# CENTRAL STATE UNIVERSITY®

# Employee Benefits Guide

## 2027



# Introduction

At Central State University, we value each and every employee. Our commitment to our employees is to provide an enriching environment where employees are engaged and are proud to be part of the Central State University family.

The cost of health care and other benefits continue to rise year after year. Each year, we analyze our costs and try to manage increases by reviewing our plans and benefit providers. We are conscious of the fact that changing health insurance plans is often difficult for our employees, so whenever possible, we work with our benefit providers to create solutions that will work financially and will be less disruptive.

Employers across the country are all facing the same challenge. But the fact is that 70 percent of health care costs are due to preventable conditions that cost the U.S. health care system about $100 billion every year. Smoking, obesity, and high blood pressure are all preventable or treatable conditions that, left untreated, can lead to such illnesses as cancer, Type II Diabetes, or heart failure.

Central State University continues to promote a culture of health and wellness, establishing a work environment that promotes healthy lifestyles, decreases the risk of disease, and enhances your quality of life.

## Central State University Takes Your Wellness Seriously

The goal of the Central State University Wellness Program is to promote behavioral changes and motivate each of us to change from high risk behavioral factors to healthy/low risk factors and keep them there.

- To obtain the best possible price for your health care coverage needs
- To support you and your family in practical ways to improve your health
- To provide a supportive work environment that encourages healthy lifestyles
- To become a more educated health care consumer
- To work towards living a healthier lifestyle and improving your health
- To better understand and use the tools and resources that make for wiser health care choices

By participating in the Central State University Wellness Program within the required timeframe each year, you can qualify for reduced medical insurance premiums for the following plan year.

# What's New in 2027?

As we move into 2027, we're excited to share several updates to your benefits program designed to provide you with greater value, flexibility, and support. Please take some time to review the changes below so you can make the most informed decisions during this year's open enrollment.

As always, our goal is to provide a benefits package that supports your health, financial security, and overall well-being. If you have questions about any of these updates, please contact the Benefit Resource Center at BRCMidwest@usi.com or 855-874-0829 or Human Resources.

## What's New:

- Medical Coverage
    - The Standard PPO option has been replaced with a High-Deductible Health Plan (HDHP)
    - You now have the opportunity to enroll in a Health Savings Account (HSA) to pair with your HDHP
- Voluntary Hospital indemnity coverage is now available through Lincoln
- The Flexible Spending Account (FSA) Annual Maximum contribution has increased to $3,500, per the IRS



## Questions?

**Contact the Benefit Resource Center at BRCMidwest@usi.com or 855-874-0829 to speak with a licensed benefits specialist about your benefits at Central State University.**

# Wellness Program

At CSU, we care about your health and well-being. We're here to support you with resources and opportunities to help you feel your best, both at work and beyond.

**Invest in your health. Earn a reward!**

Benefits-eligible employees enrolled in a CSU medical plan may qualify for a **2028 medical premium discount** by completing all required wellness activities by the program deadline.

- **STEP 1: Access the Wellness Portal**
  - ❑ www.wellworksforyoulogin.com
  - ❑ Username: CSU + Employee ID | Example: CSU000123456)
  - ❑ Temporary Password: Birthdate (MMDDYYYY) | Example: 01241980

- **STEP 2: Complete Three Required Activities**
  - ❑ **01** **Physician Results Form**
    Schedule an annual physical and required lab work. In the portal go to **My Program > Forms & Documents**, download the form, take it to your provider, then upload the completed form.
  - ❑ **02** **Know Your Number**
    Go to **My Program > Know Your Number**, complete the assessment questions, and save or submit. Health metrics will be added after your Physician Results Form is processed.
  - ❑ **03** **Tobacco Attestation**
    Non-tobacco users: Complete the online tobacco-free attestation.
    Tobacco users: Complete the Wellworks For You Tobacco Cessation e-learning Program as the alternative standard.

**TRACK YOUR PROGRESS | IMPORTANT REMINDERS | NEED HELP?**

- Use the portal to view completed activities, monitor incentive status, review remaining requirements, and confirm your premium discount eligibility.

- Complete all requirements by November 30, 2027.
- Allow 7 – 10 business days for forms to be processed.
- Keep copies of submitted documents.
- Submit forms through the portal or mobile app

- 800-425-4657 | www.wellworksforyoulogin.com
- Phone support: Monday – Friday, 8:30 a.m. – 7:00 p.m. ET
- Live chat: Monday – Friday, 9:00 a.m. – 5:00 p.m. ET
- Privacy: Individual health information is handled by the wellness program provider in accordance with applicable privacy requirements.

**DON'T MISS THE DEADLINE – NOVEMBER 30, 2027**

The CSU Wellness Program is administered by Wellworks For You.

# Get More Value From Your Plans

Here are a few key points to help you get the most value out of your health plan:

## Minimize your out-of-pocket expenses

To maximize your health, engage with a primary care physician (PCP) who will provide or direct your health care. Look for a Family Practice, Internal Medicine, General Practice, OB/GYN, and/or Pediatric physician. You will always save money by using providers in the Medical Mutual of Ohio network.

What are your options? You may want to consider the following the next time you need care:

## Use the Emergency Room ONLY for emergencies



**For a Life-Threatening Emergency**

In a true medical emergency – such as an apparent heart attack, serious injury, or other life-threatening situation – always call 911 or your local emergency number right away!

**For Less Critical Issues, if the emergency is NOT life threatening**

- Call your physician's office (even after hours, someone is typically on call to answer questions). Your doctor will know you and your medical history and may be able to schedule you for a visit the same (or next) day.
- If your condition starts or worsens on the weekend, or after your doctor's office has closed for the day, you may want to consider a visit to an Urgent Care facility. These clinics are not affiliated with hospitals, but they do have doctors and nurses on staff and are open in the evenings and on weekends.

**If You are Traveling and You Need Urgent Care**

Your medical plan covers urgent care. An urgent condition is one that requires immediate care but isn't life-threatening. If you seek urgent care while traveling, you or someone acting on your behalf should notify your doctor within 48 hours of the onset of the urgent condition.

## Annual physical exams and cancer screening tests are 100% covered!

Take advantage of the fact the Medical plan covers 100% of scheduled annual physical exams and cancer screening tests related to the physical exam when you use an in- network provider. There's no copay or deductible, however, keep in mind that if your physician orders a test that isn't part of the scheduled preventative care exam/test, those procedures may result in some out-of-pocket expense for you. It's always a good idea to check with your doctor's office before your visit, to see what tests or exams are planned. Then, call your health plan to make sure you understand if and how those tests will be covered.

## Preventive dental care is covered 100%!

Your dental plan is designed to provide the dental coverage you need with the features you want. Take advantage of what this plan has to offer without compromising what matters most - including the freedom to visit the dentist of your choice – an "in- network" dentist or an "out-of-network" dentist. Don't forget that your preventive care is covered at 100% once every six months.

## Save tax dollars and enroll in a Flexible Spending Account

For those medical, dental or vision care expenses (copays, deductibles, etc.) that you do pay for out-of-pocket, don't forget to take advantage of the Flexible Spending Account. You can set aside up to $3,500 a year on a pre-tax basis and then reimburse yourself for eligible expenses.

## Virtual Visits

For the cost of a primary physician office visit copay, you can access care from a provider from your phone or computer.

# Health Plan Provisions

The following information relates to enrollment in the university's medical, dental, and vision plans.

### When can I enroll?

- Within 30 days of a qualifying status change
- During an annual open enrollment period

### Who can I enroll?

- Your legal spouse
- Your dependent children to age 26
- A child is a biological child, legally adopted child, stepchild, child for who you have legal custody, or an interlocutory order of adoption.
- When enrolling your spouse or child(ren), you must provide dependent verification documents such as a certified marriage certificate, proof of residence (spouse), birth certificate, court documentation, etc.

### Spousal Surcharge Provision

CSU employees may choose to have their spouse covered under the CSU healthcare plan, however, there is a surcharge if your spouse is eligible for medical coverage through his or her employer (whether enrolled in that coverage or not). If both you and your spouse work at CSU, the surcharge does not apply. The surcharge also does not apply if your spouse is not employed or is retired.

The 2027 spousal surcharge is $150.00 per month. The spousal surcharge will automatically be deducted from your paycheck if you have a spouse covered under your medical plan, unless you apply and are approved for a waiver.

To apply for the surcharge waiver, you must complete the form prior to the end of open enrollment or within 30 days of date of hire or a status change event. You can do this at https://CSUBenefits.4mybenefits.net/.

### When does my coverage begin?

Coverage is effective on the First of the Month following their date of employment.

### Can I make changes to my coverage throughout the year?

You can only make changes to your elections if you experience any of the following qualifying events:

- Marriage or divorce
- Death
- Birth or adoption of a dependent
- Change in employment status
- Dependent satisfying or ceasing to satisfy the plan's eligibility requirements
- Loss of or significant change to your current coverage
- Judgment, decree or court order
- Enrollment / ceasing to be enrolled in Medicare or Medicaid
- Ceasing to be enrolled in Children's Health Insurance Program (CHIP)

**You have 30 days from the date of the event to report and update your benefits with the Human Resources department.**

# Enrollment Instructions

Follow these simple steps for benefits enrollment or to update your benefit election if you have experienced a qualifying life status event.

## Access the Website

- Log on to: https://CSUBenefits.4mybenefits.net/
- Select Current Benefits, Changes and New Enrollments
- Enter your case sensitive User ID; which is CSU plus your Employee ID Number

## Open Enrollment Credentials:

- **Username:** CSU + 9-digit Employee ID
- **Temporary Password:** Welcome2026

Note: During Open Enrollment, or if it's your first time accessing the system, you will automatically be directed to a Change Password Menu where you will be instructed to create a new password.

If you have any questions or would like to enroll over the phone, you can contact the Benefits Call Center at: **Phone - 866-258-1885, Monday - Friday 8am-5pm ET**

## Enrollment

- **Review Your Demographics**
  - Carefully review the information on file for you. If you see any incorrect information, such as your home address, please contact your human resources office to notify them of the error. **Click NEXT to continue.**
- **Register Your Eligible Dependents**
  - Follow the on-screen instructions to register your eligible dependents. Please refer to your Benefits Guide for dependent eligibility. **Click NEXT to continue.**
- **Enroll in Benefits**
  - The website will prompt you through the election process for each benefit available to you. You will only be offered the benefits for which you are eligible. **Click NEXT to continue.**
- **Review Your Confirmation Statement**
  - After completing your benefit enrollment elections, review the confirmation screen to be sure that ALL information has been updated correctly. Confirm that your eligible dependents who need coverage are listed as covered under the applicable benefit plan. **Click CHECKOUT to confirm your elections.**
- **Congratulations — You are Finished!**
  - Once you have reviewed your confirmation screen, your enrollment is complete, and you are finished. If you need to change any information, simply go through this enrollment process again before the deadline. **NOTE:** If applicable, please provide the requested documents listed in the **"Your To-Do List"** at the top of your confirmation. This could include items such as dependent verification documents, waiver credit requirements or Evidence of Insurability Form. Benefit elections will be pended until the requested documents are uploaded to the site and approved by Human Resources.

**FOR ASSISTANCE CONTACT THE BENEFITS CALL CENTER AT: 866-258-1885 / 8:00 am – 5:00pm**

# Frequently Asked Questions

**What is a Deductible?**
A deductible is the amount of money you or your dependents must pay toward a health claim before your insurance company makes any payments for health care services rendered. For example, if you have a $1,500 deductible, you would be required to pay the first $1,500, in total, of any claims during a plan year. The deductible excludes copayments where applicable.

**What is Coinsurance?**
Coinsurance is the amount expressed as a percentage of covered health services that you must pay after you have satisfied your plan deductible.

**When do I pay a Copayment?**
Expect to pay a copayment for doctor's visits, emergency room visits and urgent care center visits.

**How do I know when to go to an Urgent Care Center vs. the Emergency Room?**
If you need medical care when your regular doctor is not available, think about going to an urgent care center. The urgent care center should be used for minor emergencies (fever, cough, pain, etc.) when your physician's office is closed, and your symptoms are too severe to wait until the office reopens or when you are out -of-town. The copayment is less for the urgent care center than the ER and getting care at the urgent care center will most certainly be faster than an ER visit. Emergency rooms should only be used for true emergencies such as broken bones, vigorous bleeding or severe pain. The next time you are faced with deciding where to go, be sure to evaluate all your options and choose the setting that best suits your illness or injury. Of course, in a true emergency, seek the appropriate care without delay.

**What is Out-Of-Pocket Maximum?**
The maximum amount (deductible and coinsurance) that an insured will have to pay for covered expenses under a plan. Once the out-of-pocket limit is reached, the plan will cover eligible expenses at 100%.

**What is an Explanation of Benefits?**
An EOB is a description the insurance company sends to you explaining the health care charges that you incurred and the services for which your doctor has requested payment. You should compare your EOB to the bill you receive from the doctor. All data on your EOB should match the information that appears on the statements you receive from your doctor. If it doesn't, contact the doctor's office immediately.

**What is Preventive Care?**
Preventive care is proactive, comprehensive care that emphasizes prevention and early detection. This care includes physical exams, immunizations, well woman and well man exams. Be sure your child gets routine checkups and vaccines as needed, both of which can prevent medical problems (and bills) down the road. Also, adults should get preventive screenings recommended for their age to detect health conditions early. Remember all preventive care benefits are covered 100% under both medical plan options.

**What is the difference between generic and brand name drugs?**
The difference between generic and brand name medications lies in the name of the drug and the cost. Generic drugs cost much less than brand name drugs, save you and your employer money, and provide the same health benefits as brand name drugs.

**What is the benefit of Mail Order Drugs?**
Mail order drugs are perfect for patients who take medication on an ongoing basis. Examples are high blood pressure medication, high cholesterol medication, insulin and birth control. Mail Order drugs are convenient because they are delivered to your doorstep which relieves the stress of standing in line at the pharmacy.

**What should I ask my doctor?**
Amazingly, many patients do not ask their doctor basic questions. "How much will my treatment cost?" "Can I be treated another way that is equally effective but less costly?" "What are the risks?" "What are the side effects?" Having a dialogue with your physician can help you better understand how his or her care decisions affect your health plan costs. It will also help your doctor get to know you better and consequently prescribe treatment that is more effective

# Medical Benefits

Central State University offers two plans administered by Medical Mutual of Ohio. Below are the benefits available under the Premium PPO Plan. Through either plan you have access to thousands of network physicians and hospitals. If you utilize an out-of-network provider, you will pay substantially higher amounts. To access an in-network provider listing visit providersearch.medmutual.com or call 1-800-382-5729.

| Premium PPO | | |
|---|---|---|
| **Benefit Coverage** | In-Network | Out-of-Network |
| **Deductible** (Individual / Family) | $2,000 / $4,000 | $5,000 / $10,000 |
| **Coinsurance** | 20% | 50% |
| **Maximum Out-of-Pocket** (Individual / Family) | $6,500 / $13,000 | $10,000 / $20,000 |
| **Primary Care / Specialist Visit** | No copay / $80 copay | Deductible + 50% |
| **Preventive Care** | 100% | Deductible + 50% |
| **Lab & X-ray** | Deductible + 20% | Deductible + 50% |
| **Urgent Care** | $50 copay | Deductible + 50% |
| **Emergency Room** | $250 copay + 20% coinsurance after deductible | |
| **Emergency Room** *(Non-Emergency Use)* | Not Covered | Not Covered |
| **Inpatient Hospitalization** | Deductible + 20% | Deductible +50% |
| **Outpatient or Partial Hospitalization** | Deductible + 20% | Deductible + 50% |
| **Pharmacy Copays** (Generic / Preferred / Non-Preferred) | | |
| **Retail** (30 Day Supply) | $10 / $40 / $85 | $10 / $40 / $85 |
| **Retail & Mail Order** (90 Day Supply) | $25 / $100 / $212.50 | Not Covered |
| **Specialty** (90 Day Supply) | $250 | Not Covered |

# Medical Benefits

Central State University offers two plans administered by Medical Mutual of Ohio. Below are the benefits available under the new High-Deductible Health Plan. Through either plan you have access to thousands of network physicians and hospitals. If you utilize an out-of-network provider, you will pay substantially higher amounts. To access an in-network provider listing visit providersearch.medmutual.com or call 1-800-382-5729.

| High-Deductible Health Plan | | |
|---|---|---|
| **Benefit Coverage** | **In-Network** | **Out-of-Network** |
| **Deductible** *(Individual / Family)* | $3,500 / $7,000 | $10,000 / $20,000 |
| **Coinsurance** | 20% | 50% |
| **Maximum Out-of-Pocket** *(Individual /Family)* | $6,500 / $13,000 | $20,000 / $40,000 |
| **Primary Care / Specialist Visit** | Deductible + 20% | Deductible + 50% |
| **Preventive Care** | 100% | Deductible + 50% |
| **Lab & X-ray** | Deductible + 20% | Deductible + 50% |
| **Urgent Care** | Deductible + 20% | Deductible + 50% |
| **Emergency Room** | Deductible + 20% | |
| **Emergency Room** *(Non-Emergency Use)* | Not Covered | Not Covered |
| **Inpatient Hospitalization** | Deductible + 20% | Deductible +50% |
| **Outpatient or Partial Hospitalization** | Deductible + 20% | Deductible + 50% |
| **Pharmacy Copays** *(Generic / Preferred / Non-Preferred)* | | |
| **Retail** *(30 Day Supply)* | Deductible, then $10 / $40 / $85 | Deductible, $10 / $40 / $85 |
| **Retail & Mail Order** *(90 Day Supply)* | Deductible, then $25 / $100 / $212.50 | Not Covered |
| **Specialty** *(90 Day Supply)* | $250 copay | Not Covered |

# What is a High-Deductible Health Plan?

If you're used to a PPO, think of a **High-Deductible Health Plan (HDHP)** as the opposite trade-off: you pay less out of your paycheck every month, but more out of pocket before your coverage really kicks in. A PPO typically has higher premiums but lower deductibles, while an HDHP flips that: lower premiums, but a higher deductible you pay before the plan starts covering most services. In practice, this means visits and prescriptions that your PPO covered with a simple copay will usually cost you the full price until you reach your deductible.

The upside is a powerful savings tool called a **Health Savings Account (HSA),** which you become eligible for only when enrolled in an HDHP. An HSA is a personally-owned bank account used with a high-deductible health plan that allows participants to save money tax-free to pay for eligible health-related expenses, including medical, dental, and vision costs for yourself and your dependents, regardless of whether they're covered on your plan. Unlike an FSA, this money never expires and stays with you even if you change jobs – and contributing comes with real perks: you reduce income taxes with pre-tax contributions via payroll deductions, grow your account through tax-free interest and investment earnings, and can withdraw funds tax-free for qualified healthcare expenses. In short: smaller paycheck deductions now, bigger built-in savings for later.

### IRS Annual Maximum Contribution Limits for 2027:

- **Employee Only Coverage: $4,500**
- **Employee + Dependent(s) Coverage: $9,000**

*NOTE: Employees age 55 and older can make an additional $1,000 "catch-up" contribution that does not count toward the above annual maximum contribution limits

### HDHP with HSA Summary:

- Employees are permitted to stop, start, and/or change their own HSA contribution at any time throughout the year.
- Employee tax-free contributions can be made through payroll deductions.
- The account can be used on qualified medical, dental, and vision expenses for you and your tax dependents, even if they are not covered under our benefit plan.
- Funds deposited into your HSA can be saved for future years and rollover from year to year. They do not expire.
- If your employment with Central State University ends for any reason, these funds belong to you and can be taken with you.

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# Employee Medical Contributions

| AFSCME | | | | |
|---|---|---|---|---|
| Bi-Weekly (24 Pays) | Non-Wellness | | Wellness | |
| | Premium PPO | HDHP | Premium PPO | HDHP |
| Employee Only | $102.78 | $82.36 | $82.22 | $65.89 |
| Employee + Spouse | $205.57 | $164.29 | $164.46 | $131.43 |
| Employee + Child(ren) | $185.01 | $147.91 | $148.01 | $118.32 |
| Family | $308.35 | $246.22 | $246.68 | $196.98 |

| CSUSA | | | | |
|---|---|---|---|---|
| Bi-Weekly (24 Pays) | Non-Wellness | | Wellness | |
| | Premium PPO | HDHP | Premium PPO | HDHP |
| Employee Only | $120.92 | $96.89 | $108.83 | $87.20 |
| Employee + Spouse | $241.84 | $193.28 | $217.66 | $173.95 |
| Employee + Child(ren) | $217.66 | $174.01 | $195.89 | $156.61 |
| Family | $362.76 | $289.67 | $326.49 | $260.71 |

| BW Non-Bargaining | | | | |
|---|---|---|---|---|
| Bi-Weekly (24 Pays) | Non-Wellness | | Wellness | |
| | Premium PPO | HDHP | Premium PPO | HDHP |
| Employee Only | $120.92 | $96.89 | $108.83 | $87.20 |
| Employee + Spouse | $241.84 | $193.28 | $217.66 | $173.95 |
| Employee + Child(ren) | $217.66 | $174.01 | $195.89 | $156.61 |
| Family | $362.76 | $289.67 | $326.49 | $260.71 |

MEDICAL MUTUAL®

# Employee Medical Contributions

| AAUP | | | | |
|---|---|---|---|---|
| **Monthly** | **Non-Wellness** | | **Wellness** | |
| | **Premium PPO** | **HDHP** | **Premium PPO** | **HDHP** |
| **Employee Only** | $181.38 | $145.34 | $145.11 | $116.27 |
| **Employee + Spouse** | $411.13 | $328.58 | $328.90 | $262.86 |
| **Employee + Child(ren)** | $370.02 | $295.81 | $296.01 | $236.65 |
| **Family** | $616.69 | $492.45 | $493.35 | $393.96 |
| **Non-Bargaining** | | | | |
| **Monthly** | **Non-Wellness** | | **Wellness** | |
| | **Premium PPO** | **HDHP** | **Premium PPO** | **HDHP** |
| **Employee Only** | $241.84 | $193.78 | $217.66 | $174.41 |
| **Employee + Spouse** | $483.68 | $386.56 | $435.31 | $347.91 |
| **Employee + Child(ren)** | $435.31 | $348.01 | $391.78 | $313.21 |
| **Family** | $725.52 | $579.35 | $652.97 | $521.41 |

# Vision Plan

Central State University offers vision insurance through Medical Mutual of Ohio. To find a participating eye care provider or to review your plan coverage before your appointment, visit Medical Mutual of Ohio website or call Medical Mutual of Ohio Phone Number. Customer Service: www.medmutual.com or call 1-800-382-5729.

| | In-Network | Out-of-Network Reimbursement |
|---|---|---|
| **Spectacle Exam**<br>(Contact lens exam; member is responsible for payment of any amount over the cost of the spectacle exam)<br>*(Once every 12 months)* | $15 copay | Up to $15 max |
| **Frames**<br>*(Once every 12 months)* | $100 allowance +<br>20% off balance above $100 | Up to $30 max |
| **Lenses**<br>Single / Bifocal / Trifocal<br>(Once every 12 months) | $15 copay | Up to $10 / $20 / $30 max |
| **Contact Lenses**<br>• Cosmetic / Disposable<br>• Medically Necessary<br>(Once every 12 months) | • $15 copay; $100 allowance<br>• $15 copay; $200 allowance | Up to $40 max |

| Employee Contributions | AFSCME / CSUSA / BW Non-Bargaining (Bi-Weekly 24 Pays) | AAUP / Non-Bargaining (Monthly) |
|---|---|---|
| **Employee Only** | $0.58 | $1.16 |
| **Employee + Spouse** | $1.17 | $2.33 |
| **Employee + Child(ren)** | $1.05 | $2.09 |
| **Family** | $1.75 | $3.49 |

# Dental Benefits

Regular dental care is essential to good health. Central State University provides you with an opportunity to purchase Dental coverage with Delta Dental of Ohio.

For the best savings, use a Delta Dental of Ohio participating dentist or specialist. You can find a dentist by visiting the www.deltadentaloh.com website or by calling Delta Dental directly.

**PPO Network:** This network is smaller but offers deeper discounts for using a PPO Network provider.

**Premier Network:** This network is larger and offers network discounts, but members cost might be slightly higher. If a provider is in both the PPO and Premier Network, the provider will honor the deeper discount of the PPO network to benefit the member.

**Customer Service: www.deltadental.com or call 1-800-521-2651**

| | PPO Network | Premier Network |
|---|---|---|
| **Deductible** *(Applies to Basic and Major Services)* | $0 | $25 Single / $75 Family |
| **Preventative Care** | Covered at 100% | Covered at 100% |
| **Basic Services** | 20% coinsurance | Deductible then, 20% coinsurance |
| **Major Services** | 20% coinsurance | Deductible then, 40% coinsurance |
| **Annual Benefit Maximum** *(per Person)* | $1,000 | $1,000 |
| **Orthodontia** *(per child though age 18)* | 50% coinsurance $1,000 lifetime max | Deductible then, 50% coinsurance $1,000 lifetime max |

| Employee Contributions | AFSCME (Bi-Weekly 24 Pays) | CSUSA / BW Non-Bargaining (Bi-Weekly 24 Pays) | Non-Barg Staff (Monthly) | AAUP (Monthly) |
|---|---|---|---|---|
| **Employee Only** | $0.00 | $7.74 | $15.47 | $0.00 |
| **Employee + Spouse** | $15.02 | $15.02 | $30.04 | $30.04 |
| **Employee + Child(ren)** | $19.45 | $19.45 | $38.89 | $38.89 |
| **Family** | $26.76 | $26.76 | $53.51 | $53.51 |

# Flexible Spending Account (FSA)

## What is a Flexible Spending Account?

An FSA allows you to pay for health care and/or dependent care expenses through pre-tax payroll deductions. When enrolling, you determine how much money you want to contribute to each account for the plan year. The money is then withheld from your pay before taxes are calculated. You will be reimbursed from the account as you incur expenses and submit claims for them. FSAs help you save money because they lower your taxable income. You do not have to enroll in a medical plan to participate in an FSA.

**Employees must sign up every year for the FSA and designate the amount to be contributed to a Healthcare FSA and/or Dependent Care (Dependent Care Services Only) FSA. If you terminate employment, neither FSA goes with you.**

## Flexible Spending Account Rules and Regulations

The IRS requires that all FSA purchases be verified as eligible expenses. Sometimes, purchases are automatically verified when you use your card. Other times, Chard Snyder will request itemized receipts. Always save your itemized receipts! With the exception of $680 that can be rolled over into the next year, you must use all remaining FSA funds, or they will be forfeited, according to IRS regulations. The IRS also requires that employers make the full annual FSA election available to employees when an eligible expense occurs, regardless of whether you have deposited enough to cover the full amount at that point in time. For example, you may designate $1,000 per year, equal to a payroll deduction of $83.33 a month. You are eligible for reimbursement up to the full $1,000 in the first month, even though you have only deposited $83.33 in your account.

## Flexible Spending Account

The Flexible Spending Account allows you to fund your out-of-pocket medical, dental and vision expenses, such as copays and deductibles, with pre-tax dollars. By paying for out-of-pocket medical expenses with pre-tax dollars, you will save an average of $.25 per dollar because you do not pay Federal Income Tax or FICA tax on your contributions. You are able to voluntarily contribute up to **$3,500**.

## Flexible Spending Account Debit Card

We are pleased to offer employees the option to have a Healthcare FSA debit card that will allow you to pay for most qualified expenses without being out-of-pocket and having to wait for reimbursement. Please Remember: you must still retain all receipts as you may be asked to substantiate any expenses purchased with your FSA debit card.

## Dependent Care Account

This account allows you to fund the costs of dependent care on a pre-tax basis. The care must be provided by a dependent care center or by an individual who can provide a name, address, and taxpayer identification number. You may contribute up to a maximum of **$7,500** each tax year, per household. Although you may not take the childcare tax credit if you choose this option, you may save more depending on your income level. It is not required that both you and your spouse are employed (or disabled). However, reimbursements from your Dependent Care FSA cannot exceed the lower of you or your spouses (if married) earned income.

## What are the risks of FSAs?

FSAs should only be considered for anticipated expenses. You should be conservative when estimating the amount to contribute to each account. If you overestimate your expenses and have money left in the account at the end of the year, it will be forfeited. For a small percentage of participants, Social Security retirement benefits may be affected by participating in FSAs. Participation in this plan reduces your W-2 income on which your retirement benefits are based.

## Rollover Feature

Unused Healthcare FSA funds that are not used by the end of the plan year (December 31st) will be forfeited, with the exception of **$700** that can be rolled over into the next plan year. **The rollover feature does not apply to the Dependent Care Account.** Funds remaining in the Dependent Care Account at the end of the plan year are forfeited.

In addition to eligible medical, dental, and vision expenses, you can also use your HealthCare FSA funds to pay for eligible over-the-counter medications

# ALLONEHEALTH (IMPACT Solutions)

## Employee Assistance Program

CSU is pleased to offer an Employee Assistance Program (EAP) from IMPACT Solutions. The IMPACT Employee Assistance (EAP) & Work/Life Program is a benefit available to you and your family offering access to confidential professional support 24 hours a day, 365 days a year.

All IMPACT counselors are qualified masters/doctoral level professionals. This program is available to you free of charge, courtesy of Central State University. Please visit the CSU HR Benefits webpage https://www.centralstate.edu/faculty/hr/index2.php?num=1 and click on the IMPACT Solutions Benefits Summary, or visit the IMPACT Solutions website to gain access to the wealth of information available to CSU Employees and their families.

Member Login: centralstate

Website: www.myimpactsolution.com



# Basic Life Insurance / AD&D

Central State University provides Basic Life and AD&D benefits to all eligible employees through Lincoln Financial Group. The Life insurance benefit will be paid to your designated beneficiary in the event of death while covered under the plan. The AD&D benefit will be paid in the event of a loss of life or limb by accident while covered under the plan.

| Benefit Type | |
|---|---|
| **Basic Life** | AFSCME - $50,000; CSUSA - $100,000;<br>AAUP & Non-Bargaining – 2 X Salary (75% employee paid) |
| **AD&D** | Benefit matches basic life amount |

# Voluntary Life Insurance / AD&D

Central State University offers Voluntary Life and Accidental Death & Dismemberment Insurance for you and your family at a discounted group rate. This life insurance plan will provide coverage in the event of a death.

| Benefit Type | |
|---|---|
| **Voluntary Life/ADD** | **EMPLOYEE**: Five times annual compensation (in $10,000 increments) rounded to the next higher $10,000, to a maximum of $500,000. Providing you are still employed; benefits are reduced at age 70.<br><br>**SPOUSE:** Up to 50% of the employee life amount (in $5,000 increments) rounded to the next higher $5,000 to a maximum of $250,000. Benefits are reduced at age 70.<br><br>**CHILD:** (Life only) $250 (Day 1 to 6 months); $10,000 or $20,000 (age 6 months to age 26). |
| **Eligibility of Coverage** | All active employees regularly working a minimum of 30 Hours per Week. Employees must participate in this voluntary plan for dependents to be eligible. |
| **Eligibility Waiting Period** | You are eligible for this benefit the 1st of the month following 28 days of employment.<br><br>Active Pay Status is defined as one of Central State University's scheduled workdays if one of the following conditions are met:<br>• You are performing your regular occupation for the Central State University on a full-time basis. You must be working at one of Central State University's usual places of business or at some location to which the Central State University's business requires you to travel.<br>• The day is a scheduled holiday or vacation day, and you were performing your regular occupation on the preceding scheduled workday.<br>• You are in Active Pay Status on a day which is not one of Central State University's scheduled workdays (i.e. Saturday) only if you were in Active employment on the preceding scheduled workday. |
| **Guarantee Issue** | The Guarantee Issue amounts are only available during your initial eligibility. If you did not elect coverage as a new hire or during last open enrollment, you will be required to provide proof of good health through the Evidence of Insurability process. Please review your benefit summary for guaranteed issue amounts. |

# Voluntary Short-Term Disability

Central State University now offers a short-term income protection through Lincoln Financial Group in the event you become unable to work due to an illness or injury.

| Benefit Type | |
|---|---|
| Contributions | 100% Employee Paid |
| Eligibility | All Active Full Time Employees |
| Elimination Period | |
| Accident | 0 days |
| Sickness | 14 days |
| Benefit Percentage | 60% |
| Maximum Weekly Benefit | $2,000 |
| Benefit Duration | 13 weeks |
| Pre-Existing Conditions | 3/12 |



# Long-Term Disability

Central State University offers long-term income protection through Lincoln Financial Group in the event you become unable to work due to a non-work-related illness or injury.

| Benefit Type | |
|---|---|
| **Long-Term Disability** | 60% of salary up to $5,000 after a 90-day Elimination Period |
| **Eligibility of Coverage** | All active employees' full-time employees in an eligible class |
| **Eligibility Waiting Period** | You are eligible for this benefit on the 1st of the month following 28 days of employment. You are in Active Pay Status on a day which is one of the Employer's scheduled workdays if either of the following conditions are met.<br>You are performing your regular occupation for the Employer on a full-time basis. You must be working at one of the Employer's usual places of business or at some location to which the Employer's business requires you to travel.<br>The day is a scheduled holiday or vacation day, and you were performing your regular occupation on the preceding scheduled workday. You are in Active Pay Status on a day which is not one of the Employer's scheduled workdays only if you were in Active Pay Status on the preceding scheduled workday. |
| **Benefit Waiting Period** | LTD benefits begin after 90 days of Continuous Disability. If disability benefits are payable to you under this policy, you may be eligible for benefits from other income benefits. If so, we may reduce the disability benefits by the amount of such other income benefits. Please refer to your employee certificate for a complete list of what payments qualify as other income benefits. |
| **Pre-Existing Waiting Period** | 3 / 12 Months |
| **Taxability of Benefit** | Benefit is Partially Taxable; you pay a portion of the premium for this plan |
| **Waiver of Premium** | Available if you are totally disabled as defined by the group policy |



# Accident Insurance

With Lincoln Financial Group, you'll have a choice of two comprehensive supplemental health plans which provide payments in addition to any other insurance payments you may receive. Here are just some of the covered events/services.

| | Standard | Enhanced |
|---|---|---|
| **Type of Plan** | On and off the job | On and off the job |
| **Accident Follow Up Treatment** *($ per day/# of days)* | $125 / 2 | $75 /2 |
| **Physical Therapy** *($ per day/# of days)* | $15 / 6 | $25 / 6 |
| **Accidental Death**<br>• **Employee**<br>• **Spouse**<br>• **Child** | $25,000<br>$12,500<br>$6,250 | $50,000<br>$25,000<br>$12,500 |
| **Ambulance** *(Ground / Air)* | $200 / $750 | $300 / $1,000 |
| **Emergency Treatment** *(ER / Urgent Care)* | $50 / $25 | $100 / $50 |
| **Emergency Dental Work** *(Crown / Extraction)* | $100 / $50 | $200 / $100 |
| **Fractures** *(Up to; Open / Closed)* | $3,000 / $1,500 | $6,000 / $3,000 |
| **Dislocations** *(Up to; Open / Closed)* | $3,000 / $1,500 | $6,000 / $3,000 |
| **Hospital Admission** *(Hospital / ICU)* | $500 / $1,000 | $1,000 / $2,000 |
| **Hospital** *($ per day / # of days)* | $100 / 365 | $200 / 365 |
| **Intensive Care** *($ per day / # of days)* | $200 / 15 | $400 / 15 |
| **X-Ray / Major Diagnostic** *(MRI, etc.)* | $150 / $250 | $150 / $250 |
| **Burns** | $5,000 | $10,000 |
| **Coma / Concussion** | $5,000 / $200 | $10,000 / $400 |
| **Child Organized Sports Rider** | Additional 25% | Additional 25% |
| **Pre-Existing Condition Period** | None | None |
| **Wellness Benefit** | $100 per insured per year | $100 per insured per year |

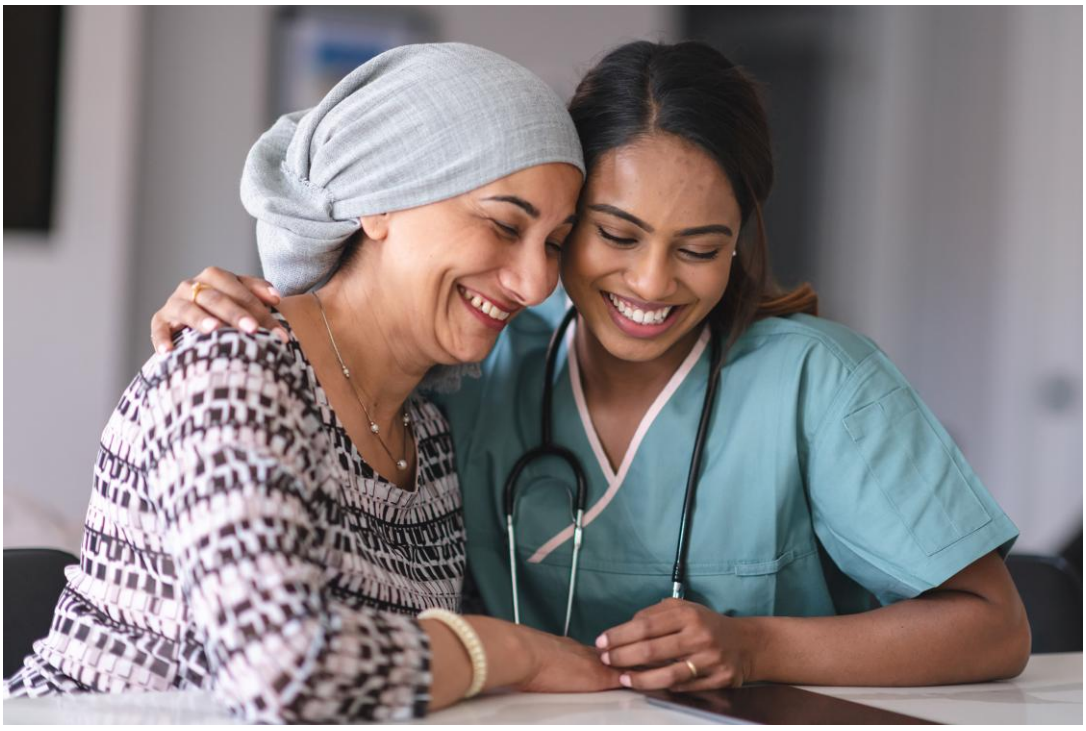
# Critical Illness Insurance

Central State University offers employees the opportunity to purchase Critical Illness Insurance. Critical Illness insurance may help you cover expenses not covered by your health insurance. It's a cash payment you receive if you ever experience a serious illness like cancer, a heart attack, or a stroke, giving you the financial support to focus on recovery.

| Covered Conditions | |
|---|---|
| Cancer - Invasive / Non-Invasive | 100% / 25% |
| Skin Cancer | $250 (paid once per lifetime) |
| Heart Attack | 100% |
| Arterial / Vascular disease | 25% |
| Stroke | 100% |
| Major Organ Failure | 100% |
| End Stage Renal (Kidney) Failure | 100% |
| Paralysis | 100% |
| Coma | 100% |
| Severe Burns | 100% |
| AIDS | 100% |
| Advanced Alzheimer's Disease | 100% |
| Advanced Parkinson's Disease | 100% |
| Advanced ALS Disease | 100% |
| Advanced Multiple Sclerosis | 25% |
| Childhood Covered Conditions | |
| Down Syndrome | 100% |
| Cystic Fibrosis | 100% |
| Type 1 Diabetes | 100% |
| Cerebral Palsy | 100% |
| Cleft Lip or Palate | 100% |
| Muscular Dystrophy | 100% |
| Spina Bifida | 100% |

# Critical Illness Insurance

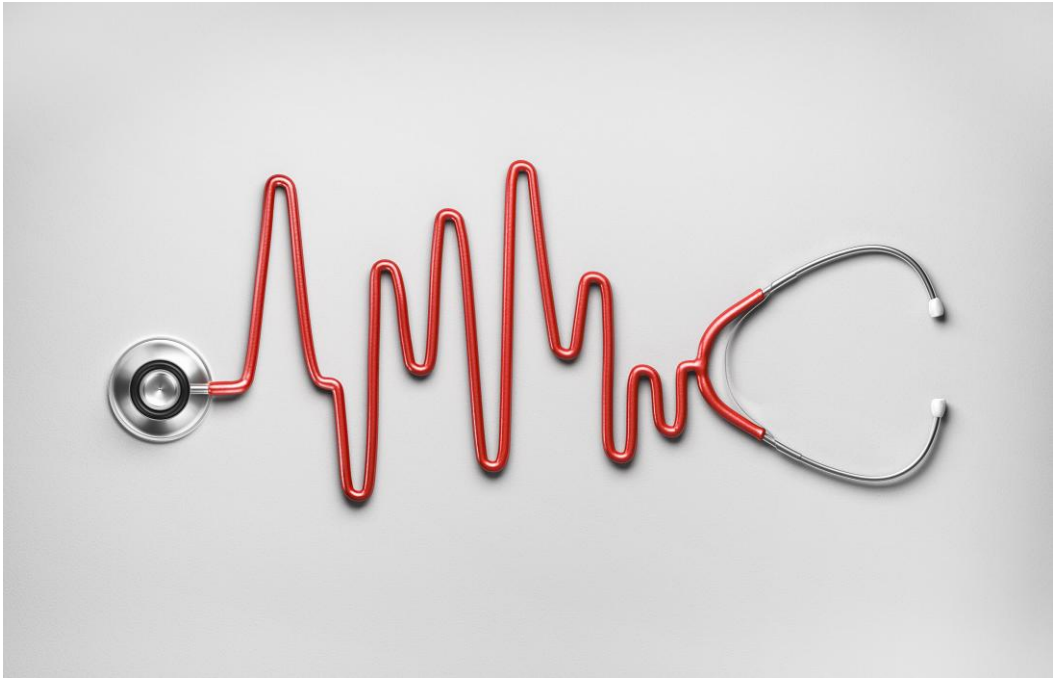
| Benefit Amount | |
|---|---|
| **Employee** | Options of $10,000, $15,000, or $20,000 |
| **Spouse** | Options of $5,000, $7,500, $10,000, not to exceed 50% of employee amount |
| **Children** | Options of $5,000, $7,500, $10,000, not to exceed 50% of employee amount |
| **Guarantee Issue**<br>• **Employee**<br>• **Spouse**<br>• **Child(ren)** | <br>$20,000<br>$10,000<br>$10,000 |
| **Reoccurrence Benefit** | 100% |
| **Wellness Benefit** | $50 per insured per calendar year |
| **Pre-Existing Condition Period** | None |



# Hospital Indemnity Insurance

Central State University offers employees the opportunity to purchase Hospital Indemnity Insurance through Lincoln Financial. This coverage provides cash benefits if you or a covered dependent experience a hospital stay due to an accident, sickness, or childbirth. Benefits are paid directly to you and can be used however you choose, including helping cover deductibles, copays, travel expenses, or everyday household bills.

| Hospital Benefits | Benefit Amount |
|---|---|
| **Hospital Admission** | $1,000 per admission (up to 4 days per calendar year) |
| **ICU Admission** | $2,000 per admission (1 day per calendar year) |
| **Hospital Confinement** | $200 per day (up to 30 days per calendar year, begins on day 2) |
| **ICU Confinement** | $400 per day (up to 30 days per calendar year, begins on day 2) |
| **Newborn Care** | $500 per day (1 day per calendar year) |
| **Complications of Pregnancy** | Included |
| **NICU Admission Enhancement** | Additional 25% of ICU Admission Benefit |
| **NICU Confinement Enhancement** | Additional 25% of ICU Confinement Benefit |
| **Health Assessment Benefit** | |
| **Employee, Spouse & Child(ren)** | $50 per covered wellness screening per assessment period |



# EMPLOYEE ASSISTANCE PROGRAM (EAP) - Lincoln Financial

Central State University offers an EAP (Employee Assistance Program) through Lincoln Financial Group. *EmployeeConnect* offers professional, confidential services to help you and your loved ones improve your quality of life.

### In-Person Guidance

Some matters are best resolved by meeting with a professional in person. With *EmployeeConnect*, you and your family get:

- In-person help for short-term issues (up to five sessions with a counselor per person, per issue, per year)
- In-person consultations with network lawyers, including one free 30-minute, in-person consultation per legal issue, and 25% off subsequent meetings

### Unlimited 24/7 Assistance

You and your family can access the following series anytime online, on the mobile app or with a toll-free call:

- Information and referrals on family matters, such as child and elder care, pet care, vacation planning, moving, car buying, college planning and more
- Legal information and referrals for family law, estate planning, consumer and civil law
- Financial guidance on household budgeting and short and long-term planning

### Online Resources

*EmployeeConnect* offers a wide range of information and resources you can research and access on your own. Expert advice and support tools are just a click away when you visit GuidanceResources.com or download the GuidanceNow mobile app. You'll find:

- Articles and tutorials
- Videos
- Interactive tools, including financial calculators, budgeting worksheets and more

***EmployeeConnect counselors are experienced and credentialed.***

When you call the toll-free line, you'll talk to an experienced professional who will provide counseling, work-life advice and referrals. All counselors hold a master's degrees, with broad-based clinical skills and at least three years of experience in counseling on a variety of issues. For face-to-face sessions, you'll meet with a credentialed, state-licensed counselor.

For more information about the program visit GuidanceResources.com, download the GuidanceNow mobile app or call 888-628-4824.

**GuidanceResources.com login credentials:**

**Username: LFGSupport**

**Password: LFGSupport1**

# Pension Plans

OPERS/STRS/Alternative Retirement

All Central State University employees are eligible to participate in a pension plan. An employee's classification will determine which pension plan he/she is 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 |
|---|---|---|---|
| **AFSCME** (Bi-Weekly 24 Pays Paid employees) (except Police Officers) | 10% of employee's gross earnings before taxes | 14% of employee's gross earnings before taxes OR 11.76% of employee's gross earnings to ARP and 2.24% to OPERS. | Ohio Public Employees Retirement System (OPERS) OR Alternative Retirement Plan |
| **Police Officers** | 13.0 % of employee's gross earnings before taxes | 18.1% of employee's gross earnings before taxes OR 15.86% of employee's gross earnings to ARP and 2.24% to OPERS. | 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 OR 11.76% of employee's gross earnings to ARP and 2.24% to OPERS. | Ohio Public Employees Retirement System (OPERS) OR Alternative Retirement Plan |
| **All Faculty Members** | 14.0% of employee's gross earnings before taxes | 14 % of employee's gross earnings before taxes OR 11.09% of employee's gross earnings to ARP and 2.91% to STRS. | State Teachers Retirement System of Ohio OR Alternative Retirement Plan |

- If an eligible employee opts to enroll in the Alternative Retirement Program instead of STRS or OPERS they must make this election within 120 calendar 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.



# Supplemental Retirement Plans

403(b) Tax Sheltered Annuities and 457 Deferred Compensation Plans

All full-time employees are eligible to participate in any of the 403(b) or 457 plans. These are supplemental retirement plans that are set up in addition to an employee's mandatory Pension Contribution. 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 |
|---|---|---|
| **VOYA** (Formerly ING) | No Minimum. Maximum contribution per year: $19,500.00; $6,000.00 Age 50+ Catch- up Limit | Derek Stiles 937-353-5472 |
| **TIAA- CREF** | No Minimum. Maximum contribution per year: $19,500.00; $6,000.00 Age 50+ Catch- up Limit | 1-877-209-3138 |
| **Corebridge Retirement Services** | No Minimum. Maximum contribution per year: $19,500.00; $6,000.00 Age 50+ Catch- up Limit | Carrie Cummings 614-436-4551 (work) 937-542-2936 (cell) |
| **Ohio Public Employees Deferred Compensation** | No Minimum. Maximum contribution per year: $19,500.00; $6,000.00 Age 50+ Catch- up Limit | 1-877-644-6457 |
| **VOYA Deferred Compensation** | No Minimum. Maximum contribution per year: $19,500.00; $6,000.00 Age 50+ Catch- up Limit | Derek Stiles 937-353-5472 |
| **EQUITABLE** | No Minimum. Maximum contribution per year: $19,500.00; $6,000.00 Age 50+ Catch- up Limit | Harold Colston 216-615-8104 |

# Additional Benefits for Eligible Employees

| | |
|---|---|
| **Vacation** | Vacation accrual is based on classification, status, and position of each employee. For non-bargaining employees, see procedure 603.1 and for bargaining unit employees, please consult your bargaining unit contract for specific information. |
| **Paid Holidays** | All employees are eligible for 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 CSU policy or union contract guidelines. Employees are eligible for holiday pay from the date of hire. The Paid Holidays are listed on the CSU website. |
| **Personal Days** (AFSCME, CSUSA & Non-Bargaining) | The following employee classifications (AFSCME, CSUSA, and Non-Bargaining) are 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 upon employment. Personal days must be used within the calendar year. Any unused personal days will not be paid out upon termination or retirement. Additionally, they do not roll over. They are considered use or lose hours.. |
| **Direct Deposit** | All CSU employees must have their payroll direct deposited to the bank or credit union of their choice. Each employee may have up to 3 different individual deposits in either a checking or savings account. Direct Deposits should be set up through Self Service Banner. Forms may be obtained from the Payroll Department. |
| **Education Assistance** | For more information regarding the tuition remission policy, you may refer to the on-line policy. 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. |
| **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. |
| **FMLA** | 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 review Policy 605 and Procedure 605.1 and contact Human Resources for more information. Human Resource is the approving authority for FMLA leave and any questions regarding the CSU policy for FMLA should be directed to the Human Resources Department. |

# Customer Service Information

**Have Questions? Need Help?**
Central State University is excited to offer access to the USI Benefit Resource Center (BRC), which is designed to provide you with a responsive, consistent, hands-on approach to benefit inquiries. Benefit Specialists are available to research and solve elevated claims, unresolved eligibility problems, and any other benefit issues with which you might need assistance. The Benefit Specialists are experienced professionals, and their primary responsibility is to assist you.

The Specialists in the **Benefit Resource Center** are available Monday through Friday 8:00am to 5:00pm Eastern & Central Standard Time at 855-874-0829 or via e-mail at BRCMidwest@usi.com. If you need assistance outside of regular business hours, please leave a message and one of the Benefit Specialists will promptly return your call or e-mail message by the end of the following business day.

| Benefit Coverage | Carrier | Phone Number | Website |
|---|---|---|---|
| **Medical** | Medical Mutual of Ohio | 800-382-5729 | www.medmutual.com |
| **Dental** | Delta Dental of Ohio | 800-524-0149 | www.deltadental.com |
| **Vision** | Medical Mutual of Ohio | 800-382-5729 | www.medmutual.com |
| **Life and AD&D** (Basic / Voluntary) | Lincoln Financial Group | 877-275-5462 | www.lfg.com |
| **Disability** (Vol STD / LTD) | Lincoln Financial Group | 877-275-5462 | www.lfg.com |
| **Voluntary Accident / Critical Illness / Hospital Indemnity** | Lincoln Financial Group | 877-275-5462 | www.lfg.com |
| **Flexible Spending Account** | Chard Snyder & Assoc. | 800-982-7715 | www.chard-snyder.com |
| **USI Benefit Resource Center** | BRC Midwest | 855-874-0829 | BRCMidwest@usi.com |



If you have any questions, please contact:
**Human Resources at (937) 376-6540 or**
**hr@centralstate.edu**

*This guide is provided to you by Central State University. This brochure summarizes the benefit plans that are available to Central State University's eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Human Resources Department. Information provided in this brochure is not a guarantee*