

SUMMARY OF FULL-TIME SUPPORT STAFF BENEFITS

EMPLOYER-PROVIDED BENEFITS

Health Insurance

The University provides group medical, prescription, dental, and vision coverage to full-time administrative staff employees. 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.

Employee Healthcare Contributions

	Annually		24 Pays	
	<u>PPO</u>	<u>HDHP</u>	<u>PPO</u>	<u>HDHP</u>
Employee	\$1,580.11	\$767.00	\$65.84	\$31.98
Employee + Child(ren)	\$3,431.14	\$1,822.80	\$142.96	\$75.95
Employee + Spouse	\$4,266.35	\$2,417.57	\$177.76	\$100.73
Family	\$7,900.97	\$5,036.87	\$329.21	\$209.87

^{*}HDHP is also referred to as PPO with HSA in other documents

Basic Life/AD&D Insurance

The University provides a Basic Life Insurance policy for all full-time support staff 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 Retirement System (OPERS) Or Alternative Retirement Plan (ARP)

University employment is not covered under Social Security. Rather, full-time administrative employees 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 AXA Equitable, AIG Retirement Services, TIAA, and Voya (subject to change). Current employee and employer contribution rates are shown below.

Effective 7/1/17	OPERS State Retirement	Alternative Retirement Plan
Employee Contribution	10.00%	10.00%
SSU Retirement	14.00%	11.56%
Contribution		
OPERS Mitigating Rate		2.44%

VOLUNTARY BENEFITS

Supplemental **Retirement Annuities**

Employees can set aside additional retirement savings on a pre or post tax basis through a qualified Annuity (403(b) plan) or Deferred Compensation (457b) plan. Voluntary contributions are payroll deducted. Interested employees must sign a Salary Reduction Agreement and contact one of the following vendors:

403(b) Plan **AIG Retirement Services** VOYA

> **AXA-Equitable** TIAA

457 Plan VOYA **AIG Retirement Services**

> **AXA-Equitable** TIAA

Ohio Deferred Compensation

Health Savings Account The health savings account (HSA) is available to employees who elect the High Deductible Health Plan (PPO with HSA option). The money in this account is tax exempt, belongs to you and can be used to pay or reimburse for certain medical expenses. Shawnee State will make an employer contribution into the HSA account for all employee groups as follows: \$500 for employees with Single coverage, \$800 for employees with Employee +1 coverage, and \$1000 for employees with Family coverage.

Flexible Spending Account

This voluntary benefit allows employees who elect the PPO Plan to set aside money on a taxfree 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.

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. This coverage is offered through Unum.

Voluntary Life Insurance

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 Securian 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 \$50,000 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 future annual open enrollment periods. Other restrictions will apply as well.

Whole Life, Accident, Critical Illness/Cancer

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

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LEAVE BENEFITS

Sick leave

Full-time support staff employees are granted 120 hours of sick leave per year, 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. This is not applicable to employees on temporary contracts.

Vacation leave

Full-time support staff employees accrue vacation hours beginning at 7 days per year (2.15 hours per pay period). Article 9 of the CWA agreement provides for graduated accruals based upon years of continuous service with the University. This is not applicable to employees on temporary contracts.

Personal Day

Bargaining unit employees who regularly work thirty-two (32) hours per week, who have completed their new-hire probationary period shall be granted one (1) day of paid personal leave per contract year. This is not applicable to employees on temporary contracts.

Paid Holidays

The following are designated University holidays: Year's Day, Martin Luther King Day, President's Day*, Memorial Day, Independence Day, Labor Day, Columbus Day*, Veterans Day, Thanksgiving Day, Christmas Day. The two holidays marked with an asterisk (*) on the list will be observed on the Friday after Thanksgiving and on the day before Christmas Day.

The University is also closed for Winter break each year from December 26 through December 31.

ADDITIONAL BENEFITS

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. This is not applicable to employees on temporary contracts.

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)

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.

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. Entrance to the faculty & staff parking lot is on Bond Street (next to Massie Hall & the Advanced Technology Center). A key to access the restricted faculty and staff parking lot can be obtained in the Human Resources Office.

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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 PayCard.

Safety & Security

For campus safety and security information please refer to 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)."

For Benefit Related Questions, please contact:

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