

Resolution to Modify Faculty Handbook Language Regarding Section III Group Benefits
Section
Finance and Facilities (F&F) Committee
Ohio University
Second Reading – April 3, 2023

Whereas the Ohio University Faculty handbook's section on group benefits (section III) contains outdated and incorrect information.

Therefore, be it resolved, that the Ohio University Faculty handbook's section on group benefits (section III) will be modified to read as follows:

GROUP BENEFITS

The university provides various levels of basic benefits for faculty, their spouses, domestic partners, and children. The specific coverage is updated on an annual basis and Faculty are able to participate by enrolling during the annual open enrollment period.

Faculty representatives serve on the Benefits Advisory Council to provide perspective and feedback on proposed changes and annual updates regarding benefits under the principle of shared governance. Final benefit decisions on proposed changes and annual updates are made by the president of the university. A written summary of any benefit changes shall be provided by the president of the university to the Faculty Senate.

A Health Insurance Plans

The University provides a health plan option for Faculty. Premium payments under this plan are partially made by the University with the understanding that increases in the premium are considered as part of the annual discussion concerning faculty compensation increases. **Faculty premiums are a percentage of the total health plan premium.**

Health insurance generally provides coverage for the faculty member and his/her/their eligible dependents. Eligible dependents include the faculty member's spouse, domestic partner, and children to age 26. The maximum age exclusions shall not apply with respect to a child who is mentally or physically incapable of earning his/her/their own living. Proof of incapacity must be furnished to the insurance company via University Human Resources for review and approval of coverage.

When other contracts for medical benefits are in force, coordination of benefits is provided. Persons with dual hospitalization or medical insurance coverage will not be paid in excess of 100% of a total claim, and, if more than one insurance company is involved in a claim, the University's insurance company will determine primary responsibility according to state law.

Vision Benefits, Dental Benefits, **Short and Long Term Disability Benefits, Life Insurance Benefits**, and Flexible Spending Accounts are described separately in the Group Benefits section.

1 PPO Health Plan

The PPO health plan provides comprehensive coverage including medical, prescription drug, mental health coverage, and etc. Premiums and coverage levels including deductible, copays, and out-of-pocket maximums are available online (<https://www.ohio.edu/hr/benefits/health-insurance>) and from the HR-Benefits Office.

This is a contributory preferred provider plan. Schedules of rates will be available from the Benefits Office during each annual enrollment period. The Open Choice PPO plan has two levels of benefits. One when a network provider is used (in-network) and the other when a provider who is not in the network is used (out-of-network).

After the deductible, the percent paid by the plan depends on the type of service rendered.

The out-of-pocket maximum does not include copays for office visits, copays for prescriptions, services for out-patient mental health/substance abuse, or employee contributions. After the out-of-pocket limit is met, the plan begins paying 100% of eligible charges. The lifetime maximum for each covered person is \$2,000,000.

For additional details on claim categories (preventative care, prescription drugs, hearing, mental health, substance abuse, accidents, transplants, physical therapy, occupational therapy, home health care, etc.) please consult your plan book.

B Life Insurance

- 1 **Basic Life Insurance**, paid by the University, under this policy provides protection of two and one-half times the base salary. The maximum amount of the basic life insurance benefit is \$50,000.
- 2 **Supplemental Life Insurance** for faculty, spouses, and dependent children is available on a contributory basis. Information is available from the Benefits Office.

C Dental Insurance

- 1 **The university makes dental and orthodontia plan available to faculty. Premiums and coverage levels (deductible, copay, coverage maximums, and etc.) are available online (<https://www.ohio.edu/hr/benefits/dental-orthodontia-coverage>) and from the HR-**

Benefits Office. The dental plan provides preventive care coverages such as routine cleanings annually and coverage for major procedures such as crowns, fillings, root canals, and etc. The orthodontia plan provides coverage for braces for straightening of teeth.

- 2 Employee Dental Insurance** is provided and paid by the University. There is an annual academic calendar year deductible. After the deductible is met, the plan pays 80% of eligible charges until the plan maximum has paid per academic calendar year.
- 3 Family Dental/Orthodontia** Options are available on a contributory basis. Employees can purchase orthodontia coverage for themselves, dental insurance for their family members, or dental and orthodontia insurance for their family members.

The family dental plan would provide the same coverage as the employee dental plan for each member of the employee's family. The orthodontia plan pays 50% of the first \$2,000 in orthodontia expenses per covered person per lifetime.

D Vision Insurance

The university makes Vision insurance plans available for faculty members and eligible dependents. Coverage includes routine eye exams and coverage for eyeglass lenses and frames and contact lenses. Premiums and coverage levels (deductible, copay, coverage maximums, and etc.) are available online (<https://www.ohio.edu/hr/benefits/vision>) and from the HR-Benefits Office..

E Flexible Spending Account

Eligible faculty may participate in medical and/or dependent care spending accounts. Faculty members wishing to participate in either or both of these plans must enroll during the **annual open enrollment period**. These accounts allow participants to pay for certain medical and dependent care expenses using tax-sheltered dollars.

F Travel Accident Insurance

The University maintains a business travel accident insurance policy covering loss of life and permanent total disability involving a maximum principal sum of \$200,000. It applies to benefits eligible faculty members while traveling outside of the city of employment for official University business or en route to University-approved professional activities, such as conventions and meetings. To minimize possible difficulty in claim processing, the traveling faculty member should ensure that their trip is authorized in writing by their department chair or director. For more information on travel assistance services, see [Global Travel Assistance Services](#).

G Sick Leave Policy - Retirement Benefit

State law entitles retirees to claim up to thirty days of unused sick leave as a retirement benefit. (See Policy and Procedure Manual, No. 40.029.)

H Disability Insurance

Short and Long-Term disability plans are available for eligible faculty and staff. Details regarding the plans (premiums and coverage levels) are available online (<https://www.ohio.edu/hr/benefits/disability>) and from the HR—Benefits Office. All benefits eligible employees are automatically enrolled in the Long-Term Disability Benefit. Short Term Disability is a voluntary plan faculty may enroll in at time of hire or during the annual benefits open enrollment period. Benefits are not automatic. Faculty must apply for benefits and be approved by the disability insurance company. Faculty members enrolled in the State Teachers Retirement System (STRS) may be eligible for disability retirement benefits through that system. STRS members should contact STRS for additional details.

I Retirement

Ohio University offers two retirement plans for all Faculty members with an annual FTE greater than or equal to .67—the Alternative Retirement Plan (ARP) and the State Teachers Retirement System (STRS). Eligible faculty have 120 days from the date of employment to select a retirement plan. Eligibility, enrollment guidelines, employee contributions, and employer contributions are determined by Ohio state law.

Faculty with less than .67 FTE are **only eligible for and are** automatically enrolled in the State Teachers Retirement System **per State of Ohio Law**.

The Alternative Retirement Plan (ARP) is a 401(a) defined contribution plan. In this type of plan, the faculty member and the university contribute a set percentage of pay (as determined by State of Ohio law) to a personal account. The faculty member decides how to invest those contributions among a variety of investment choices. The retirement benefit is determined by the amount of the account balance and the payment option chosen.

The State Teachers Retirement System (STRS) **offers a choice between** a defined benefit plan, a defined contribution plan, and a combined plan. STRS provides detailed information regarding the plan and options online (<https://www.strsoh.org/actives/new-members/higher-ed/>). The HR-Benefits Office may also be contacted for assistance and makes summary information available online (<https://www.ohio.edu/hr/benefits/retirement-plan-options-new-hires>) as well as during new hire orientation.

Supplemental/Optional 403(b) and 457(b) Retirement Accounts

The university makes available to Faculty voluntary 403(b) and 457(b) retirement plans. Contributions under these plans are made on a pre-tax basis, and earnings are not taxed until withdrawn. Details regarding the plans including contribution maximums and investment options are available online (<https://www.ohio.edu/hr/benefits/investing-your-own>).

As the program pertains to employees of Ohio University, it should be noted that it is supplementary to existing state-operated retirement systems. The University does not make any contribution toward purchase of the annuities. The reduction in salary does not affect the amount calculated for retirement contributions under the existing state systems.

Additional information and a list of the companies that have been authorized by Ohio University to market their various plans to eligible employees may be obtained by contacting [University Human Resources](#).

J Twelve-Month Pay Option

Faculty members may elect to receive their academic-year contract salaries in twelve equal monthly payments. Those having academic contracts for the full nine months and those on leave are eligible for this option. Part-time faculty in the Tenure Track and Instructional faculty, as well as graduate students on salary contracts, are eligible also.

Those who elect this plan will receive one-twelfth of the amount of their regular contract per month (adjusted for leave where appropriate), paid semimonthly on the first day and fifteenth day of each month commencing each September 15 and ending on August 30. In the event that they receive a contract for summer session(s), they will receive payment for summer session in addition to the payment received for the twelve month pay option. A form for electing this option and further details regarding scheduled deductions are available in University Human Resources. (See full policy, <https://www.ohio.edu/policy/41-007>)

K Policy Regarding Retirement-System Contribution for Those on Leave

Faculty who are STRS members may continue retirement contributions, or purchase service credit, for periods of leave per STRS rules and requirements. The University will provide matching retirement contributions for STRS members as required by STRS rules.

STRS rules regarding leaves of absence are available on the STRS web site.
<https://www.strsoh.org/employer/reporting/purchases-leaves/absences.html>

The leave must be approved by the appropriate executive officer. The STRS member must also complete the appropriate STRS form(s) and be willing and able to contribute their normal retirement contribution for the period of leave.

Faculty enrolled in the alternative retirement plan are eligible for matching university retirement contributions for paid leaves of absence. The matching university retirement contribution for paid leaves is based on the salary received while on leave of absence. Faculty enrolled in the alternative retirement plan are not eligible for matching university retirement contributions for unpaid leaves of absence.

L Educational Benefits for Eligible Faculty, Faculty Spouses, Domestic Partners, and Children

Educational benefits are available for Tenure Track, Instructional and Visiting Faculty, and their spouses, domestic partners, and children. For full-time faculty, the benefit is 100 percent of the instructional fee. For Faculty with an FTE of 0.67 or greater (averaged over the academic year rounded to two decimal places) as of the 15th day of classes of fall semester, the benefit is equivalent to 100 percent of the instructional fee. Benefits for other eligible part-time faculty are prorated. No part of the general fee is covered by this benefit.

Eligible contract employees may take one course per semester during regular working hours and an additional course during non-working hours. Spouses or domestic partners of eligible contract employees may take as many courses as academically permissible.

Faculty members and their spouses, domestic partners, and children shall retain educational benefits upon the faculty member's retirement, disability retirement, or faculty members death while actively employed. (See Policy and Procedure Manual, [No. 40.016. and https://www.ohio.edu/policy/40-015](#))

M Early Retirement Policy

The Early Retirement Program was discontinued March 20, 2020. Faculty participating in the early retirement program prior to March 20, 2020 may continue participating in the program under the terms, conditions, and rules effective at the time of enrollment. The early retirement policy rules in place immediately prior to the discontinuation of the program are maintained by the Office of the Provost.