



2019 Fringe Benefits List

Revised 1/1/19

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

ORANGE	Cost/Annual	Cost/Pay (26)
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Single	\$3,104.92	\$119.42
2 Person (employee + spouse)*	\$6,047.08	\$232.58
Employee + Child(ren)	\$5,377.06	\$206.81
Family*	\$8,049.86	\$309.61

	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)
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Single	\$2,572.70	\$98.95
2 Person (employee + spouse)*	\$5,010.72	\$192.72
Employee + Child(ren)	\$4,455.36	\$171.36
Family*	\$6,676.28	\$256.78

	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)
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Single	\$1,317.68	\$50.68
2 Person (employee + spouse)*	\$2,566.20	\$98.70
Employee + Child(ren)	\$2,282.02	\$87.77
Family*	\$3,419.52	\$131.52

	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

*Working Spouse Eligibility: A spouse of a University of Findlay employee is required to participate in his/her employer sponsored health care plan if the spouse has access to continuous group health coverage through his/her employment, and the employer contributes at least 50 percent of the premium.

If these conditions are met, the spouse must enroll in his/her employer's health care plan. The spouse will be permitted to remain on the University of Findlay's plan for secondary health care coverage.

This rule does not apply if your spouse is:

- Not employed
- Self employed
- Is not offered medical coverage at their employer
- Both you and your spouse work for the University of Findlay

**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. Benefits begin following 90 days of disability. 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. Additional information, review the Summary of Benefits information sheet.

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 may 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. The retirement plan is an elective benefit, additional funds may be contributed to a Supplemental Retirement Annuity. Maximum amounts change each year, see Workday on-boarding for the pertinent information.

Service Group	:	Employee (EE) Contribution / University (ER) Contribution
1 – 5 years		1:1 Match 1-2% or 3%EE = 4%ER
6 – 10 years		1:1 Match 1-2% or 3%EE = 5%ER
11+ Years		1:1 Match 1-2% or 3%EE = 6%ER

StraightLine

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

Health Savings Account (HSA) – HDHP eligible –OR- Flexible Spending Account (FSA) – Orange and Black Plan eligible

Experience significant tax savings by contributing pre-tax dollars to a Health Savings Account (HSA) or Healthcare Flexible Spending Account (FSA) for medical and/or dependent care expenses. You must elect the HDHP medical plan in order to elect the HSA plan. If you do not elect the HDHP medical plan you would be eligible to elect the FSA plan instead of the HSA plan. If you do elect the HDHP plan and the HSA plan, you can still participate in the Limited FSA Healthcare and/or the Limited Dependent Care. The Limited FSA Healthcare plan is only for dental and vision expenses. Medical expenses are only reimbursed from the HSA plan.

Maximum amounts change each year, see Workday on-boarding for the pertinent information.

Social Security (on the first \$132,900)	Employee Contribution 6.2%	Employer Contribution: 6.2%
Medicare	Employee Contribution 1.45%	Employer Contribution: 1.45%
Self-Insured Workers' Compensation, if certified:	Employee Contribution 0%	Employer total amount

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 Bookstore Discount

The University Bookstore 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.