers an array of counseling services including individual, family and couple counseling by licensed professionals at convenient locations and times for all eight Kent State campus communities, as well as for those employees and dependents located outside of the eight-campus regions. The IMPACT Employee Assistance Program (EAP) offers confidential support for you and your household members, as well as dependents living away from home.

Professional phone support is available 24 hours a day, 365 days a year. Face-to- face counseling is also available, with up to six sessions included per problem occurrence. Additional features include:

- A web-based portal with articles, resources, and interactive features
- Legal, financial, and identity theft assistance
- Child and elder-care assistance
- Referrals to community resources

You may contact IMPACT at **1-800-227-6007** or at: www.myimpactsolution.com Account login: kent

DIRECT DEPOSIT

An employee may apply for direct deposit to a checking and/or savings account. You can sign up for direct deposit in the My HR tab of FlashLine. Applications are also available in the HR Forms Library at www.kent.edu/hr/forms/payroll/index.cfm.

ADDITIONAL EMPLOYEE DISCOUNTS

Kent State employees are offered discounts from various businesses. A few examples are moving services, cell phone services, airport parking and much more. For a complete and up-to-date listing of employee discounts, visit the Business and Finance web page at <http://www.kent.edu/bas/employee-discount.cfm>

KENT STATE BENEFITS DEPARTMENT

Information on any of the above benefits and programs is available in the Benefits Office unless otherwise indicated. The following members of the Benefits Office are available to assist with specific questions:

Loretta B. Shields (330-672-8314) - (lshields@kent.edu) Executive Director of Records & Benefits

Mark McLeod (330-672-0392) - (mmcleod3@kent.edu) Manager, Benefits

Samantha Heald-Sott (330-672-3107) - (shealdso@kent.edu) Benefits Specialist

General benefits related questions, tuition waiver requests, domestic partner applications/questions, benefit web site issues.

Sheba Marshall (330-672-8348) - (smarsh22@kent.edu) Benefits Coordinator

New hire processing, general benefits related questions, benefit administration, FMLA, leave donation.

Laura Kenney (330-672-8313) - (lkenney2@kent.edu) Benefits Coordinator

New hire processing, general benefits related questions; leave donation, FMLA, and claims resolution

Mary LaLonde, (330-672-8332) - (mlalonde@kent.edu) Benefits Services Representative

Processes life status (qualifying events) changes (birth, adoption, divorce), activates/terminates employee benefits for newly hired and separating employees, processes tuition waiver requests, insurance enrollment for part-time employees, and claims resolution.

Marianne Pickering, (330-672-8317) - (mpickeri@kent.edu) Benefits Services Representative

Workers' Compensation claims liaison, administers tax deferred annuity programs, COBRA and claims resolution.

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Please feel free to contact the Benefits Office at 330-672-3107. The Benefits office is located in Heer Hall – Kent Campus. Additional benefits information and benefit claim forms are available online at <http://www.kent.edu/hr> then click “Forms Library” or e-mail: benefits@kent.edu