Welcome to
Kent State University
New Hire Orientation
Benefits & Wellness

http://www.kent.edu/hr/benefits/new-hire-benefits-information
Employee Wellness

Deanna Duffy, Assistant Manager
Employee Wellness & Health Promotion
Why Wellness?

The path to wellness is interconnected and is much more than just physical in nature.

*Wellness Your Way* embraces this view and seeks to be employee-centered by creating programming, education and experiential opportunities where health and wellbeing can emerge along with a sense of belonging.

Employees are encouraged to refuel daily and seek out their personal path to wellbeing.

*We can’t serve from an empty vessel!*
Key Collaborators

- **Be Well Solutions**
  - Onsite biometric health screenings
  - Onsite or telephonic health coaching
  - Oversight of Wellness Incentive Program (Wellness Your Way)

- **IMPACT Solutions**
  - Employee Assistance Program (EAP)
  - MH, eldercare & childcare services
  - Legal, financial & identity theft assistance
  - Telemental health & online request form

- **Wellable***
  - App/device integration
  - Library of customizable challenges
  - Meaningful health content and health tips; opt in text messaging
  - Holistic focus

- **Kent State University Collaborations**
  - Student Recreation & Wellness Center
  - University Health Services
  - College of Health & Human Services
  - University Dining Services
  - Women’s Center
  - Speech & Audiology and many more

- **Medical Mutual and CVS Health**
  - Employer-sponsored health and pharmacy vendors. Also provide resources and programs to support chronic health condition management and promote wellbeing

*New partner for 2020*
The *Wellness Your Way* Employee Reward Program

- **Preventive care** strongly encouraged (high point values for dental, vision, and annual wellness exams)
- **Holistic approach to wellness** through choice and broad definition (financial, spiritual, physical, emotional)
- Employees can focus on their own health priorities
- Completely **voluntary**
- Completely **confidential**
Tier One – 4 Simple Steps to $100

Your Path to Wellness
Building Awareness of Your Personal Health

Tier One – April 30, 2021

TIER 1 Building awareness of your personal health

Qualifying period Sept. 1, 2020 thru April 30, 2021

1. Make sure you have
set up your personal account via the portal: KENTSTATE.COM

2. Complete an online health
risk assessment (HRA)
available from your
KENTSTATE.COM

3. Participate in a Know Your Numbers Biometric Health
Screening.

4. Complete your Consent
and Release Waiver Form.

KENT STATE UNIVERSITY
Tier Two – Choose Your Own Path to $200

- Annual Wellness Visits/age-appropriate screenings
- Dental Exam/Vision Exam
- Smoke and Tobacco-Free Declaration or a Tobacco Cessation Program
- Mindfulness (yoga, meditation)
- Move for a Cause - walk/run/ride
- Variety of wellness challenges
- Group X (spinning, Fit for Life, strength training, etc.)
- Educational lunch & learn or workshops
- Community volunteerism
- Self-directed wellness activities
- And more

Qualifying period Jan. 1 through Oct. 15, 2021
New Offerings for 2021

• Holiday Hold Challenge
  • Jump-start your 2020 points

• New 28-Day Challenges
  • Gratitude Challenge
  • Sustainability Challenge
  • Sleep Tight Tonight
  • Mind/Body Challenge

• Resiliency Skills Training Series
  • Self-paced via IMPACT Solutions

• Financial Fitness Series
  • Self-paced via IMPACT Solutions

• Weigh of Life Challenge
  • A 12-week educational lifestyle change program
Tracking Reward Points

Be Well Solutions provides the tracking and verification of reward points, viewable to the employee only at portal.bewelldata.com

- Each eligible employee has access to a secure & confidential online portal
- Employees can view all eligible activities, monitor points, download and upload verification forms 24/7.
- Employees can track and monitor health progress (risk profile) and access numerous educational resources (videos, apps, webinars).

Wellness Reward Program
How We Will Pay Out Your Reward Dollars - You Have a Choice

Be Well Solutions (BWS) notifies our office twice monthly of employees that have met their Tier 1 or Tier 2 goals. We advise payroll to make the deposit into the employees' paycheck or into the Health Savings Account (HSA).

- There is a $300 per year maximum (Tier 1 + Tier 2).
- Payouts begin February 2021 for those that have already completed Tier 1 prior to January 2021.
- Deposits are made within 2 pay cycles after notification of point achievement.

*If you elect to have your wellness reward dollars deposited into your HSA, you MUST elect this on the Be Well Solutions web portal EACH YEAR. Employee Wellness will send you a reminder AFTER the open enrollment window closes for 2021 to make your election.
Get a Jump Start on Tier 1 for 2021!

Schedule your “Know Your Numbers” screening now, if you haven’t already.

• The **Know Your Numbers** screening is just a “finger-stick”....no needles

• Complete your online **Health Risk Assessment** on the Be Well Portal at [portal.bewelldata.com](http://portal.bewelldata.com)

• Complete your **consent and waiver** form at the screening or via the portal

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Do these and you are all set for 2021. First payouts begin **February 2021**!

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**Campus screening schedule located at**
[www.kent.edu/hr/benefits/Health-Screening-Dates](http://www.kent.edu/hr/benefits/Health-Screening-Dates)
Stay Connected and Don’t Leave Your $300 “On the Table”

Communications include:

- Face-to-face meetings on all campuses
- *Wellness Your Way* brochure (delivered via campus mail in October)
- Designated web page at [www.kent.edu/hr/benefits/wellness](http://www.kent.edu/hr/benefits/wellness)
- Digital **Wellness Calendar**
- **Targeted emails**
- Faculty/Staff News
- FlashLine notifications
- Wellness Ambassadors
Smoke- and Tobacco-Free Campus

Kent State officially became a smoke-free, tobacco free university on July 1, 2017.

- Cessation resources identified, cataloged and posted for faculty/staff at www.kent.edu/hr/benefits/smoking-cessation-resources-ready-quit.

- University-sponsored prescription plan includes coverage for nicotine replacement therapy and other cessation medications with zero copay/co-insurance.
Recognized as One of the Healthiest Campus Communities in the Nation!
Thank You For Your Time Today

Kim Hauge, Executive Director
Employee Benefits, Wellness and Health Promotion
Heer Hall
Phone: 330-672-7505
Email: khauge@kent.edu | wellness@kent.edu
Web: www.kent.edu/hr/wellness
Your Retirement Plan Options: Agenda

- Retirement Plan Enrollment Process
- State of Ohio Retirement Systems
- Social Security
- Supplemental Retirement Savings Options
Retirement Plan Acknowledgement Form

You have **120 days** from your hire date to complete and return the enclosed Retirement Plan Election Form to the **University Benefits Office located in Heer Hall, 635 Loop Road, Kent, OH 44240**.

If you want to become a member of an **Ohio state retirement system**, simply check the appropriate box in Section II of the attached Retirement Plan Election form.

If you want to participate in an **alternative retirement plan (ARP)** offered by a private plan provider, check the appropriate box in Section II Retirement Plan Election form and select one of the plans.

“The Ohio General Assembly established a mitigating rate in 1998 to recognize the impact of allowing a portion of eligible university employees required to participate in the State Retirement Systems (OPERS/STRS) to voluntarily select an ARP. **Please note:** The mitigating rate is subject to change.”

If you do not elect to participate in an ARP or do not return the form within the prescribed time period, you will be enrolled in the applicable state retirement system (currently OPERS or STRS). That enrollment is irrevocable during your time here at Kent State University.

I have **read and understand** the information provided above concerning my retirement plan election and the timeframe in which the Retirement Plan Election Form must be returned.

Print Name: ___________________________ Date: ___________________________

Signature: ___________________________ Last 4 of SSN: xxx-xx-___________
Due 120 days from and including your hire date

http://www.kent.edu/hr/benefits/new-hire-benefits-information

TO BE RETURNED TO THE BENEFITS OFFICE
Retirement Plan Enrollment Process

- Review your packet of information carefully
- Make your decision within **120 days**, from and including, the effective date of your eligible appointment.
- Retirement Election form must be received in the Benefits Office in Heer Hall before the deadline stated above.
- You MUST complete a Retirement Plan Election Form regardless of your choice
- Your Election is **IRREVOCABLE** once it is received in the Benefits Department for as long as you are employed by Kent State University.
Retirement Plan Options

**Mandatory Retirement Contributions** (State Retirement System)
- Current state law gives a choice of retirement plans to full-time faculty, classified and unclassified employees in regard to their mandatory retirement contributions.
  - State Retirement System
    - OPERS (Ohio Public Employees Retirement System)
    - STRS (State Teachers Retirement System of Ohio)
  - ARP (Alternative Retirement Plan)

**Elective Employee Contributions**
- 403b/457b (Supplemental Retirement Savings)

http://www.kent.edu/hr/benefits/retirement
## Comparing Your Options Under the State Retirement System

<table>
<thead>
<tr>
<th>OPERS</th>
<th>STRS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Traditional Pension Plan</strong> (OPERS invests for you)</td>
<td><strong>Defined Benefit Plan</strong> (STRS invests for you)</td>
</tr>
<tr>
<td><strong>Member-Directed Plan</strong> (You direct your investments)</td>
<td><strong>Defined Contribution Plan</strong> (You direct your investments)</td>
</tr>
<tr>
<td><strong>Combined Plan</strong> (You direct your contribution investments, OPERS directs KSU contributions)</td>
<td><strong>Combined Plan</strong> (You direct your contribution investments, STRS directs KSU contributions)</td>
</tr>
<tr>
<td>Or</td>
<td>Or</td>
</tr>
<tr>
<td><strong>Alternative Retirement Plan (ARP)</strong></td>
<td><strong>Alternative Retirement Plan (ARP)</strong></td>
</tr>
</tbody>
</table>

Or

<table>
<thead>
<tr>
<th>OPERS</th>
<th>STRS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Combined Plan</strong> (You direct your contribution investments, OPERS directs KSU contributions)</td>
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</tr>
<tr>
<td>Or</td>
<td>Or</td>
</tr>
<tr>
<td><strong>Alternative Retirement Plan (ARP)</strong></td>
<td><strong>Alternative Retirement Plan (ARP)</strong></td>
</tr>
</tbody>
</table>
OPERS Traditional Plan
STRS Defined Benefit Plan

- You and the University contribute to this plan.
- Benefit is determined by a formula using age, service credit and final average salary. \(2.2\% \times \text{Final avg sal} \times \text{yrs of Svc}\)
- Includes survivor, disability retirement benefits, at this time.
- **STRS Medical eligibility**: Participants of the Defined Benefit Plan and Combined Plan who have 15 years of qualifying service credit qualify. If retiring after August 1, 2023 or later – 20 years of qualifying services credit is needed.
- The plan investment professionals manage the investment of employee and employer contributions and this plan bears investment risk.
<table>
<thead>
<tr>
<th>OPERS Traditional Pension Plan</th>
<th>STRS Defined Benefit Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contribution Rates</td>
<td>Contribution Rates</td>
</tr>
<tr>
<td>Employee KSU</td>
<td>Employee KSU</td>
</tr>
<tr>
<td>10.0%</td>
<td>14.0%</td>
</tr>
<tr>
<td>14.0%</td>
<td>14.0%</td>
</tr>
<tr>
<td>24.0%</td>
<td>28.0%</td>
</tr>
<tr>
<td>Vested: After 5 years of contributory services credit for Traditional Pension Plan</td>
<td>Vested: After 5 years of contributory services credit for Defined Benefit Plan</td>
</tr>
</tbody>
</table>
OPERS Member Directed Plan
STRS Defined Contribution Plan

- You and the University contribute to this plan.

- Retirement benefit is based on:
  - contributions,
  - investment performance and
  - payout option chosen at retirement
    (e.g. lump sum, periodic, and annuity)

- Employee controls investments and bears the market risk

- To comply with the requirement of Section 145.87 of the Ohio Revised Code, the Board must take action to establish the “mitigating rate” for the Member-Directed and the Combined plans. This action is required because the Ohio Revised Code stipulates that a portion of the defined contribution plans’ employer contribution rate will be used for funding the defined benefit plan (Traditional Pension plan) to offset any negative financial impact due to the establishment of the new plans (Member-Directed plan and Combined plan). **NOTE:** Mitigating rates are subject to change.
# OPERS Member Direct Plan
## STRS Defined Contribution Plan

<table>
<thead>
<tr>
<th>OPERS</th>
<th>STRS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CONTRIBUTION RATES</strong></td>
<td><strong>CONTRIBUTION RATES</strong></td>
</tr>
<tr>
<td><strong>Employee</strong></td>
<td><strong>Employee</strong></td>
</tr>
<tr>
<td>KSU</td>
<td>KSU</td>
</tr>
<tr>
<td>10.0%</td>
<td>14.0%</td>
</tr>
<tr>
<td>7.5%</td>
<td>4.5%</td>
</tr>
</tbody>
</table>

**4% Contrib. rate for Retiree Medical Account: (.5% Admin. Service Fee)**

<table>
<thead>
<tr>
<th>KSU-</th>
<th>KSU-</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.5%</td>
<td>4.47%</td>
</tr>
</tbody>
</table>

**Contributions for mitigating rate:**

<table>
<thead>
<tr>
<th>KSU-</th>
<th>28.0%</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.0%</td>
<td></td>
</tr>
<tr>
<td>24.0%</td>
<td></td>
</tr>
</tbody>
</table>

**20% KSU match available after each year completed**

**100% vested after 5 year of service**

**100% vested after 5 year of service**

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**NOTE:** Mitigating rates are subject to change.

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**To comply with the requirement of Section 145.87 of the Ohio Revised Code, the Board must take action to establish the “mitigating rate” for the Member-Directed and the Combined plans. This action is required because the Ohio Revised Code stipulates that a portion of the defined contribution plans’ employer contribution rate will be used for funding the defined benefit plan (Traditional Pension plan) to offset any negative financial impact due to the establishment of the new plans (Member-Directed plan and Combined plan).**
OPERS and STRS Combined Plan

<table>
<thead>
<tr>
<th>OPERS</th>
<th>STRS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contribution Rates</td>
<td>Contribution Rates</td>
</tr>
<tr>
<td><strong>Employee</strong></td>
<td><strong>Employee (12% to DC)</strong></td>
</tr>
<tr>
<td>KSU</td>
<td>KSU</td>
</tr>
<tr>
<td>10.0%</td>
<td>14.0%</td>
</tr>
<tr>
<td>12.0%</td>
<td>14.0%</td>
</tr>
<tr>
<td>2.0%</td>
<td>2.0%</td>
</tr>
<tr>
<td>**KSU – <strong>Mitigating Rate</strong></td>
<td><strong>KSU</strong></td>
</tr>
<tr>
<td>2.0%</td>
<td>14.0%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>Total</strong></td>
</tr>
<tr>
<td>24.0%</td>
<td>28.0%</td>
</tr>
</tbody>
</table>

- 100% vested after 5 years
- Medical benefits available after 20 years and age 60

**To comply with the requirement of Section 145.87 of the Ohio Revised Code, the Board must take action to establish the “mitigating rate” for the Member-Directed and the Combined plans. This action is required because the Ohio Revised Code stipulates that a portion of the defined contribution plans’ employer contribution rate will be used for funding the defined benefit plan (Traditional Pension plan) to offset any negative financial impact due to the establishment of the new plans (Member-Directed plan and Combined plan). **NOTE:** Mitigating rate is subject to change.**
What is the Ohio Alternative Retirement Plan?

- The Ohio Alternative Retirement Plan or ARP is known as a 401(a) or a Defined Contribution Plan

- Participants establish retirement accounts with vendors approved by the Ohio Department of Insurance

- Who is eligible for an ARP? FULL-TIME employees

- “The Ohio General Assembly established a mitigating rate in 1998 to recognize the impact of allowing a portion of eligible university employees required to participate in the State Retirement Systems (OPERS/STRS) to voluntarily select an ARP.” Please note: The mitigating rate is subject to change.

http://www.kent.edu/hr/benefits/state-and-alternative-retirement-options
Alternative Retirement Plan (ARP)

- You and the University contribute to the plan
- Benefits are based on your account balance
- The account balance is equal to the sum of contributions plus investment gains/losses
- You control the investment of your account balance and you accept all the risks of investment gains and losses
- You are responsible for all Plan expenses
- No survivor, retiree medical or disability benefits

“The Ohio General Assembly established a mitigating rate in 1998 to recognize the impact of allowing a portion of eligible university employees required to participate in the State Retirement Systems (OPERS/STRS) to voluntarily select an ARP.”

Please note: The mitigating rate is subject to change.

http://www.kent.edu/hr/benefits/state-and-alternative-retirement-options
Alternative Retirement Plan (ARP)

<table>
<thead>
<tr>
<th>OPERS Eligible</th>
<th>STRS Eligible</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Contribution Rates</strong></td>
<td><strong>Contribution Rates</strong></td>
</tr>
<tr>
<td>Employee KSU</td>
<td>Employee KSU</td>
</tr>
<tr>
<td>10.00%</td>
<td>14.0%</td>
</tr>
<tr>
<td>11.56%</td>
<td>9.53%</td>
</tr>
<tr>
<td>Contributions for mitigating rate:</td>
<td>Contributions for mitigating rate:</td>
</tr>
<tr>
<td>2.44%</td>
<td>4.47%</td>
</tr>
<tr>
<td>Total</td>
<td>Total</td>
</tr>
<tr>
<td>24.0 %</td>
<td>28.0 %</td>
</tr>
</tbody>
</table>

- All contributions are vested immediately

“The Ohio General Assembly established a mitigating rate in 1998 to recognize the impact of allowing a portion of eligible university employees required to participate in the State Retirement Systems (OPERS/STRS) to voluntarily select an ARP.” Please note: The mitigating rate is subject to change.
Alternative Retirement Plan Providers

- AIG/VALIC (Variable Annuity Life Insurance Co.)
- AXA/Equitable Life Assurance Co.
- VOYA (ING) Financial Services
- Lincoln Financial Group
- Nationwide Life Insurance Co.
- TIAA/CREF

**IMPORTANT:** If electing an ARP, **you must set up your account** with your chosen plan providers listed above.
Social Security and Your State Retirement

- Windfall Elimination Provision
- Government Pension Offset
Summary Review
Retirement Plan Enrollment Process

- Review your packet of information carefully

- Make your decision and return your completed election form within the **120-day election** period

- Forms should be returned to the Benefits Office in the Heer Hall

- You MUST complete a Retirement Plan Election Form regardless of your choice

- Your Election is **IRREVOCABLE** once it is received in the Benefits Department for as long as you are employed by Kent State University
Retirement Resources

- **OPERS** ([www.opers.org](http://www.opers.org)) or 1-800-222-7377

- **STRS** ([www.strsoh.org](http://www.strsoh.org)) or 1-888-227-7877

- Financial Wellness Seminars (flyer in packet)

- ARP Providers (Contact information found in your packet)

- KSU Benefits Coordinators
Supplemental Retirement Savings Options

- Employees can elect to save additional amounts directly from their paycheck

- 2 options:
  - 403(b) Plan
  - 457(b) Deferred Compensation Plan
403(b) and 457 Deferred Compensation Plan

- Employees can enroll anytime
- Employees can change contributions at anytime
- Similar to 401(k) plans in private sector
- Permit employees to save for retirement on a pre-tax (Traditional) or after-tax (Roth) basis
- Annual contribution limits found in the IRS Code
- Employee selects vendor and establishes account
  - Several vendors available to choose from
  - Employee must submit a salary reduction agreement
Annual Contribution Limits for 403(b) and 457 Plans

<table>
<thead>
<tr>
<th>Year</th>
<th>Maximum Deferral Limits - Age 49 or less</th>
<th>Age 50 and over</th>
<th>Maximum Deferral Limits – Age 50</th>
</tr>
</thead>
<tbody>
<tr>
<td>2021</td>
<td>$19,500</td>
<td>Addnl. $6,500</td>
<td>$26,000</td>
</tr>
</tbody>
</table>
Understanding the Roth 403 (b)/457(b)

<table>
<thead>
<tr>
<th>Traditional</th>
<th>Roth</th>
</tr>
</thead>
<tbody>
<tr>
<td>✓ Pre-tax contributions</td>
<td>✓ After-tax contributions</td>
</tr>
<tr>
<td>✓ Tax-deferred earnings</td>
<td>✓ Tax-deferred earnings</td>
</tr>
<tr>
<td>✓ Taxable Withdrawals</td>
<td>✓ Tax-free Withdrawals*</td>
</tr>
</tbody>
</table>

* If withdrawn after the end of the five-year period beginning with the first year for which a Roth contribution was made to the plan, and after turning 59 ½, death or disability
SALARY REDUCTION AGREEMENT for Supplemental Retirement Accounts 403(b) or 457(b)

1. This AGREEMENT provides for a reduction in the annual salary of the PARTICIPANT in the amount and effective on the dates as follows:

   Pre-tax 403(b) plan with:
   - Dollar Amount: $___________
   - Pay period:
     - ____________
   - Effective Date: ____________

   Pre-tax 457 plan with:
   - Dollar Amount: $___________
   - Pay period:
     - ____________
   - Effective Date: ____________

The effective date must fall after the date that the PARTICIPANT signs this Salary Reduction Agreement and no earlier than the next appropriate pay period.

2. Formulas for calculating Contributions Limits:

   The maximum contribution allowance for both the 403(b) and 457 plans is $19,500 and does not expire or diminish. Participants age 50 or older can contribute an additional $6,000 per year for a total of $25,500 for the tax year. If you are taking advantage of the additional catch-up amount please check the box below. The additional amounts contributed over the general contribution limits must be shown on your paycheck stub or on a separate paycheck stub. I am eligible for the additional $6,000 allowance as a participant over age 50. Date of birth: ____________

I am eligible to contribute $_ over the general contribution limit, per the determination I have attached.

The maximum in salary provided for in Paragraph 1 shall not be considered as salary for the purposes of the Ohio Public Employees Retirement System for the City or Municipal Employees if not such reduction be considered in determining any salary adjustment that influences

2. With respect to amounts earned while this agreement is in effect, this agreement shall be legally binding and irrevocable as to both parties and shall terminate any prior salary reduction agreement executed between the employee and the UNIVERSITY under the UNIVERSITY’S 403(b) or 457(b) program. This agreement shall remain in full force and effect during the continued employment of the PARTICIPANT unless amended in writing by completion of a new Salary Reduction Agreement by the PARTICIPANT. The amendment or termination shall be effective only as to periods following the date of such amendment or termination.

IN WITNESS WHEREOF, the parties have signed this AGREEMENT.

PARTICIPANT
   ____________/Signature
   ____________/Date

COMPANY REPRESENTATIVE
   ____________/Signature
   ____________/Date

KENT STATE BENEFIT REPRESENTATIVE
   ____________/Signature
   ____________/Date
# Salary Reduction Agreement

## ROTH 403(b) or 457(b)

### 1. Description

This AGREEMENT provides for a reduction in the annual salary of the PARTICIPANT in the amount(s) and effective on the date(s) as follows:

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Participant Signature</th>
<th>Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>After-tax Roth 403(b)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>After-tax Roth 457(b)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### 2. Maximum Contribution Limits

The maximum contribution allowance for 2023 is $29,000 and does not require documentation. Participants under age 50 in 2023 can contribute an additional $6,500 per year for a total of $35,500 for the tax year. This agreement shall not affect the participant's contribution limit for the tax year.

### 3. Terms and Conditions

- **After-tax Roth 403(b) plan with:**
  - **Plan Type:** After-tax Roth 403(b)
  - **Effective Date:** 12/10/14

### 4. Participant Signature

- **Participant:**
  - **Date:**

### 5. Company Representative

- **Company Representative:**
  - **Date:**

### 6. Kent State Benefits Representative

- **Kent State Benefits Representative:**
  - **Date:**
Financial Wellness Seminar

The University Benefits Department will be hosting a series of Educational Seminars on Financial Wellness and Planning for new employees of Kent State University.

Come and learn more about:

✓ Financial Wellness and what that *really* means
✓ State of Ohio Retirement Systems (OPERS, STRS, ARP)
✓ Opportunities to increase your retirement savings
✓ Social Security and the Windfall Elimination Provision

Seminars will be held on the last Thursday of the each month
Meetings are held in Heer Hall – Room 202
Noon – 1 pm.
Lunch will be provided.
FAMILY MEDICAL LEAVE ACT (FMLA) 1993

http://www.kent.edu/hr/benefits/family-medical-leave-fmla
Qualifying Reasons for FMLA Leave

- Employee’s serious health condition that renders employee unable to perform essential function of his or her position
- To care for family member with a serious health condition (spouse, son, daughter, or parent of the employee)
- Birth of a child and to care for the newborn child (bonding leave)
- For adoption placement or foster care with the employee
- Incapacity due to employee’s pregnancy, prenatal care, or childbirth
- Military Family Leave – Qualifying Exigency – called to duty
- Military Leave – Care for a Covered Service Member
Medical Plan Options for 2020 and 2021

<table>
<thead>
<tr>
<th></th>
<th>85/60 PPO</th>
<th>High Deductible Plan (HDHP)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>$300/single</td>
<td>$2,800/single</td>
</tr>
<tr>
<td></td>
<td>$600/family</td>
<td>$5,400/family</td>
</tr>
<tr>
<td><strong>Co-insurance (after deductible)</strong></td>
<td>85%</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Annual Co-insurance Max. (Excludes deductibles)</strong></td>
<td>$1,500 /$3,000</td>
<td>$0</td>
</tr>
<tr>
<td><strong>AAUP – Bargaining Unit</strong></td>
<td><strong>$1,200 / $2,400</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Preventive Care Coverage</strong></td>
<td>100% (No Co-pay)</td>
<td>100% (No Co-pay)</td>
</tr>
<tr>
<td></td>
<td>*in-network</td>
<td>*in-network</td>
</tr>
<tr>
<td><strong>Office Co-pay (applies to non-preventive)</strong></td>
<td>$15 – PCP/MH</td>
<td>100% of negotiated rate until the annual out of pocket deductible met – then 100%</td>
</tr>
<tr>
<td></td>
<td>$30 - Specialist</td>
<td></td>
</tr>
</tbody>
</table>

(annual exams, immunizations, preventive screenings, preventive medications)

*Note: Nothing in this presentation affects the terms of any existing collective bargaining agreement*
Bob, Sue and Maggie have a family health plan. The deductible for a single person for this plan is $300 and the family deductible is $600. Sue has an illness and pays a $300 bill from her doctor’s visit. Now, the insurance coverage kicks in to cover Sue at 85%. Meanwhile, Bob breaks a leg and he pays a $300 doctor’s bill. Now, the insurance coverage kicks in to cover Bob at 85%. The family deductible has now been met ($600). Then say, Maggie needs stitches. The insurance covers Maggie at 85% since the family deductible has already been met. The family continues to pay 15% of their medical bills until the annual out-of-pocket is met. Once the out-of-pocket max is met, that individual is covered at 100%.
Traditional Health Plan vs High Deductible Health Plan

Traditional Plan
Low or no deductible, higher monthly premiums

Put your premium savings into an HSA to pay for qualified medical expenses.

HDHP
High deductible, lower monthly premiums

Health Savings Account
How does the HDHP work?

- Go to doctor and present your Medical ID card and receive services. Note – you should not pay anything at the time of service.
- Doctor submits claims to provider – MMC or Anthem.
- If services are billed as preventive, office visit will be covered at 100%.
- If services are not billed as preventive, discount charges will be applied to your plan year deductible.
- You will receive an Explanation of Benefits (EOB) in the mail explaining charges for which you are responsible.
- You will use your HSA debit card, cash or checkbook to pay your doctor the charges for which you are responsible.
Prescription Drug Coverage

- Coverage is with CVS Caremark, Inc. – separate ID card
- Provided with all plans
- Retail – up to 30-day supply at local pharmacy
- *Maintenance Prescriptions: 90-day supply through CVS mail service OR CVS pharmacy - ONLY (*required for maintenance drugs after initial prescription and 2 retail refills)
- Co-insurance:
  - 10% for generic prescriptions
  - 20% for brand name prescriptions
  - 40% for brand name when a generic is available
- $60 maximum per prescription for the High Deductible plan
- $80 maximum per prescription for 85/60 medical plan
<table>
<thead>
<tr>
<th>Benefit</th>
<th>EyeMed</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>IN-NETWORK</td>
</tr>
<tr>
<td></td>
<td>OUT-OF-NETWORK</td>
</tr>
<tr>
<td>Standard Exam</td>
<td>Covered in full</td>
</tr>
<tr>
<td></td>
<td>Up to $90 reimbursement</td>
</tr>
<tr>
<td>Single, Bifocal and Trifocal vision lenses, frame and options</td>
<td>$240 with 20% discount on balance</td>
</tr>
<tr>
<td></td>
<td>Up to $240 reimbursement</td>
</tr>
<tr>
<td>Contact Lenses</td>
<td>Up to $190</td>
</tr>
<tr>
<td></td>
<td>Up to $190 reimbursement</td>
</tr>
<tr>
<td>Frequency of benefit</td>
<td>Every 12 months</td>
</tr>
</tbody>
</table>
FlexSave Flexible Spending Account

- Funds may be used for medical expenses not covered by insurance or other programs
- Services must be performed while employee is contributing to the plan
- “Use it or lose it” rule applies – You have until **March 15th** of the following year to exhaust the previous year’s FSA funds

**Flexible Spending Accounts (FSAs)**
1. Health Care Account – Maximum contribution: $2,750
2. Dependent Care Account – Maximum contribution: $5,000
   - Funds may be used for dependent/elder care expenses

**Why Participate?**
- Funds withheld from paycheck on pre-tax basis
- Uses:
  - Deductibles
  - Coinsurance
  - Co-Pays
  - Qualified Over the Counter Drugs, Dental, Vision, etc.

**NOTE:** *Minimum contribution is $120.*
Flexible Spending Accounts Enrollment Form - 2017
Kent State University Benefits – 330-672-3107

Employee Name [PLEASE PRINT] DAIERNID

DEPARTMENT PHONE

Employee Type: □ Classified □ Unclassified □ Faculty

NOTE: This election is effective for a CALENDAR YEAR (January 1 – December 31). This election is NOT made on an academic year or fiscal year (July 1 – June 30 basis). Your election cannot be changed during the calendar year unless you have a qualifying change in status as defined by the Internal Revenue Code.

Health Care Flexible Spending Account
This pays for qualified out-of-pocket medical expenses for myself and qualified dependent(s) that are not covered by my employer’s health plan.

Please indicate if you wish to participate in the Health Care Flexible Spending Account, and the amount you wish deducted from your pay.

☐ I choose to participate in the Health Care Flexible Spending Account. My total deposit for this year is $________.

I understand this total will be deducted from my paycheck in equal amounts from each month in which I receive base pay during the year. (Please enter a whole dollar amount between $120 and $2,600)

Dependent Care Flexible Spending Account
This pays for dependent care expenses for a dependent child, adult or elder, so that you may work. Eligible services include nursery school, day care, and before and after school care through age 12, day care for a disabled adult or child, elder day care for parent or dependent, day camp through age 13.

Please indicate if you wish to participate in the Dependent Care Flexible Spending Account and the amount you wish deducted from your pay.

☐ I choose to participate in the Dependent Care Flexible Spending Account. My total deposit for this year is $________.

I understand this total will be deducted from my paycheck in equal amounts from each month in which I receive base pay during the year. (Please enter a whole dollar amount between $120 and $2,600)

I understand that my taxable income will be reduced each pay period during the year by an equal portion of the annual amount elected above and that qualified expenses will be paid on a tax-free basis. I understand that I may change my election only in the event of certain changes in my status and during annual open enrollment. I understand that the Flexible Spending Account card is available to pay only qualified expenses. I understand that qualified expenses paid with my Flexible Spending Account card or any other form of reimbursement cannot be reimbursed by any other plan and I will not seek reimbursement from any other source. In addition, the expenses for which reimbursement is sought will not be allowed as tax deductions. I understand that when using the Flexible Spending Account card I must keep all receipts and that, on occasion, a notice may be asked for documentation of charges made with my Card. I acknowledge that I will forfeit any unused balance remaining in my Flexible Spending Account(s) at the end of the reimbursement period. I understand that if I separate employment from the University, I must submit all claims for reimbursement within 30 days of my separation.

Signature ____________________________ Date ____________________________

Effective Date: ____________________________

This form must be submitted to University Benefits at Heer Hall – Kent Campus.
Health Savings Account (HSA)

**Eligibility**
- Must be enrolled in a HDHP
- Cannot be enrolled in a traditional healthcare insurance
- Account holder cannot be enrolled in Medicare
- Cannot be claimed as a dependent on someone else’s tax return
- Cannot be enrolled in a Health Care FSA (Flexible Spending Account)

**Enrollment Benefits**
- Savings to help pay your deductible and qualified medical expenses
- Pre-tax savings
- Tax deferred growth
- Fully transportable
HSA CONTRIBUTION MAXIMUMS

Kent State will make contributions to your HSA. It is not required that you contribute to this account.

### 2021 Coverage Level

<table>
<thead>
<tr>
<th>2021 Coverage Level</th>
<th>KSU Contribution</th>
<th>Employee Contribution Limit</th>
<th>IRS Maximum Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$1,100</td>
<td>$2,500</td>
<td>$3,600</td>
</tr>
<tr>
<td>Family</td>
<td>$2,000</td>
<td>$5,200</td>
<td>$7,200</td>
</tr>
</tbody>
</table>

HSA contribution limits are determined on a **calendar/tax-year basis**. IRS rules state that contribution limits must generally be *prorated* by the number of months you are eligible to contribute to an HSA. Your eligibility is based on your coverage status on the first day of the month.

**Age 55 and over** can contribute an additional **$1,000 for the plan year.**

**NOTE:** Both the employee and employer contribution amounts are prorated.
HEALTH SAVINGS ACCOUNT (HSA)

Enrollment: A Health Savings Account ("HSA") is governed by IRS Regulations. To be an eligible individual, and qualify for the tax benefits of an HSA, you must be covered under a qualified High Deductible Health Plan ("HDHP") as your only health coverage (except as otherwise permitted under IRS regulations); not be enrolled in Medicare; and not be claimed as a dependent on someone else's tax return. The University's High Deductible Health Plan ("HDHP") meets the IRS requirements.

You may enroll in the University's HDHP plan without enrolling in the HSA offered through the University. However, if you wish to enroll in a Health Savings Account through the University, you must also enroll in the HDHP plan.

HEALTH SAVINGS ACCOUNT ELECTION

I elect to enroll through the University in a Health Savings Account. I understand that I must meet the eligibility requirements outlined by the IRS in order to be eligible to qualify for the tax benefits of an HSA.

I hereby instruct Kent State University to direct my contribution to an HSA account in my name with PNC Bank:

NOTE: The amount elected will be divided equally over each pay period in the Plan Year. If you make a change or election during the Plan year, it will be divided equally over the remaining pay periods.

See instructions on HSA for minimum and maximum amounts.

I certify and acknowledge the following:

- I have reviewed the University’s 2023 Medical Plans Comparison Chart and selected the HDHP Option. I acknowledge that if I am not able to change another health plan option, I will not be able to change another health plan option until the next Plan Year, unless for a change in family status.
- I acknowledge that I may only contribute to an HSA and receive the tax benefits of an HSA if I meet the eligibility requirements outlined by the Internal Revenue Code.
- I acknowledge that the University’s Benefits Department cannot give tax advice or confirm that I meet the eligibility requirements for an HSA. I may obtain information on eligibility requirements from a tax professional or the Internal Revenue Service, including IRS Publication 526, or by contacting the HSA Administrator.
- I agree to notify the University’s Benefits Department if I am no longer eligible to contribute to an HSA and acknowledge that I may be removed during open enrollment each year to participate in this benefit during the next Plan Year.
- I am responsible to keep all records. I understand that I may be required to substantiate claims to the IRS.
- I agree to use my HSA debit card only for eligible HSA expenses that are not reimbursable from another source.

I have read and understand the information on this form and I certify the information I have provided is true and correct. I understand that knowingly providing a statement that contains any false, incorrect, or misleading information may result in birth, death, or employment action, up to and including termination of employment, and adverse tax consequences, including penalties and interest. I hereby authorize the payroll deductions as required through the end of the Plan Year, December 31, 2023, or the date of my termination of employment, whichever occurs first.

Employee Signature: ________________________
Date: ____________

Kent State University – University Benefits Department
605 Loop Road, Hershey Hall, Kent, OH 44242
Phone: (330) 672-2587 - Fax: (330) 672-9477 - E-mail: benefits@kent.edu

If you have questions, please contact the Benefits Department at 330.672.2587.
Creating a Personal Account with Your Health Care Providers

<table>
<thead>
<tr>
<th>Online Provider Director</th>
</tr>
</thead>
<tbody>
<tr>
<td>Print ID Cards</td>
</tr>
<tr>
<td>Find In-Network Doctors &amp; Facilities</td>
</tr>
<tr>
<td>Review Claims and Account Details</td>
</tr>
<tr>
<td>Discounts on Health Programs</td>
</tr>
<tr>
<td>Health Education</td>
</tr>
<tr>
<td>Treatment Cost Estimators</td>
</tr>
</tbody>
</table>

www.medmutual.com
**Delta Dental**

- All plans may access any dentist
- Best Benefit with a Delta PPO Network Doctor
- Exams and cleanings – twice a year!

<table>
<thead>
<tr>
<th></th>
<th>Delta Dental PPO HIGH</th>
<th>Delta Dental PPO BASIC</th>
<th>Delta Dental PPO LOW</th>
<th>AAUP Tenure &amp; Non-Tenure Bargaining Unit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual maximum benefit per person / per yr</strong></td>
<td>$1,250</td>
<td>$1,000</td>
<td>$750</td>
<td>$1,250</td>
</tr>
<tr>
<td><strong>Annual Deductible per person / per yr</strong></td>
<td>$25</td>
<td>$50</td>
<td>$50</td>
<td>$25</td>
</tr>
<tr>
<td><strong>ORTHODONTIA</strong> <em>Services available for Network Drs. only</em></td>
<td>No age limit (PPO Dr. Only) ($1,000 limit - braces) Age 19 (Premier Dr. Only)</td>
<td>No age limit (PPO Dr. Only) ($1,000 limit - braces) Age 19 (Premier Dr. Only)</td>
<td>Not available</td>
<td>Age limit: 19 ($1,000 limit)</td>
</tr>
</tbody>
</table>
# Delta Dental
## High Plan Summary

<table>
<thead>
<tr>
<th>Services</th>
<th>Delta Dental PPO Dentist</th>
<th>Delta Dental Premier Dentist</th>
<th>Nonparticipating Dentist</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diagnostic &amp; Preventative Services</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diagnostic and Preventive Services – exams,</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>cleanings, fluoride, and space maintainers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sealants – to prevent decay of permanent</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>teeth</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brush Biopsy – to detect oral cancer</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Radiographs – X-rays</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Basic Services</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emergency Palliative Treatment – to</td>
<td>90%</td>
<td>80%</td>
<td>65%</td>
</tr>
<tr>
<td>temporarily relieve pain</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Restorative Services – fillings and</td>
<td>90%</td>
<td>80%</td>
<td>65%</td>
</tr>
<tr>
<td>crowns</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Endodontic Services – root canals</td>
<td>90%</td>
<td>80%</td>
<td>65%</td>
</tr>
<tr>
<td>Periodontic Services – to treat gum disease</td>
<td>90%</td>
<td>80%</td>
<td>65%</td>
</tr>
<tr>
<td>Oral Surgery Services – extractions and</td>
<td>90%</td>
<td>80%</td>
<td>65%</td>
</tr>
<tr>
<td>dental surgery</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Basic Services – misc. services</td>
<td>90%</td>
<td>80%</td>
<td>65%</td>
</tr>
<tr>
<td>Major Services</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Major Restorative Services – includes</td>
<td>60%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>inlays and onlays</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Occlusal Guards/Adjustments – bite guards</td>
<td>60%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>and occlusal adjustments</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Relines and Repairs – to bridges, implants,</td>
<td>60%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>and dentures</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prosthodontic Services – bridges, implants,</td>
<td>60%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>and dentures</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Orthodontic Services</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Orthodontic Services – braces</td>
<td>60%</td>
<td>50%</td>
<td>0%</td>
</tr>
<tr>
<td>Orthodontic Age Limit –</td>
<td>No Age Limit</td>
<td>Up to age 19</td>
<td></td>
</tr>
</tbody>
</table>

**KENT STATE UNIVERSITY**
## Delta Dental Basic Plan Summary

<table>
<thead>
<tr>
<th>Service</th>
<th>Delta Dental Basic Plan</th>
<th>Delta Dental Premier Plan</th>
<th>Nonparticipating Dentist</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PPO Dentist</td>
<td>Premier Dentist</td>
<td>Dentist</td>
</tr>
<tr>
<td></td>
<td>Plan Pays</td>
<td>Plan Pays</td>
<td>Plan Pays*</td>
</tr>
<tr>
<td><strong>Diagnostic &amp; Preventive</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diagnostic and Preventive Services – exams, cleanings, fluoride, and space maintainers</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Brush Biopsy – to detect oral cancer</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Bitewing Radiographs – bitewing X-rays</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Basic Services</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emergency Palliative Treatment – to temporarily relieve pain</td>
<td>75%</td>
<td>65%</td>
<td>60%</td>
</tr>
<tr>
<td>Sealants – to prevent decay of permanent teeth</td>
<td>75%</td>
<td>65%</td>
<td>60%</td>
</tr>
<tr>
<td>All Other Radiographs – other X-rays</td>
<td>75%</td>
<td>70%</td>
<td>50%</td>
</tr>
<tr>
<td>Minor Restorative Services – fillings</td>
<td>75%</td>
<td>70%</td>
<td>50%</td>
</tr>
<tr>
<td>Endodontic Services – root canals</td>
<td>75%</td>
<td>70%</td>
<td>50%</td>
</tr>
<tr>
<td>Periodontic Services – to treat gum disease</td>
<td>75%</td>
<td>70%</td>
<td>50%</td>
</tr>
<tr>
<td>Oral Surgery Services – extractions and dental surgery</td>
<td>75%</td>
<td>70%</td>
<td>50%</td>
</tr>
<tr>
<td>Major Restorative Services – crowns</td>
<td>75%</td>
<td>70%</td>
<td>50%</td>
</tr>
<tr>
<td>Other Basic Services – misc. services</td>
<td>75%</td>
<td>70%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Major Services</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Crown Repair – to individual crowns</td>
<td>50%</td>
<td>50%</td>
<td>40%</td>
</tr>
<tr>
<td>Occlusal Guards/Adjustments – bite guards and occlusal adjustments</td>
<td>50%</td>
<td>50%</td>
<td>40%</td>
</tr>
<tr>
<td>Re-lines and Repairs – to bridges, implants, and dentures</td>
<td>50%</td>
<td>50%</td>
<td>40%</td>
</tr>
<tr>
<td>Prosthodontic Services – bridges, implants, and dentures</td>
<td>50%</td>
<td>50%</td>
<td>40%</td>
</tr>
<tr>
<td><strong>Orthodontic Services</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Orthodontic Services – braces</td>
<td>50%</td>
<td>50%</td>
<td>0%</td>
</tr>
<tr>
<td>Orthodontic Age Limit –</td>
<td>No Age Limit</td>
<td>Up to age 19</td>
<td></td>
</tr>
</tbody>
</table>
## Delta Dental Low Plan Summary

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Delta Dental PPO Dentist</th>
<th>Delta Dental Premier Dentist</th>
<th>Nonparticipating Dentist</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diagnostic and Preventive Services</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diagnostic and Preventive Services – exams, cleanings, fluoride, and space maintainers</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Brush Biopsy – to detect oral cancer</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Bitewing Radiographs – bitewing X-rays</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Emergency Palliative Treatment – to temporarily relieve pain</td>
<td>60%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Basic Services</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All Other Radiographs – other X-rays</td>
<td>60%</td>
<td>50%</td>
<td>40%</td>
</tr>
<tr>
<td>Minor Restorative Services – fillings and crown repair</td>
<td>60%</td>
<td>50%</td>
<td>40%</td>
</tr>
<tr>
<td>Endodontic Services – root canals</td>
<td>60%</td>
<td>50%</td>
<td>40%</td>
</tr>
<tr>
<td>Non-Surgical Periodontic Services – non-surgical services to treat gum disease</td>
<td>60%</td>
<td>50%</td>
<td>40%</td>
</tr>
<tr>
<td>Simple Extractions – non-surgical removal of teeth</td>
<td>60%</td>
<td>50%</td>
<td>40%</td>
</tr>
<tr>
<td>Major Restorative Services – crowns</td>
<td>60%</td>
<td>50%</td>
<td>40%</td>
</tr>
<tr>
<td>Other Basic Services – misc. services</td>
<td>60%</td>
<td>50%</td>
<td>40%</td>
</tr>
<tr>
<td>Relines and Repairs – to bridges, implants, and dentures</td>
<td>60%</td>
<td>50%</td>
<td>40%</td>
</tr>
</tbody>
</table>
# Delta Dental
## AAUP Plan Summary

<table>
<thead>
<tr>
<th></th>
<th>Delta Dental PPO Dentist</th>
<th>Delta Dental Premier Dentist</th>
<th>Nonparticipating Dentist</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Diagnostic &amp; Preventive</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diagnostic and Preventive Services – exams, cleanings, fluoride, and space maintainers</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Sealants – to prevent decay of permanent teeth</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Brush Biopsy – to detect oral cancer</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Radiographs – X-rays</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Basic Services</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emergency Palliative Treatment – to temporarily relieve pain</td>
<td>90%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Minor Restorative Services – fillings</td>
<td>90%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Endodontic Services – root canals</td>
<td>90%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Periodontic Services – to treat gum disease</td>
<td>90%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Oral Surgery Services – extractions and dental surgery</td>
<td>90%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Major Restorative Services – crowns</td>
<td>90%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Other Basic Services – misc. services</td>
<td>90%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td><strong>Major Services</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Crown Repair – to individual crowns</td>
<td>60%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Occlusal Guards/Adjustments – bite guards and occlusal adjustments</td>
<td>60%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Reline and Repairs – to bridges, implants, and dentures</td>
<td>60%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Prosthetic Services – bridges, implants, and dentures</td>
<td>60%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Orthodontic Services</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Orthodontic Services – braces</td>
<td>60%</td>
<td>60%</td>
<td>60%</td>
</tr>
<tr>
<td>Orthodontic Age Limit –</td>
<td>Up to age 19</td>
<td>Up to age 19</td>
<td>Up to age 19</td>
</tr>
</tbody>
</table>

**Notes:**
- **Diagnostic & Preventive:** 100% coverage for all services.
- **Basic Services:** 90% coverage for exams, cleanings, fluoride, and space maintainers; 80% for other services.
- **Major Services:** 60% coverage for crowns, occlusal guards, reline and repairs; 50% for other services.
- **Orthodontic Services:** 60% coverage for braces; limits up to age 19.
Definition of Eligible Dependents

Listed below are the definitions of a dependent based upon the guidelines of Kent State University’s benefit plans.

**Spouse:** Your legal spouse.

**Domestic Partner:** The employee’s same or opposite gender registered domestic partner.

**Child:** A biological child, stepchild or adopted child of the employee or the employee’s spouse or registered domestic partner who is under the age of 26. A dependent child for whom the employee, the employee’s spouse or registered domestic partner has legal guardianship or legal custody.

**Disabled Child:** The maximum dependent age limits do not apply for a child who cannot hold a self-supporting job due to a permanent physical disability if:
- The child becomes disabled prior to age 19 and remains disabled while covered under the medical plan(s).
- The physical or mental impairment is a result of either a congenital or acquired illness or injury leading to the individual being incapable of independent living.
Due 30 days from hire date

### Kent State University Benefit Plans Dependent Eligibility Verification Form

**Instructions for Completion:**

- Please list dependents that you would like to enroll in the benefit plan(s). PRINT CLEARLY, in INK in the spaces provided. Sign and return this form with the supporting documentation to the University Benefit Office – Located second floor of Herr Hall, Kent Campus.

**Employee Information:**

<table>
<thead>
<tr>
<th>ID Number</th>
<th>Campus</th>
<th>Employee Last Name</th>
<th>Employee First Name</th>
<th>Employee Home/Cell Telephone</th>
<th>Employee Gender (circle one)</th>
<th>Employee Date of Birth (yy-yy-yy-yy)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Address Information:**

<table>
<thead>
<tr>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Add To Coverage:**

<table>
<thead>
<tr>
<th>Add To Coverage</th>
<th>Social Security Number</th>
<th>Last Name</th>
<th>First Name, MI</th>
<th>Date of Birth (yy-yy-yy-yy)</th>
<th>Gender (M/F)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sponsor/Domestic Partner</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child-1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child-2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child-3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child-4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child-5</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child-6</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Reminder:** You must attach copies of supporting documentation to complete the process. Failure to return the required information by the deadline may result in suspension of benefits until such information is supplied.

I certify that the information provided is complete, correct, and up-to-date. I understand that any misrepresentation could result in disciplinary action up to and including termination of employment.

Signature: ____________________________ Date Signed: ____________________________

Rev: 4/2015
Domestic Partner Benefits

Kent State offers Domestic Partner benefits to eligible employees.

The benefits are extended to both same and opposite gender partners of faculty and staff and their eligible dependents which include:

- Medical, prescription drugs, vision and dental insurance
- Dependent life insurance
- Voluntary Accidental Death and Dismemberment Insurance (AD&D)
- Tuition Fee Waiver

Applicants must complete Affidavit of Domestic Partnership and provide (3) supporting documentations. Details regarding this process can be found on HR Benefits website at: www.kent.edu/hr/benefits
Let's get it done BEFORE 31! Avoid back deductions!

Avoid delays receiving your medical IDs

New Hire Online Benefits Enrollment Instructions

Summary Page

Basic Life Insurance

Group Term Life Insurance, Payroll Deduction: 36/2018 Subscription Date - 20/12/2018

Congratulations! You have completed the New Hire Enrollment process.
Alternative Insurance Coverage
“Opt-Out”

- Employees with other coverage may opt-out of health coverage.
- Must provide documentation of alternative coverage along with the completed Affidavit of Alternative Coverage form.
- Opt-out incentive of $50.00 per pay equal to $100.00 month or $1,200.00 per year!
- Opt-out applies to medical, prescription drug, vision AND dental.
- This form can be found at http://www.kent.edu/hr/benefits/medical-insurance. Click on Opt-Out Affidavit in the middle of the page.
Group Insurance Plan
Affidavit of Alternative Coverage/Refused Medical Coverage

PLEASE CHECK YOUR SELECTION BELOW:

☐ I hereby elect to OPT-OUT of the medical, prescription drug, dental and vision insurance coverage available to me as a benefit eligible employee of Kent State University. In completing this affidavit, I verify I am adequately covered by other medical insurance as indicated below and expect to be covered for the entire year. I further acknowledge that I am waiving the health benefits for the entire calendar year and may not re-enroll in the plan during the year except by providing written notice to Kent State University benefits office that I have incurred a qualifying event that has caused me to lose coverage under the aforementioned alternative coverage. I understand that I am eligible to receive an opt-out incentive in the amount of $100.00 per month.

☐ I hereby REFUSE the medical, prescription drug, dental and vision insurance coverage offered to me by Kent State University; however, I wish to accept the dental insurance coverage available to me as a benefit eligible employee of Kent State University. In completing this affidavit, I verify I am adequately covered by other medical insurance as indicated below and expect to be covered for the entire year. I further acknowledge that I am waiving the health benefits for the entire calendar year and may not re-enroll in the plan during the year except by providing written notice to Kent State University benefits office that I have incurred a qualifying event that has caused me to lose coverage. I understand that I am not eligible to receive an opt-out incentive.

Name of individual who covers you:

Contract number or SS# of person covering you:

Employee or person covering you:

Employer Plan Name:

Effective Date of Alternate Coverage:

Type of Coverage:  ☐ Single    ☐ Employee + one ☐ Family

Kent State Employee (Name and Title): __________________________

Kent State Employee (Signature):

***NOTICE***

ANY EMPLOYEE REQUESTING AN INSURANCE OPT-OUT INCENTIVE or REFUSAL OF MEDICAL COVERAGE MUST COMPLETE A NEW FORM DURING OPEN ENROLLMENT and PROVIDE WRITTEN PROOF OF ALTERNATIVE INSURANCE.
Group Term Life Insurance
AD&D Coverage

- Employer-paid term life insurance for full-time employees
- Coverage equal to 3 times base salary up to $225,000
- Includes AD&D coverage
- Employees must designate beneficiaries
- Imputed income applies
SECURIAN LIFE INSURANCE BENEFICIARY FORM

Beneficiary Designation

Securian Life Insurance Company + Minnesota Life Insurance Company

Employer name
Kent State University

Insured’s name (full, middle, initial, title)

Address (street, city, state, zip)

Policy number
34920 / 34964

Insured’s date of birth
Policyowner (if different than insured)

Policyowner’s phone number

This designation applies to selected coverage(s). If this section is left blank, your designation will apply to all
coverages. If your beneficiary(ies) are different by coverage, use a separate Beneficiary form for each coverage.

PRIMARY BENEFICIARIES – The person or persons named will receive the benefit

Beneficiary full name

Date of birth

Tax ID (SSN)

Share %

Address (street, city, state, zip)

Relationship to insured

Contingent Beneficiaries – Receive a benefit ONLY if all primary beneficiaries are no longer living

Beneficiary full name

Date of birth

Tax ID (SSN)

Share %

Address (street, city, state, zip)

Relationship to insured

Signature required – This beneficiary replaces all prior designations

Policyowner’s signature

Date

Securian Financial is the marketing name for Securian Life Insurance Company and Minnesota Life Insurance Company. Insurance products are

Registered Offices: Minnesota Life Insurance Company - Minneapolis, Minnesota. Licenses and products are issued by each insurer. Life insurance

is not an advanced New York insurer and does not do business in New York. Both companies are headquartered in St. Paul, Minn. Investability and

Kent State University
Imputed Income for
Employer-provided Life Insurance
and
Voluntary Life Insurance

- Internal Revenue Service (IRS) requires that the value of employer-provided life insurance and voluntary life insurance in **EXCESS of $50,000** be reported as taxable income. This is called “imputed income”.

- Imputed income is added to your taxable earnings. You can find the imputed income amount in Box 12 of your yearly W-2 statements.
Imputed Income - Example

TAXABLE INCOME PER $1,000 OF PROTECTION

<table>
<thead>
<tr>
<th>Employee’s Age</th>
<th>Tax per $1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 25</td>
<td>$.60</td>
</tr>
<tr>
<td>25 through 29</td>
<td>.72</td>
</tr>
<tr>
<td>30 through 34</td>
<td>.96</td>
</tr>
<tr>
<td>35 through 39</td>
<td>1.08</td>
</tr>
<tr>
<td><strong>40 through 44 (John’s Age)</strong></td>
<td><strong>1.20</strong></td>
</tr>
<tr>
<td>45 through 49</td>
<td>1.80</td>
</tr>
<tr>
<td>50 through 54</td>
<td>2.76</td>
</tr>
<tr>
<td>55 through 59</td>
<td>5.16</td>
</tr>
<tr>
<td>60 through 64</td>
<td>7.92</td>
</tr>
<tr>
<td>65 through 69</td>
<td>13.44</td>
</tr>
<tr>
<td>70 and older</td>
<td>24.72</td>
</tr>
</tbody>
</table>

- John is 42 years old and earns $40,000 per year.
- He is eligible for $120,000 (3 times his annual salary) of employer-paid basic group term life insurance.
- The amount of taxable insurance is **$70,000** ($120,000 minus $50,000).
- For the employer-provided basic life insurance, the annual imputed income is $84.00
  - (70 X $1.20).
- The $84.00 amount will be included on John’s W-2 (Box 12) statement as taxable income at the end of the year.
Voluntary Supplemental Plan Options
Voluntary/Supplemental Life Insurances

**The Evidence of Insurability (EOI) must be completed and submitted directly to Securian for an election amount above the guaranteed issue.**

- **Individual:** Employee may elect up to 3 times base salary to a maximum of $1M
  *Guarantee Issue - $200,000
  - EOI must be completed if election over the guaranteed issue amount of $200,000

- **Spousal:** Employee may elect coverage in increments of $10,000 up to a max of $250,000
  *Guarantee Issue - $20,000
  - EOI must be completed if election over the guaranteed issue amount of $20,000
  - *Monthly premium cost for employee/spouse is based on age*

- **Dependent:** Employee may elect $10,000 per child at the cost of $1 per month no matter how many eligible children are in the family up to age 25.
  - *Premium prorated for 9-mo & 10-mo employees*

**NOTE:**
- Spousal and Dependent’s life insurance **CANNOT** exceed 100% of an employee’s Basic Life and Additional Supplemental Life insurance.
- An employee **CANNOT** purchase supplemental life or AD&D for a spouse who is employed by KSU.
Voluntary AD&D Insurance

- Intended to supplement the employer-paid Basic Life and AD&D
- Option to purchase employee only AD&D or family AD&D
- Eligibility: Spouse/Domestic Partner and eligible dependent children to age 25
- Cost based on chosen coverage amount
- Coverage available in increments of $25,000 to a maximum of $1M

**Must designate beneficiary**
Voluntary Group Long Term Disability Insurance

- Provides financial protection by paying a percentage of monthly earnings should a covered disability occur.
- Employee can elect a benefit equal to **50%** or **60%** of salary to a maximum of $6,000/month
- Enrollment subject to pre-existing medical condition and must be submitted within 31 days of employment
Aflac
PLAN OPTIONS
Short Term Disability
Accident Indemnity Advantage
Cancer Protection

- Pays you cash benefits during time of need (accidents, sickness, surgery, maternity)
- Guaranteed renewable for the life of the policy
- Fully portable at the group rate
- No coordination of benefits…”we pay regardless of any other insurance.”

Note: Some plans are only available during your first 60 days of employment and the annual Open Enrollment period. Other plans may be available year-round. Please contact Aflac for additional information.

Contact:
Derrick Fellows, 1544 South Belvoir Blvd., S. Euclid, OH 44141
(216) 382-9500;
derrick_fellows@us.aflac.com
Voluntary Benefit

College Advantage (529) Ohio Savings Plan

- This is a college savings program that enables families to save and invest on a tax-advantaged basis to fund future higher education expenses of a child.
- Enroll anytime.
- Tax-Free: Pay no taxes as your funds grow and pay no taxes when you withdraw for qualified higher education expenses.
- Available to anyone.
- Account owners allocate funds.
- Affordable contributions as little as $25 at a time.

CollegeAdvantage Savings Plan
PO Box 932348
Cleveland, OH 44193
Phone: 1-800-AFFORD-IT (233-6734)
Legacy Services – Long Term Care Insurance

What is Long-Term Care?
Long-term care is when you are no longer able to do typical things such as getting out of bed, eating, or even taking a shower.

Why Consider Long-Term Care Insurance?
Long-term care insurance (LTCi) pays for
• home health care,
• assisted living,
• nursing home and
• other long-term care expenses.

Legacy Services
800-230-3398, ext. 101
email: custsvc@4groupltci.com
www.servilink.net/legacyltc
Tuition Waiver Benefit

- Employees are eligible after completing one semester (or 120-days) of consecutive full-time employment
  - No “credit” for previous part-time or GA employment
- Eligible dependents include legally married spouse or domestic partner and dependent children under the age 25.
- Benefit covers tuition and general fees for up to 18 undergraduate or 18 graduate hours per semester

TAXABILITY NOTE:
POST undergraduate or graduate courses are tuition free but are considered a taxable benefit to the employee receiving the tuition waiver according to IRS regulations. Payroll is required to withhold federal income taxes accordingly.
IMPACT – Employee Assistance Program (EAP)

IMPACT Solutions is a behavioral healthcare and people development consulting firm for coaching and medical specialists.

- 24/7/365 Live, CONFIDENTIAL access to:
  - Immediate phone consultations
  - Face to face licensed counseling
  - Telemental Health Services (email, video conferencing, online chat, or a phone call)
  - Legal assistance
  - Financial counseling
  - Identity theft
  - Child and Elderly Care Referrals
  - Referrals to Community Resources

- Accessible to you, your household members and eligible dependents living outside your home
- Services provided for personal and work-related issues
- Specialized assistance may be provided for financial matters, identity theft recovery and legal issues

1-800-227-6007 – 24 hours/7 days a week
## Benefits Enrollment Timeline

<table>
<thead>
<tr>
<th>Task</th>
<th>Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Group Insurance Enrollment</strong> (online or hardcopy)</td>
<td>30 days from your Date of Hire or Benefits Eligibility</td>
</tr>
<tr>
<td><strong>Opt-out affidavit</strong> (if applicable)</td>
<td></td>
</tr>
<tr>
<td><strong>Domestic Partner Affidavit and Supporting Documentation</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Flexible Spending Accounts</strong> – HCFSA/DCFSA</td>
<td></td>
</tr>
<tr>
<td><strong>Life Insurance Beneficiary Form</strong> (Hard Copy ONLY)</td>
<td></td>
</tr>
<tr>
<td><strong>Long-Term Disability Enrollment</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Retirement Election Form</strong></td>
<td>No later than 120 days from and including the effective date of your eligible appointment</td>
</tr>
<tr>
<td><strong>HSA (Health Savings Account Contributions)</strong></td>
<td>Anytime</td>
</tr>
<tr>
<td><strong>Salary Reduction Agreement for 403(b) &amp; 457</strong></td>
<td></td>
</tr>
<tr>
<td><strong>College Advantage 529 Savings Plan</strong></td>
<td></td>
</tr>
<tr>
<td><strong>AFLAC Plans (certain plans)</strong></td>
<td></td>
</tr>
</tbody>
</table>

**AFLAC Plans - Note:** Some plans are only available during your first 60 days of employment and the annual Open Enrollment period. Other plans may be available year-round. Please contact Aflac for additional information.
FORMS NEEDED TO BE RETURNED

- Retirement Election Form
- Dependent Verification Form
- Beneficiary Form – Life Insurance
If you have questions or need additional concerning your health insurance or retirement plan options, please feel free to contact:

<table>
<thead>
<tr>
<th>Name</th>
<th>Phone Number</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kim Hauge, Executive Director, Employee Benefits, Wellness and Health Promotion</td>
<td>330-672-7505</td>
<td><a href="mailto:khauge@kent.edu">khauge@kent.edu</a></td>
</tr>
<tr>
<td>Samantha Chappell, Assistant Manager, Employee Benefits</td>
<td>330-672-5861</td>
<td><a href="mailto:schapp10@kent.edu">schapp10@kent.edu</a></td>
</tr>
<tr>
<td>Dina Dusek, Coordinator, Employee Benefits</td>
<td>330-672-2726</td>
<td><a href="mailto:ddusek@kent.edu">ddusek@kent.edu</a></td>
</tr>
<tr>
<td>Beth Hoff, Coordinator, Employee Benefits</td>
<td>330-672-7533</td>
<td><a href="mailto:bhoff1@kent.edu">bhoff1@kent.edu</a></td>
</tr>
<tr>
<td>Laura Kenney, Coordinator, Leave and Disability Benefits Programs</td>
<td>330-672-8368</td>
<td><a href="mailto:lkenney2@kent.edu">lkenney2@kent.edu</a></td>
</tr>
</tbody>
</table>

**OFFICE HOURS:** MONDAY – FRIDAY 7am – 5pm
Questions
DISCLAIMER

This Benefits Orientation presentation is provided as an informational summary only and is not intended to be a summary plan description (SPD) or plan document. If there are differences between the presentation and the SPD or plan document, the terms of the SPD and plan document shall be definitive.

Kent State University may amend or terminate its benefits plans at any time in accordance with the law and any applicable collective bargaining agreement. The description of the program, the plan itself, or participation in the plan is not an employment contract or any type of employment guarantee and should not be construed as such.

The university makes no endorsements, warranties, promises, representations and/or guarantees regarding the performance, use, interpretation, application, correctness, accuracy of any of the vendors’ plans and programs summarized in this orientation. Individuals should consult with the vendor(s) as well as their personal legal, medical, insurance and/or financial, etc., advisor/professional as it applies to their own circumstance to answer any questions and/or concerns related to their participation in the plan(s) and program(s).
Thank You.

www.kent.edu