

CENTRAL STATE UNIVERSITY EMPLOYEE BENEFITS

| Benefits | Who's Eligible to Participate | Eligibility/Coverage Begins |
|---------------------------------|---|--|
| Medical Insurance | All permanent Full-time CSU Employees | 31 st Day of Employment |
| Dental Insurance | Full-Time Faculty and Unclassified Employees | 31 st Day of Employment |
| Sick Leave | All Employees (regular) | 1 st Day of Employment |
| Life Insurance | All Full-Time Employees * | 31 st Day of Employment |
| Long- Term Disability Insurance | All Full-Time Employees * | 31 st Day of Employment |
| Pension Plan | All Full-Time Employees * | 1 st Day of Employment |
| 403(b) Tax Sheltered Annuity | All Employees | 1 st Day of Employment |
| Vacation | All Full-Time Employees | Varies according to employee classification |
| Paid Holidays (11) | All Full-Time Employees | 1 st Day of Employment |
| Personal Days (2) | All Employees - AFSCME | 1 st Day of Employment |
| Family and Medical Leave Act | All Employees | After Completion of 1 yr and after 1250 hours worked |
| Tuition Remission | All Full-Time Employees and Their Eligible Dependents | 91 st Day of Employment |
| Direct Deposit | All Full-Time Employees | 1 st 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 |
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| <p>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.</p> <p>This plan also offers prescription drug coverage with a \$10.00 co-payment for each generic prescriptions and a \$20.00 co-payment for each brand name and \$30.00 for preferred prescriptions. Mail order services are available for a 90 day supply for a two month co-payment.</p> <p>Vision coverage is available on a reimbursement basis according to a fixed amount schedule.</p> <p>*For more details please refer to your Plan Summary Description Booklet</p> |

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 01-01-2009.**

CONTRIBUTION LIST FOR EMPLOYEE SHARE OF PREMIUMS

| MEDICAL MUTUAL OF OHIO | | | | |
|--------------------------------|----------------------------|------------------|-----------------|-----------|
| Employee Classification | Rate Per Pay Period | | | |
| | Family | EE/Spouse | EE/Child | EE |
| 12 Month Faculty | \$245.40 | \$163.60 | \$147.24 | \$68.17 |
| Contract | \$245.40 | \$163.60 | \$147.24 | \$68.17 |
| Bi-Weekly & AFSCME | \$102.25 | \$68.17 | \$61.35 | \$34.09 |
| FOP/Police Employees | \$122.70 | \$81.80 | \$73.62 | \$34.09 |

DENTAL BENEFITS

Central State offers a dental plan to all permanent full-time contract and faculty employees. Bi-weekly employees* are not eligible to participate in the university sponsored Dental Plan through MetLife Insurance Company. 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.

| MetLife Dental PPO OPTION |
|--|
| <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 50% 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 50% 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 & 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> |

*Union Exempt Bi-Weekly Employees are eligible to enroll in dental coverage. Rates are the same as Contract Employees.

CONTRIBUTION FOR ALL ELIGIBLE EMPLOYEES

| EMPLOYMENT CLASSIFICATION | RATE PER MONTH | |
|----------------------------|-----------------|-----------------|
| | Single Coverage | Family Coverage |
| 12 Month Faculty | FREE | \$44.19 |
| Monthly Contract Employees | FREE | \$44.19 |

For all employees that are not eligible for University Sponsored Dental Coverage, the list below shows independent insurance companies who have dental coverage options that can be purchased on an individual basis. The representatives are not affiliated with the University and any employee who wishes to participate in a plan with them will do so at their own risk. The University is not responsible for any premiums or administration of these benefits. These vendors are authorized vendors who have obtained permission to sell their plans to CSU employees. This list is provided as information only and is not intended to endorse any individual or group.

Purdom Agency (937)426-6951
 AFLAC Insurance (937)431-5504

Benefit options and plans may be obtained by calling the individual agents directly. The CSU Human Resources office cannot answer questions about any products sold by the above individuals.

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 FOP/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 Purdom Agency, 937-426-6951.

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. Bi-weekly employees who wish to participate in the Long Term Disability program may do so if they pay the entire cost of the premiums themselves.

| Employee Classification | Cost to Employees | Coverage Level |
|--------------------------------|--------------------------|----------------------------|
| Full-Time Bi-Weekly Employees | 100% of Premium | 60% of monthly rate of pay |
| Full-Time FOP/Police Officers | 100% of Premium | 60% of monthly rate of pay |
| 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) OR Alternative Retirement Plan |
| All FT Police Officers | 10.1% of employee's gross earnings before taxes | 17.40% of employee's gross earnings before taxes | Ohio Public Employees Retirement System Law Enforcement (OPERS) OR 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) OR Alternative Retirement Plan |
| All Faculty Members | 10.0%* of employee's gross earnings before taxes | 14.00% of employee's gross earnings before taxes OR 10.5% of employee's gross earnings to ARP and 3.5% to STRS. | State Teachers Retirement System of Ohio OR 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 |
|---|--|------------------------------------|
| ING | No minimum/Maximum depends on individual yearly salary | David Smith (937) 434-7467 |
| TIAA- CREF | No minimum/Maximum depends on individual yearly salary | 1-877-209-3138 |
| Variable Annuity Life Insurance Company (VALIC) | No minimum/Maximum depends on individual yearly salary | Marcin Swiderski 1-800-892-5558 |
| AXA Equitable | No minimum/Maximum depends on individual yearly salary | Ronald Jackson 937-395-3133 |
| Ohio Public Employees Deferred Compensation | No minimum/Maximum depends on individual yearly salary | 1-877-644-6457 |
| ING Deferred Compensation | No minimum/Maximum depends on individual yearly salary | David Smith 937-436-7467 |
| VALIC Deferred Compensation | No minimum/Maximum depends on individual yearly salary | Marcin Swiderski 1-800-892-5558 |

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. Thompson Hospitality 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 and the Grille located in the Ward Building. For more information about Thompson Hospitality 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.