



## SUMMARY OF FULL-TIME SECURITY PERSONNEL BENEFITS

### EMPLOYER-PROVIDED BENEFITS

#### Health Insurance

The University provides group medical, prescription, dental, and vision coverage on full-time security personnel. Coverage is effective on the date of hire, provided proper enrollment procedures are completed. The University also permits, under certain conditions, employees to choose between participating under the University's group health insurance program or waiving the coverage and receiving a monthly payment.

### EMPLOYEE HEALTHCARE CONTRIBUTIONS

#### *PPO Plan*

|                                   | SINGLE Coverage           |               | EMPLOYEE + 1 Coverage     |               | FAMILY Coverage           |               |
|-----------------------------------|---------------------------|---------------|---------------------------|---------------|---------------------------|---------------|
|                                   | <u>Biweekly Deduction</u> | <u>Annual</u> | <u>Biweekly Deduction</u> | <u>Annual</u> | <u>Biweekly Deduction</u> | <u>Annual</u> |
| <i>Employee Contribution</i>      | \$54.75                   | \$1,314       | \$109.50                  | \$2,628       | \$192                     | \$4,608       |
| <i>Insurance Waiver (Pay-out)</i> | \$100 per month credit    | +\$1,200      | \$150 per month credit    | +\$1,800      | \$200 per month credit    | +\$2,400      |

#### *High Deductible Health Plan (HDHP)*

|                                   | SINGLE Coverage           |               | EMPLOYEE + 1 Coverage     |               | FAMILY Coverage           |               |
|-----------------------------------|---------------------------|---------------|---------------------------|---------------|---------------------------|---------------|
|                                   | <u>Biweekly Deduction</u> | <u>Annual</u> | <u>Biweekly Deduction</u> | <u>Annual</u> | <u>Biweekly Deduction</u> | <u>Annual</u> |
| <i>Employee Contribution</i>      | \$10.50                   | \$252         | \$21                      | \$504         | \$37.50                   | \$900         |
| <i>Insurance Waiver (Pay-out)</i> | \$100 per month credit    | +\$1,200      | \$150 per month credit    | +\$1,800      | \$200 per month credit    | +\$2,400      |

*An overview of the healthcare plan will be provided during an individual's benefit orientation*

#### Basic Life/AD&D Insurance

The University provides a Basic Life Insurance policy for all full-time security personnel in the amount equal to 2.5 (x) the base annual salary. The policy includes an Accidental Death & Dismemberment benefit that pays an additional 2.5 times base salary benefit in the case of an accidental death. The coverage is effective on the date of hire, provided proper enrollment procedures are complete and employee is actively-at-work. Please note: While the University pays the life insurance premium, each employee must pay tax (payroll deducted) on the value of insurance that exceeds \$50,000.

#### Ohio Public Employees

University employment is not covered under Social Security. Rather, full-time security personnel have the choice between electing a retirement plan through the state-sponsored Ohio Public Employment Retirement System (OPERS) or an Alternative Retirement Plan (ARP) which is

administered by private investment companies. Contributions to the OPERS or an ARP are mandatory at the present time. There is a 120-day election period to enroll. Current vendors approved by the State Department of Insurance for the ARP are Equitable, Great American Life, Lincoln National Life, TIAA-CREF, and VALIC (subject to change). Current employee and employer contribution rates are shown below.

Retirement System (OPERS)  
Or Alternative Retirement  
Plan (ARP)

| Effective 7/1/17            | OPERS State Retirement | Alternative Retirement Plan |
|-----------------------------|------------------------|-----------------------------|
| Employee Contribution       | 10.00%                 | 10.00%                      |
| SSU Retirement Contribution | 14.00%                 | 11.56%                      |
| OPERS Unfunded Liability    |                        | 2.44%                       |

Sick Leave

Full-time twelve-month security personnel receive 120 hours of sick leave credit upon hire. After the first year of employment and thereafter sick leave accrues based upon the employee's full-time equivalency (FTE) percentage. This is normally accrued at 4.62 hours per pay period. Employees may transfer into his/her University sick leave account any accumulated, documented, and verified sick leave balance that has been accumulated in the public service in the State of Ohio, provided that his/her re-employment takes place within ten (10) years of the date on which the employee was last terminated from public service.

Vacation Leave

Full-time twelve-month security personnel accrue vacation leave beginning at 10 days per year. Security vacation policy 4.83, provides for graduated accruals based upon years of service with the University.

Personal Days

One (1) day of paid leave to be used by November 7<sup>th</sup> of each year.

Tuition Waiver

The University provides fee waivers to employees, their spouses, and dependent children (24 years of age or younger). Employees may take up to two courses not to exceed 6 credit hours per semester. Spouses and children have a maximum allowance of 160 semester hours, 240 quarter hours, or the equivalent combination of quarter and semester hours. Enrollment follows our regular registration process that is available to the general student body.

Health Clinic

Employees may utilize the University Health Clinic as needed for the payment of \$20 per visit. These payments will be processed through payroll deduction and employees will be required to complete a payroll deduction authorization form at the time the services are rendered.

Athletic Center

Membership to the Sports Center is FREE for active full-time employees and immediate family members. (Spouse and dependent children age 14 and older)

Library

Our Library is available to you and your family members during their normal operating hours.

Parking

Off-street parking and/or designated faculty & staff parking is free at the present time. A key card to access the restricted faculty and staff parking lot can be obtained in Human Resources.

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### Direct Deposit/PayCard

University employees are paid on a biweekly basis. For your convenience, you may have your paycheck direct deposited to any bank of your choice or you may have your pay deposited to the U.S. Bank Pay Card.

### Safety & Security

For campus safety and security information please refer to [www.shawnee.edu](http://www.shawnee.edu). Under Offices, select Public Safety. Under Important Links, located on the left side of the page, click "Campus Security and Fire Safety Report (PDF)."

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## **VOLUNTARY BENEFITS**

### Supplemental

#### Retirement Annuities

Employees can set aside additional retirement savings through a qualified Annuity (403(b) plan) or Deferred Compensation (457b) plan. Voluntary contributions are tax-deferred and payroll deducted. Interested employees must sign a Salary Reduction Agreement (designating the dollar amount or percentage of pay to be deducted) and contact one of the following vendors:

|             |                                                           |                                                  |
|-------------|-----------------------------------------------------------|--------------------------------------------------|
| 403(b) Plan | VALIC<br>Ameriprise                                       | VOYA (formerly ING)<br>TIAA (formerly TIAA-Cref) |
| 457b Plan   | VALIC<br>Ohio Public Employees Deferred Compensation Plan |                                                  |

### Flexible Spending Account

This voluntary benefit allows employees who elect the PPO Plan to set aside money on a tax-free basis to be used for out-of-pocket medical expenses. Enrollment is offered upon hire or during an annual Open Enrollment period. Limited purpose (LPFSA) and Dependent Care flexible spending (DCFSA) accounts are also offered to employees who elected the HDHP plan.

### Health Savings Account

The health savings account (HSA) is available to employees who elect the High Deductible Health Plan. The money in this account is tax exempt, belongs to you and can be used to pay or reimburse for certain medical expenses. For 2018, Shawnee State will make an employer contribution into the HSA account for all employee groups as follows: \$650 for employees with Single coverage, \$1200 for employees with Employee +1 coverage, and \$1500 for employees with Family coverage.

### Long-Term Disability

Long-term Disability Insurance is available and premiums are payroll deducted. Employees can choose between four plans (varying between benefit duration and elimination periods). Premium is based upon the employee's age and the plan type selected.

### Voluntary Life

Additional life insurance coverage is available for full-time employees, spouses, and eligible dependents. These voluntary life insurance policies are available via payroll deduction through Guardian Life Insurance Company. They offer a guaranteed issue policy (up to \$150,000) for the employee if enrolled within the first 30 days of employment. These policies are renewable term life policies with an annual \$10,000 guaranteed increase benefit option. Premium is based upon amount of coverage and age.

\* Annual open enrollment periods are provided. However, it is important that you know if you decline coverage within your first 30 days of employment you will be required to provide evidence of insurability in order to apply for coverage during an annual open enrollment period. Other restrictions will apply as well.

### Whole Life, Accident,

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### Critical Illness/Cancer

Whole life insurance, accident, critical illness/cancer coverage is available for employees, spouses, and eligible dependents. These voluntary policies are available via payroll deduction through Humana.

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