

# CENTRAL STATE UNIVERSITY EMPLOYEE BENEFITS

BENEFITS	WHO'S ELIGIBLE TO PARTICIPATE	ELIGIBILITY/COVERAGE BEGINS
<b>MEDICAL INSURANCE</b>	All permanent Full-time CSU Employees	31 <sup>st</sup> Day of Employment
<b>PRESCRIPTION DRUG COVERAGE</b>	All permanent Full-time CSU Employees on the Medical Plan	31 <sup>st</sup> Day of Employment
<b>DENTAL INSURANCE</b>	All permanent Full-time CSU Employees	31 <sup>st</sup> Day of Employment
<b>SICK LEAVE</b>	All Employees	1 <sup>st</sup> Day of Employment
<b>LIFE INSURANCE</b>	All Full-Time Employees *	31 <sup>st</sup> Day of Employment
<b>LONG- TERM DISABILITY INSURANCE</b>	All Full-Time Employees *	31 <sup>st</sup> Day of Employment
<b>PENSION PLAN</b>	All Full-Time Employees *	1 <sup>st</sup> Day of Employment
<b>403(B) TAX SHELTERED ANNUITY/ 457 DEFERRED COMPENSATION</b>	All Employees	1 <sup>st</sup> Day of Employment
<b>VACATION</b>	All Full-Time Employees	Varies according to employee classification
<b>PAID HOLIDAYS (11)</b>	All Full-Time Employees	1 <sup>st</sup> Day of Employment
<b>PERSONAL DAYS (2)</b>	All Employees - AFSCME	1 <sup>st</sup> Day of Employment
<b>FAMILY AND MEDICAL LEAVE ACT</b>	All Employees	After Completion of 1 yr and after 1250 hours worked
<b>TUITION REMISSION</b>	All Full-Time Employees and Their Eligible Dependents	91 <sup>st</sup> Day of Employment
<b>DIRECT DEPOSIT</b>	All Full-Time Employees	1 <sup>st</sup> Day of Employment

## CENTRAL STATE UNIVERSITY MEDICAL PLAN

Central State offers a medical plan that is available to all permanent full-time employees. Enrollment is optional and must be completed before the 31st day of employment. Coverage begins 30 days after start date. Upon termination of employment all employees who are enrolled in the plan will retain coverage for 30 days from date of termination.

### Medical Mutual of Ohio PPO Network Plan

A preferred provider plan is available through Medical Mutual of Ohio. This option allows employees to use in and out-of-network services. Employees who utilize the in-network option will pay a deductible of \$250 for single and \$500 for family. Most services will be covered at 100% unless the deductible applies with a \$10.00 office visit co-payment. The out-of-network option has a \$500 individual/\$1000 family deductible and a 20%-50% coinsurance amount.

Vision coverage is available through the Medical Mutual SuperMed Vision EyeMed Access Network.

\*For more details please refer to your Plan Summary Description Booklet

**NOTE: Prescription Drug coverage is available through Express Scripts, Inc. effective January 1, 2010. Information relative to this benefit is listed separately.**

The University shares the cost of the coverage with all employees. Please refer to the chart below for the current rates for each individual employment classification. **The rates listed below are as of 01-01-2010.**

### CONTRIBUTION LIST FOR EMPLOYEE SHARE OF PREMIUMS

MEDICAL MUTUAL OF OHIO				
EMPLOYEE CLASSIFICATION	RATE PER PAY PERIOD			
	FAMILY	EE/SPOUSE	EE/CHILD	EE
AAUP/ Faculty	\$209.24	\$139.49	\$125.54	\$58.12
Contract	\$209.24	\$139.49	\$125.54	\$58.12
AFSCME Bi-Weekly Bargaining Unit	\$87.18	\$58.12	\$52.31	\$29.06
CSUSA Police Employees	\$87.18	\$58.12	\$52.31	\$29.06

## PRESCRIPTION DRUG COVERAGE

Central State offers a prescription drug plan through Express Scripts, Inc. Participation is mandatory for employees enrolled in the medical plan, and enrollment must be completed before the 31st day of employment. Coverage begins 30 days after start date. Upon termination of employment all employees who are enrolled in the plan will retain coverage for 30 days from date of termination.

<b>EXPRESS SCRIPTS, INC.</b>				
<b>EMPLOYEE CLASSIFICATION</b>	<b>RATE PER PAY PERIOD</b>			
	<b>FAMILY</b>	<b>EE/SPOUSE</b>	<b>EE/CHILD</b>	<b>EE</b>
AAUP/ Faculty	\$40.14	\$26.76	\$24.09	\$11.15
Contract	\$40.14	\$26.76	\$24.09	\$11.15
AFSCME Bi-Weekly Bargaining Unit	\$16.73	\$11.15	\$10.04	\$5.58
CSUSA Police Employees	\$16.73	\$11.15	\$10.04	\$5.58

## DENTAL BENEFITS

Central State offers a dental plan to all permanent full-time employees. Enrollment must be completed before the 31st day of employment. Coverage begins 30 days after start date. Upon termination of employment all employees who are in the plan will retain coverage for 30 days from date of termination.

<b>METLIFE DENTAL PPO OPTION</b>
<p>A preferred provider option is available through MetLife Insurance Company. This option allows employees to use in and out-of-network services. Employees who utilize the in-network option will pay no deductible and will have most services covered at a 100%, 80% or 60% level of coverage based on services obtained. This plan provides for 2 cleanings per year at no cost. This plan also has an out-of-network option with a \$25.00 deductible per person, per year. Coverage levels will be at 100%, 80% or 60% of the Usual and Customary Rates established for the service area. With the out-of-network options participants will be responsible for any charges over the Usual &amp; Customary Rates of in-network prices. This plan offers dependent orthodontia coverage up to a \$1000 lifetime maximum. Each plan year allows for a \$1000.00 coverage limit per covered person.</p>

## CONTRIBUTION FOR ALL ELIGIBLE EMPLOYEES

<b>EMPLOYMENT CLASSIFICATION</b>	<b>RATE PER PAY PERIOD</b>	
	<b>Single Coverage</b>	<b>Family Coverage</b>
AFSCME/ CSUSA Bargaining Units	FREE	\$22.10
12 Month Faculty	FREE	\$44.19
Monthly Contract Employees	FREE	\$44.19

## LIFE INSURANCE/ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

Central State University offers life insurance to all Full-Time employees. Coverage levels will vary depending on classification. Coverage begins 30 days after start date. The University picks up or shares the expense of this benefit with employees depending on their classification. Coverage levels are as listed below.

EMPLOYEE CLASSIFICATION	COST TO EMPLOYEES	COVERAGE LEVEL
Time Bi-Weekly Employees	Free to Employee	\$25,000.00 + AD&D
Full-Time CSUSA/Police Officers	Free to Employee	\$35,000.00 + AD&D
Full-Time Faculty & Staff	75% of Premiums	2 x Base Salary + AD&D

If an employee wishes to purchase additional life insurance to supplement their university coverage or cover a spouse or dependent children, coverage is available through 5Star Life Insurance Company. Employees can enroll by contacting Evelyn Adams at 937-376-6650.

## LONG TERM DISABILITY

All Full-Time Faculty and Staff Members are eligible to enroll in the Long Term Disability plan. The plan will pay 60% of a member's monthly salary beginning on the 91st day of work missed. The University shares the expense of this coverage with the employee for Contract and Staff members only.

Employee Classification	Cost to Employees	Coverage Level
Full-Time Faculty & Staff	48% of Premiums	60% of monthly rate of pay

## PENSION PLANS

All Central State University employees are eligible to participate in a pension plan. An employee's classification will determine which pension plan they are eligible to participate in. The University will match contributions to all employee pension plans in accordance with the state mandated legislation, which varies between the individual classifications.

Employee Classification	Employee Contribution	University Match	Retirement Plan
All Bi- weekly (Except FT Police Officers)	10% of employee's gross earnings before taxes	14% of employee's gross earning before taxes	Ohio Public Employees Retirement System (OPERS) <b>OR</b> Alternative Retirement Plan

All FT Police Officers	11.1 % of employee's gross earnings before taxes	17.87% of employee's gross earnings before taxes	Ohio Public Employees Retirement System Law Enforcement (OPERS) <b>OR</b> Alternative Retirement Plan
All Contract Monthly Staff Employees	10% of employee's gross earnings before taxes	14% of employee's gross earnings before taxes	Ohio Public Employees Retirement System (OPERS) <b>OR</b> Alternative Retirement Plan
All Faculty Members	10.0%* of employee's gross earnings before taxes	14.00% of employee's gross earnings before taxes <b>OR</b> 10.5% of employee's gross earnings to ARP and 3.5% to STRS.	State Teachers Retirement System of Ohio <b>OR</b> Alternative Retirement Plan

**Alternative Retirement vs. OPERS or STRS**

If an eligible employee opts to enroll in the Alternative Retirement Program instead of STRS or OPERS they must make this election within 120 days of their initial hire date. Once an election to an ARP is made an employee may not return to STRS or OPERS.

With an OPERS/STRS election an employee will receive medical benefits at retirement age providing they have worked the required period of creditable service at retirement. The ARP does not provide for medical coverage upon retirement.

Upon retirement through STRS or OPERS the employee will have a set monthly retirement benefit. With the ARP the employee's retirement benefit will be determined based upon the investment fund value...

Employee and employer contributions to the ARP are immediately 100% vested.

**403(b) TAX SHELTERED ANNUITIES & 457 DEFERRED COMPENSATION PLANS**

All employees are eligible to participate in any of the 403(b) or 457 plans. Monthly contributions are deducted from the employee's payroll on a pre-tax basis and distributed to the company of their choice. At this time Central State University employees have the option to enroll in the 403(b) and 457 plans with the following companies. Employees may elect to enroll in more than one company.

Company	Monthly Contribution	Enrollment Contact
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ING	No Minimum. Maximum contribution per year: \$16,500.00; \$5,500.00 Age 50+ Catch- up Limit	David Smith 937-436-7467
TIAA- CREF	No Minimum. Maximum contribution per year: \$16,500.00; \$5,500.00 Age 50+ Catch- up Limit	1-877-209-3138
Variable Annuity Life Insurance Company (VALIC)	No Minimum. Maximum contribution per year: \$16,500.00; \$5,500.00 Age 50+ Catch- up Limit	Marcin Swiderski 614-805-8138
AXA Equitable	No Minimum. Maximum contribution per year: \$16,500.00; \$5,500.00 Age 50+ Catch- up Limit	Fred Fegan 513-207-3488
Ohio Public Employees Deferred Compensation	No Minimum. Maximum contribution per year: \$16,500.00; \$5,500.00 Age 50+ Catch- up Limit	1-877-644-6457
ING Deferred Compensation	No Minimum. Maximum contribution per year: \$16,500.00; \$5,500.00 Age 50+ Catch- up Limit	David Smith 937-436-7467
VALIC Deferred Compensation	No Minimum. Maximum contribution per year: \$16,500.00; \$5,500.00 Age 50+ Catch- up Limit	Marcin Swiderski 614-805-8138

### **VACATION**

Vacation accrual is based on the status and position of each employee and will be explained individually to each new hire. Once each employee has met their probationary period requirements they are then able to use vacation according to the guidelines for their status and position.

### **PAID HOLIDAYS**

All employees are eligible for the paid holidays as announced each calendar year by the administration. If an employee is required to work on a holiday, they will be paid in accordance with the applicable union guidelines. Employees are eligible for holiday pay from the date of hire.

### **PERSONAL DAYS**

Each CSU classified employee (AFSCME) is granted 2 personal days, per calendar year, to use as they wish. These days must be scheduled in advance through their immediate supervisor and are available after employment. Personal Days must be used within the calendar year. They will not be carried over to the next calendar year. Any unused personal days will not be paid out upon termination or retirement.

### **AUTO /HOME INSURANCE GROUP SAVINGS PLAN**

Employees can take advantage of this comprehensive program from Liberty Mutual Insurance that features auto, home and personal insurance. This program provides an exclusive group discount and convenient payroll deduction payment options.

### **DIRECT DEPOSIT**

All permanent CSU employees may have their payroll direct deposited to the bank or credit union of their choice. Each employee may have up to 3 different individual deposits to either a checking or savings account. Direct Deposit forms may be obtained from the Payroll Department. You should expect your first pay to be in the form of a check.

### **CREDIT UNION**

Your CSU employment makes you eligible to join the Dayton School Employees Federal Credit Union or the Wright-Patt Credit Union. Employees will need to contact the individual credit unions to join. A current pay stub will be needed to show eligibility.

### **ATM MACHINE**

At present time Wright-Patt Credit Union has an ATM machine installed at the Ward Building.

### **SAVINGS BONDS**

All employees are eligible to have money deducted from their paychecks each month for the purchase of U.S. Savings Bonds. Any interested employee will need to contact payroll to start the deduction for bonds.

### **DINING FACILITIES**

There is a reserved dining room open to faculty and staff members only in the cafeteria building. Sodexo manages the dining facilities for an all you can eat buffet, salad bar, drinks and deserts. Faculty and staff may also frequent the regular cafeteria, Taco Bell located in the Ward Building, and Grille 55. For more information about Sodexo or the dining facilities you may contact them at 376-6125.

### **EDUCATIONAL ASSISTANCE**

All full time employees and their eligible dependants are eligible for tuition remission after the employee has successfully completed their first 90 days of employment and are on good standing with the University.

Employees and their spouses are eligible to take two classes per term for free. Any classes taken by the employee are to be done so on their own time. Individual arrangements will need to be approved if an employee is to take any class on their lunch hour. Each individual supervisor will be the approving authority to allow classes to be taken during the lunch period.

Eligible dependants must be claimed on the employees most recent tax forms or they must be carried on the employees university sponsored Health Insurance. The Human Resources department, on each and every tuition remission request, will determine the eligibility of any dependent.

For more information regarding the tuition remission policy you may refer to the on-line policy.

### **FAMILY MEDICAL LEAVE ACT**

Any employee that has worked for one full year and has worked a minimum of 1250 hours in the previous calendar year is eligible for leave under the Family Medical Leave Act. Employees needing FMLA must see Human Resources for approval. Human Resources is the approving authority for FMLA leave and any questions regarding the CSU policy for FMLA should be directed to the Human Resources Department.

### **EMPLOYEE ASSISTANCE PROGRAM**

Moore Counseling & Mediation Services, Inc. provides assistance to employees and their families when problems become too much to handle and they affect personal happiness, family relations, performance at work and even health. The EAP is in place to offer immediate professional help to avoid having the unpleasant and expensive consequences that might otherwise ensue.