



## 2018 Fringe Benefits List

Revised 4/24/18

Health Insurance Plan Exempt and Non-Exempt Employees Bi-Weekly

ORANGE		Cost/Annual		Cost/Pay (26)	
Single		\$2,985.48		\$114.83	
2 Person (employee + spouse)*		\$5,814.48		\$223.63	
Employee + Child(ren)		\$5,170.32		\$198.86	
Family*		\$7,740.36		\$297.71	
		ORANGE Plan Deductible		ORANGE Plan Out of Pocket Maximum	
		Per Person	Per Family	Per Person	Per Family
In Network		\$750	\$1,500	\$2,500	\$5,000
Out of Network		\$1,000	\$2,000	\$4,000	\$8,000

BLACK		Cost/Annual		Cost/Pay (26)	
Single		\$2,473.80		\$95.15	
2 Person (employee + spouse)*		\$4,818.00		\$185.31	
Employee + Child(ren)		\$4,284.12		\$164.77	
Family*		\$6,419.40		\$246.90	
		BLACK Plan Deductible		BLACK Plan Out of Pocket Maximum	
		Per Person	Per Family	Per Person	Per Family
In Network		\$1,500	\$3,000	\$4,000	\$8,000
Out of Network		\$2,000	\$4,000	\$6,000	\$12,000

High Deductible Health Plan (HDHP)		Cost/Annual		Cost/Pay (26)	
Single		\$1,266.96		\$48.73	
2 Person (employee + spouse)*		\$2,467.44		\$94.90	
Employee + Child(ren)		\$2,194.20		\$84.39	
Family*		\$3,287.88		\$126.46	
		HDHP Deductible		HDHP Out of Pocket Maximum	
		Single	Family	Single	Family
In Network		\$3,000	\$6,000	\$3,425	\$6,850
Out of Network		\$5,000	\$10,000	\$7,000	\$14,000

\*Spousal Carve Out: An employee whose spouse is offered medical coverage through their employer and chooses to keep their spouse on the University plan as primary coverage, will have an additional \$100.00 added to their monthly medical premium. The employee's spouse may remain on the University's medical plan as secondary coverage with no premium penalty. The employee is required to have the spouse's employer complete the Spousal Carve Out Form and return it to the Office of Human Resources within 30 days of hire.

Amounts applied to the In Network and Out of Network Calendar Year Deductible and amounts In Network and Out of Network Calendar Year Out of Pocket Maximum will be combined.

**Prescription Drug Benefit: Orange & Black Out of Pocket Maximum/Calendar Year**

Per Covered Person	\$1,250
Per Covered Family	\$2,500

Pharmacy Option (30 Day Supply)	Orange	Black	HDHP
Generic Drug	\$8.00	\$10.00	25% after deductible
Formulary Brand Name Drugs	\$22.00 or 25% whichever is greater	\$30.00 or 25% whichever is greater	25% after deductible
Non-Formulary Brand Name Drugs	\$42.00 or 30% whichever is greater	\$50.00 or 30% whichever is greater	25% after deductible
Specialty Drugs	Paid based on applicable tier	Paid based on applicable tier	Paid based on applicable tier

Mail Order Option (90 Day Supply) -OR- Retail 90	Orange	Black	HDHP
Generic Drug	\$16.00	\$30.00	25% after deductible
Formulary Brand Name Drugs	\$44.00 or 25% whichever is greater	\$90.00 or 25% whichever is greater	25% after deductible
Non-Formulary Brand Name Drugs	\$84.00 or 30% whichever is greater	\$150.00 or 30% whichever is greater	25% after deductible
Specialty Drugs	N/A	N/A	N/A

Exempt and Non-Exempt Bi-Weekly

Vision Insurance (see Plan document)	Cost/Pay (26)
Single	\$6.61
2 Person	\$10.03
Family	\$17.90

Exempt and Non-Exempt Bi-Weekly

Dental Insurance (see Plan document)	Cost/Pay (26)
Single	\$4.85
Family	\$11.77

**Long-Term Disability**

Available immediately at the point of hire. All benefits-eligible employees automatically are covered. Covers 60% of monthly salary, not to exceed \$11,000 a month.

Employee Direct Cost = \$0. Fully funded by the University.

Maximum Benefit Duration: Later of Age 65 or Social Security Normal Retirement Age.

Additional information, review the Summary of Benefits information sheet.

**Life Insurance & Accidental Death and Dismemberment (AD&D)**

Available immediately at the point of hire. Automatic \$50,000 life insurance plan for all benefits-eligible employees.

Employee Direct Cost = \$0. Fully funded by the University.

Benefits will reduce: 35% at age 65; An additional 25% of original amount at age 70; An additional 15% of original amount at age 75;

Benefits terminate at retirement.

AD&D will equal the Life Benefit.

Additional information, review the Summary of Benefits information sheet.

**Employee Voluntary Life**

Coverage is available in 10K increments up to 5X annual salary (rounded to the next higher 10K)

Minimum coverage = 10K

Maximum coverage = 500K

Employees age 70 and over, maximum coverage is 50K

Coverage reduces 35% upon the person's attainment of age 65, an additional 25% of the original amount at age 70 and an additional 15% of the original amount at age 75. Coverage terminates upon retirement.

**Spouse Voluntary Life**

Spouse coverage is only available if the employee elects voluntary coverage – limited to 50% of the employee's elected amount  
Coverage is available in 5K increments

Minimum coverage = 5K

Maximum coverage = 50K

Coverage reduces 35% upon the person's attainment of age 65 and will terminate upon person's attainment of age 70

Rate = .145 per 1,000 of life insurance coverage.

**Dependent Voluntary Life**

Dependent Coverage is only available if the employee elected voluntary coverage

This benefit provides coverage for all dependent children in the following amounts:

- Age 6 months to 19 years old = \$10K (up to age 25 years of age if unmarried and a full time student)
- Age 14 days to 6 months = \$250.00
- From birth to age 14 days = no benefits

Rate = .11 per 1,000 of coverage (covers all dependent children).

**Voluntary Elections**

**Exempt and Non-Exempt Employees**

Voluntary Life (Employee, Spouse, Dependent)	Bi-Weekly
Grange Life Insurance	Bi-Weekly
AFLAC	Bi-Weekly
iDefend	Bi-Weekly
United Way	Bi-Weekly
University of Findlay Pledge	Bi-Weekly

**Retirement Plan**

TIAA Defined Contribution Retirement Plan operates under Section 403(b) of the Internal Revenue Code (IRC). Eligible employees must, as a condition of employment, begin participation in this Plan on the first of the month after the following requirements are fulfilled: complete one full year of full-time employment at the University of Findlay and are 21 years of age.

Plan Contribution as a Percentage of Compensation: Service Grade(s):	Employee Contribution Employee %	University Contribution Employer %
Greater than 1 year of service but less than 6 years of service	5	5
Greater than or equal to 6 years of service but less than 11 years of service	3	7
Greater than or equal to 11 years of service	0	10

**StraightLine**

A research-based professional management firm offers proactive services to 403(b) participants, actively managing the employee's existing retirement plan and making adjustments to allocations when needed. Contact a StraightLine representative to manage your 403(b) account at (419) 425-8440 or visit [www.myRplan.com/oilers](http://www.myRplan.com/oilers) (fee for service).

**Flexible Benefit Plan**

Experience significant tax savings by contributing pre-tax dollars for medical and/or dependent care expenses.

<b>Social Security (on the first \$128,700)</b>	<b>Employee Contribution 6.2%</b>	<b>Employer Contribution: 6.2%</b>
<b>Medicare</b>	<b>Employee Contribution 1.45%</b>	<b>Employer Contribution: 1.45%</b>
<b>Self-Insured Workers' Compensation, if certified:</b>	<b>Employee Contribution 0%</b>	<b>Employer total amount</b>

**Tuition Remission**

The employee, his/her spouse and/or children (not enrolled in College Credit Plus) may be eligible to participate in the University of Findlay's Tuition Remission Program: one undergraduate degree and one graduate degree at the same degree level (one licensure concurrent with a master's degree). Costs for textbooks, materials, additional fees, room and board, miscellaneous fees, and any non-tuition fees are not included in the Tuition Remission Policy. Tuition Remission Policy is available after completion of five (5) months of employment. Employee, his/her spouse and/or children may apply to enroll in the first full semester or term after meeting this requirement (apply for admission as all other students do and be accepted based on the established criteria). For more information, please review the Tuition Remission Policy.

**University Stores Discount**

The University Stores offers a 10% discount on purchase of supplies, gifts, textbooks, and clothing to all university employees (a valid Employee Identification Card is MANDATORY at time of purchase).

**Campus Facilities**

Use of the campus facilities: Croy Gymnasium, Koehler Fitness and Recreation Complex, and Shafer Library (a valid Employee Identification Card is required).

**Tickets**

Free General Admission tickets are available for the employee, their spouse/significant other, and any children under 18 that are still living at home for the following UF home athletic events: Football, Men's and Women's Basketball, Women's Volleyball and Indoor Track and Field. On-campus event tickets are available as long as the event is not sold out (a valid Employee Identification Card is required). Some events which are not included: Tournaments, Concerts, etc.

**Paid Vacation: Staff and administrative accrual begin immediately upon hire date.**

Part-time Non-Exempt Employee (if eligible)		Pro-rated hours per month
40 Hour Non-Exempt Employee	Years 1 – 5	6.67 hours per month (2 weeks)
	Years 6 – 10	10.00 hours per month (3 weeks)
	Years 11 – on	13.33 hours per month (4 weeks)
Exempt Employee	From hire date	13.33 hours per month (4 weeks)

**Paid Sick Leave: Staff and administrative accrual begin after the 90-day probationary period is fulfilled.**

Part-time non-exempt employee (if eligible)	Pro-rated hours per month
40 hour non-exempt and exempt employees:	8.0 hours per month

**Holiday List**

Paid Holiday's include: New Year's Day, Dr. Martin Luther King, Jr. Day, Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving (2), Christmas Eve, Christmas Day, and New Year's Eve.

**Direct Deposit**

Direct Deposit is mandatory for all payroll checks.

**Pay Dates**

Exempt and Non-Exempt employees are paid bi-weekly as scheduled by the Office of Human Resources.