



## 2023 Fringe Benefits List

### Full-Time Exempt and Non-Exempt Employee Benefits

Revised January 2023

#### Health Insurance Plans

*Elective offer as of hire date (enrollment and premium withholding begins on first day of employment).*

Orange		Cost/Pay (26)
	Employee	\$145.70
	Employee + Spouse*	\$283.77
	Employee + Child(ren)	\$252.33
	Family*	\$377.75

	Embedded		Out of Pocket Maximum	
	Per Person	Per Family	Per Person	Per Family
Tier 1 BVHS	\$750	\$1,000	\$2,000	\$4,000
Tier 2 UHC Choice	\$1,000	\$1,500	\$3,000	\$6,000
Tier 3 Out of Network	\$1,500	\$2,000	\$4,000	\$8,000

Black		Cost/Pay (26)
	Employee	\$119.49
	Employee + Spouse*	\$232.71
	Employee + Child(ren)	\$206.92
	Family*	\$310.06

	Embedded		Out of Pocket Maximum	
	Per Person	Per Family	Per Person	Per Family
Tier 1 BVHS	\$1,500	\$2,000	\$3,000	\$6,000
Tier 2 UHC Choice	\$2,000	\$3,000	\$4,000	\$8,000
Tier 3 Out of Network	\$3,000	\$4,000	\$6,000	\$12,000

High Deductible Health Plan (HDHP)		Cost/Pay (26)
	Employee	\$59.99
	Employee + Spouse*	\$116.89
	Employee + Child(ren)	\$103.95
	Family*	\$155.77

	Non-Embedded		Out of Pocket Maximum	
	Per Person	Per Family	Per Person	Per Family
Tier 1 BVHS	\$2,500	\$5,000	\$3,000	\$6,000
Tier 2 UHC Choice	\$3,000	\$6,000	\$3,425	\$6,850
Tier 3 Out of Network	\$5,000	\$10,000	\$7,000	\$14,000

The deductible is included in the Out of Pocket Maximum.

University of Findlay offers three medical plans administered by UMR:

**Tier 1 BVHS** – 85% of medical charges after you meet the deductible at Blanchard Valley Hospital System.

**Tier 2 UHC Choice** – 75% of medical charges after you meet the deductible for In Network providers (logon to [www.umar.com](http://www.umar.com) and select United Healthcare Choice Plus Network.)

**Tier 3** – 55% of medical charges after you meet the deductible for Out of Network providers.

**\*Working Spouse Eligibility:** A spouse of a University of Findlay employee is required to participate in their employer sponsored health care plan if the spouse has access to continuous group health coverage through their employment and the employer contributes at least 50 percent of the premium. If these conditions are met, the spouse must enroll in their 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, or both you and your spouse work for the University of Findlay.

### Prescription Drug Benefits

	Orange	Black	HDHP
<b>Pharmacy Option (30 Day Supply)</b>			Included with Medical 25% after deductible for 30-day and 90-day supply at retail or mail order
Generic Drug	\$8.00	\$10.00	
Formulary Brand Name Drugs	\$22.00 or 25% whichever is greater	\$30.00 or 25% whichever is greater	
Non-Formulary Brand Name Drugs	\$42.00 or 30% whichever is greater	\$50.00 or 30% whichever is greater	
Specialty Drugs	50%	50%	
	Orange	Black	HDHP
<b>Mail Order Option (90 Day Supply) or Retail 90</b>			Included with Medical 25% after deductible for 30-day and 90-day supply at retail or mail order <b>N/A</b>
Generic Drug	\$16.00	\$30.00	
Formulary Brand Name Drugs	\$44.00 or 25% whichever is greater	\$90.00 or 25% whichever is greater	
Non-Formulary Brand Name Drugs	\$84.00 or 30% whichever is greater	\$150.00 or 30% whichever is greater	
Specialty Drugs	N/A	N/A	
	Orange	Black	HDHP
<b>Max Out of Pocket</b>			
<b>Per Covered Person</b>	\$1,250	\$1,250	\$3,425 (with Medical)
<b>Per Covered Family</b>	\$2,500	\$2,500	\$6,850 (with Medical)

### Health Savings Account (HSA) – HDHP eligible

Experience significant tax savings by contributing pre-tax dollars to an HSA. *This is an opt-in benefit fully paid by the employee.*

- TIAA HSA through Health Equity - created on your behalf
  - No administrative fees with active HDHP coverage
  - Personal Bank Account - you own it
  - You keep it - balance rolls over year over year

To be an eligible individual and qualify to contribute to an HSA, you must meet the following requirements:

- You must be covered under an HDHP on the first day of the month
- You must not be covered by other health coverage (a non-qualified medical plan that is not an HSA or a spouse's full purpose FSA)
- You must not be enrolled in Medicare
- You must not be claimed as a dependent on someone else's tax return Personal Bank Account

Maximum HSA Limit for 2023 Tax Year is \$3,850 Individual Plan contribution and \$7,750 Family Plan contribution.

Catch up contribution 55+ is \$1,000.

### Healthcare Flexible Spending Account (FSA) – Orange and Black Plans eligible

Experience significant tax savings by contributing pre-tax dollars to an FSA. This is an opt-in benefit fully paid by the employee.

- Allows IRS-approved medical, Rx, dental or vision expenses not covered by the insurance plan with pre-tax dollars.
- Full annual election amount available immediately.
- Rollover provision does not apply. Use it or lose it rule applies.
- Grace Period-Allows you and your dependents to continue incurring medical care expenses and dependent care expenses for up to two and a half months following the end of the plan year.
- All requests for reimbursement are due no later than April 30.

Maximum Healthcare FSA limit for 2023 Tax Year is \$3,050.

### Limited Purpose Flexible Spending Account

Limited Purpose FSA: Experience significant tax savings by contributing pre-tax dollars to an FSA. *This is an opt-in benefit fully paid by the employee.*

- Limited purpose FSA's aren't intended to be used for the same wide range of expenses covered by HSA's. Instead, they're designed to be limited to just dental and vision expenses – oftentimes, specific expenses as defined by the limits of the plan.
- Limited purpose FSA's aren't intended to replace traditional HSA's, which is why they only cover vision and dental expenses. Medical expenses, such as prescription medications and emergency room visits, are not covered by the limited purpose FSA.

Maximum Healthcare FSA limit for 2023 Tax Year is \$3,050.

### Dependent Care Flexible Spending Account

Dependent Care FSA: Experience significant tax savings by contributing pre-tax dollars to an FSA. *This is an opt-in benefit fully paid by the employee.*

- This program lets you pay for certain IRS-approved dependent daycare expenses with pre-tax dollars.
- Rollover provision does not apply. Use it or lose it rule applies.
- Eligible for care while parents are at work or school.
- ONLY amount payroll deducted to date is available for distribution.
- Some examples include:
  - Daycare/Preschool for dependent children to age 13
  - Adult daycare
  - Before and after school programs
  - Camps

Dependent Care FSA annual maximum \$5,000/single or married filing jointly or \$2,500 married and filing separately.

### Vision Insurance (See Summary Plan Document)

*Elective offer as of hire date (enrollment and premium withholding begins on first day of employment).*

	Cost/Pay (26)
Employee	\$4.49
Employee + 1	\$6.81
Family	\$12.14

MetLife administers the Vision Plan. To access the Preferred Provider Network (private practice and retail centers) logon to [www.metlife.com](http://www.metlife.com).

### Dental Insurance (See Summary Plan Document)

*Elective offer as of hire date (enrollment and premium withholding begins on first day of employment).*

	Cost/Pay (26)
Employee	\$4.85
Family	\$11.77

UMR administers the Dental Plan. There is not a Preferred Provider Network. The employee selects the dentist of their choice.

### Basic Life & Accidental Death and Dismemberment (AD&D) Insurance

University of Findlay provides a Basic Life and AD&D benefit to eligible employees through MetLife. 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. **University of Findlay pays the premiums for this plan.**

Plan	Description
Life Insurance	\$50,000
Accidental Death and Dismemberment Insurance	In the event of an accidental dismemberment, a benefit is provided up to a scheduled amount corresponding to the loss. Please see your booklet for further details.

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.

Refer to the benefit summary or certificate of coverage for more information.

### Long-Term Disability

University of Findlay provides a company sponsored Long-Term Disability plan through MetLife. The greatest threat to your earning power is illness or injury. If you are disabled for 90 days or longer due to a nonoccupational illness or injury, University of Findlay provides you with LTD benefits at no cost to you. The LTD plan is designed to provide you with a reasonable level of income replacement in case you can no longer work due to a disability. **University of Findlay pays the premiums for this plan.**

Refer to the benefit summary or certificate of coverage for more information.

## Employee and Family Supplemental – Voluntary Life

Voluntary life insurance for employees and their families is available at discounted group rates administered through MetLife. This life insurance plan will cover you or a covered family member in the event of a death while covered by the plan. *This is an opt-in benefit fully paid by the employee.*

Plan	Description
Employee	Units of Increments of \$10,000 up to 5 times salary to a maximum of \$500,000 (guarantee coverage \$250,000* at new hire).
Spouse	Units of Increments of \$5,000 but not more than 50% of employee amount to a maximum of \$100,000. Election cannot exceed 50% of employee's coverage amount (guarantee coverage \$30,000* at new hire).
Children	Age 15 days to (25 if FTS): Option of \$10,000 (guarantee coverage \$10,000 at new hire).

In order to purchase Voluntary Life for Spouse and Child/ren the employee must buy coverage for themselves.

\*All other amounts will be subject to Evidence of Insurability and can be declined for coverage.

Refer to the benefit summary or certificate of coverage for more information.

## Accident, Critical Illness, and Hospital Indemnity Insurance

Accident, Critical Illness, and Hospital Indemnity Insurance for employees and their families is available at discounted group rates administered through MetLife. *This is an opt-in benefit fully paid by the employee.*

Plan Options that are tailored to meet your needs:

- Guaranteed issue coverage for employees, spouse and children.
- Benefits are paid regardless of what's covered by medical insurance.
- Lump sum paid directly to you as the employee, to spend as you choose.
- Portable coverage that you can take wherever you go.
- Value-added services like online will preparation, digital legacy app, funeral planning services and vision discounts — at no cost to you.

What you need to know about MetLife's Accident coverage:

- Over 150 covered events and services, such as fractures, dislocations and medical treatments or tests.
- You and your eligible family members are guaranteed coverage. No medical exam and no hassle.
- Lump-sum payment helps cover unexpected costs that result from an accident.

What you need to know about MetLife's Hospital Indemnity coverage:

- You and your eligible family members are guaranteed coverage. No medical exam and no hassle.
- Lump-sum payment can be used to help cover unexpected costs that result from a hospitalization.

What you need to know about MetLife's Critical Illness coverage:

- Over 20 covered critical illnesses, such as Cancer, Heart Attack, Stroke and Kidney Failure.
- You and your eligible family members are guaranteed coverage. No medical exam and no hassle.
- Lump-sum payment can be used to help cover however you want, including to help cover unexpected costs that results from a covered critical illness.

Refer to the benefit summary or certificate of coverage for more information.

In order to purchase Accident, Critical Illness, and Hospital Indemnity for Spouse and Child/ren the employee must buy coverage for themselves.

## Tuition Remission

Tuition remission is a benefit offered to eligible employees to provide financial assistance for classes taken at the University of Findlay by those employees and other qualified individuals. Eligibility requirements apply to this benefit. Some tuition remission benefits qualify to be offered on a tax-free basis, while other tuition remission benefits must be treated as taxable income to the beneficiary of the Tuition Remission benefit.

The Tuition Remission Policy is available to full-time employees as of the first day of employment. Employee, employee's spouse and/or child(ren) may apply to enroll in the first full semester or term after the hire date (apply for admission as all other students do and be accepted based on the established criteria). Costs for textbooks, materials, additional fees, room and board, miscellaneous fees, and any non-tuition fees are not included in the Tuition Remission Policy.

Refer to the Tuition Remission Policy for more information regarding the enrollment process, application, application deadlines, exclusions, limitations, etc.

<b>Social Security (on the first 160,200)</b>	Employee Contribution: 6.2%	Employer Contribution: 6.2%
<b>Medicare</b>	Employee Contribution: 1.45%	Employer Contribution: 1.45%
<b>Self-Insured Workers' Compensation, if certified</b>	Employee Contribution: 0%	Employer Total Amount

### Retirement Plan – TIAA

TIAA Defined Contribution Retirement Plan operates under Section 403(b) of the Internal Revenue Code. Eligible employees may begin participation in this Plan 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.

Employee Contribution and University Contribution is a 1:1 match at 1%, 2%, or 2.5%

### Retirement Plan – TIAA

Supplemental Retirement Annuity is an elective plan offered as of hire date or anytime in a calendar year. The full-time employees may elect to put in their own funds (dollar amount or percentage) into a Supplemental Retirement Annuity or Roth IRA contributing their funds pre-tax or post-tax. This is an opt-in benefit fully paid by the employee.

The most an employee can contribute to a 403(b) account out of salary is \$22,500 in 2023. Employees who are age 50 or over at the end of the calendar year can also make catch-up contributions of \$7,500 in 2023.

### 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.

### University Bookstore Discount

The University Bookstore offers a 10% discount on purchase of most 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 or family member Identification card is required).

### Paid Vacation

Staff and administrative accruals begin immediately upon hire date.

Employee Type	Years of Service	Amount
Part-time Non-Exempt Employee (if eligible)		Pro-rated hours per month
40 Hour Non-Exempt Employee	1 – 5	6.67 hours per month (2 weeks)
	6 – 10	10.00 hours per month (3 weeks)
	11 – On	13.33 hours per month (4 weeks)
Exempt Employee	From Hire Date	13.33 hours per month (4 weeks)

Employees should use all of their allotted vacation time off during the fiscal year (August 1 to July 31). Employees will be permitted to carry vacation time off which is not used into the following fiscal year. Vacation time not used by the end of the carry over fiscal year will be forfeited.

### Paid Sick Leave

Staff and administrative accruals begin after the 90-day probationary period is fulfilled.

Employee Type	Amount
Part-time Non-Exempt Employee (if eligible)	Pro-rated hours per month
40 Hour Non-Exempt and Exempt Employees	8.0 hours per month

Sick leave benefits are intended to provide income protection in the event of actual illness or injury. Sick leave may be used for the employees own incidental illnesses or injuries, until they can return to work, or to care for an immediate family member's (spouse, dependent child(ren) and parents) illness or injury. Sick days cannot be carried over from one fiscal year to the next and employees are not paid for unused sick days either at the end of the fiscal year or upon termination.

### Holiday List

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

### Payroll

Direct Deposit is mandatory for all payroll checks.

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