Welcome to New Employee Orientation
Working in MS Teams

- Show participants
- Emojis (raise hand)
- Turn off/on your camera
- Show Conversations (chat)
- More Actions
- Turn off/on your audio
1. GET VACCINATED
   Protect yourself, your family, and your community!

2. WEAR A FACE COVERING INDOORS
   Whether or not you are vaccinated, you must wear a face covering indoors on all campuses.

3. MONITOR YOUR HEALTH EVERY DAY
   If you have symptoms, go home and self-isolate and call a healthcare provider.

4. GET TESTED
   Get tested to find out if you have COVID-19 so you don’t spread it to others.

5. WASH YOUR HANDS FREQUENTLY
   Cover your coughs and sneezes. Don’t touch your face.

6. CLEAN AND SANITIZE
   Keep workspaces and common areas clean.

7. HAVE QUESTIONS? REACH OUT
   Call University Health Services at 330-672-3372. After hours, call the 24-hour Nurse Line at 330-672-2222.

8. FLASHES TAKE CARE OF FLASHES
   Remember to act with kindness and respect always.

WWW.KENT.EDU/FLASHES-SAFE-EIGHT
New Employee Agenda: Part 1

Kent State in a FLASH
• Organizational Structure
• Getting Started
• Resources and Programs
• Communicating & Connecting
• Policies

Find answers to all your new Flash questions at kent.edu/hr/training/new-faculty-staff-resources

AFSCME rep (for union eligible Flashes)
New Employee Agenda: Part 2

- Employee Wellness
- Employee Benefits

➢ The benefits section is for all new hires, but is oriented toward full-time employees

Visit www.kent.edu/hr/training/new-faculty-staff-resources for new Flash resources
About Kent State University
Other KSU Sites:
KSU College of Podiatric Medicine
KSUG Regional Academic Center
(Twinsburg)

www.kent.edu/campus-locations
Our Workforce

FLASH facts:

✓ 5600+ faculty and staff
✓ 5000+ student employees

Institutional Research (www.kent.edu/ir)
Our Student Body

✓ 34,000+ students
✓ 31,000+ undergraduate
✓ 3,000+ graduate enrolled
✓ All 50 states and 98 countries

www.kent.edu/facts-figures/student-overview
University Funding

Kent State University is a not-for-profit organization

About our students:
• 32% first generation
• 20% non-traditional
• 70% of students graduate with debt

Our Funding:
• State of Ohio provides <20% of funding
• Faculty and Staff Campaign
• Generous supporters

www.kent.edu/philanthropy
Strategic Themes and Mission

I. Students First
II. A Distinctive Kent State
III. Globally Competitive
IV. Regional Impact
V. Organizational Stewardship

MISSION STATEMENT
We transform the lives and communities through the power of discovery, learning, and creative expression in an inclusive environment.

www.kent.edu/strategicroadmap
Our Leadership

Kent State University
Board of Trustees (11+2)

President - Todd Diacon, PhD

Executive Officers

www.kent.edu/bot
President Todd A. Diacon, PhD

The president, along with the Kent State University Board of Trustees, oversee the functions of executive officers who manage the university’s divisions.

www.kent.edu/leadership
Divisions and Executive Officers

Melody Tankersley, PhD  
Sr. Vice President and Provost, Academic Affairs

Mark Polatajko, PhD  
Sr. Vice President, Finance & Administration

Lamar Hylton, PhD  
Sr. Vice President, Student Affairs

www.kent.edu/leadership
Divisions and Executive Officers

Sean Broghammer, PhD
Vice President, Enrollment Management

Doug Delahanty, PhD
Interim Vice President, Research & Sponsored Programs
www.kent.edu/leadership

Amoaba Gooden, PhD
Vice President, Diversity, Equity & Inclusion
Divisions and Executive Officers

Stephen Ward
Vice President,
University Communications & Marketing

Peggy Shadduck, PhD
Vice President,
Regional Campuses

John M. Rathje
Vice President,
Information Technology & CIO

www.kent.edu/leadership
Divisions and Executive Officers

Valoree Vargo
Vice President, Philanthropy and Alumni Engagement

Willis Walker
Vice President, General Counsel
Divisions and Executive Officers

Tiffany Murray, JD
Interim Vice President, Human Resources

Randale Richmond
Director of Athletics

www.kent.edu/leadership
Getting Started
FLASHcard Office

HOURS
Mon - Fri: 8 a.m. - 5 p.m.
Sat - Sun: Closed

LOCATION
Lower Level Kent Student Center, Past Cyber Cafe

CONTACT THE FLASHCARD OFFICE
flashcard@kent.edu | 330-672-2273

Student can choose to link their FLASHcard to their PNC checking account

www.kent.edu/flashcard
Parking

www.kent.edu/parking
Resources & Programs
Resources & Programs

• Professional Development
• Student Accessibility Services
• Recreational Services (www.kent.edu/recservices)
• Child Development Center (www.kent.edu/ehhs/centers/cdc)
• Employee Discounts
HR Training & Development

Connect with T&D!

Professional Development offerings include:
• Manager, Supervisor and Individual Contributor options
• Self-assessments
• Customized sessions for your department
• Leadership development programs

Minimum 2 hours of compliance training each fiscal year (July 1 – June 30)
1 hour should be gender-based discrimination or harassment course
(formerly known as Title IX Beyond Compliance)
New employee online courses fulfill your first year requirement
Courses must relate to Kent State
• In-person, webinars or online courses

www.kent.edu/hr/training

@ksuhrtd
@kentstatetraining
330-672-2100
hrd@kent.edu
Lean Kent State

**Purpose:** Serving the University to support and promote a Lean culture

**Lean Concepts:**

- **Respect for People** – the understanding that the individuals doing the work are the best ones to improve it

- **Continuous Improvement** – the continuous pursuit of perfection, meaning that every day we seek to improve

[www.kent.edu/lean](http://www.kent.edu/lean)
Center for Teaching & Learning

www.kent.edu/ctl
Training Center Location
Room 152, Kent State University Library
Kent, OH 44242
Email: ksutraining@kent.edu
Student Accessibility Services

• Provides support for students with disabilities
• Information and Communication Technology (ICT) Accessibility

STREET ADDRESS
University Library, Suite 100
Kent Campus

CONTACT US
330-672-3391 (Fax 330-672-3763)
sas@kent.edu

www.kent.edu/sas
# Recreational Services

![Image](image-url)

<table>
<thead>
<tr>
<th>Student Recreation and Wellness Center</th>
<th>Kent State Ice Arena</th>
<th>Allerton Sports Complex</th>
<th>Crooked River Adventures</th>
<th>Student Recreation Fields and Pavilion</th>
</tr>
</thead>
<tbody>
<tr>
<td>1550 Ted Boyd Drive</td>
<td>650 Loop Road</td>
<td>1565 Campus Center Drive</td>
<td>100 Stow Street</td>
<td>1575 Johnston Drive</td>
</tr>
<tr>
<td>Kent, OH 44242</td>
<td>Kent, OH 44242</td>
<td>Kent, OH 44242</td>
<td>Kent, OH 44240</td>
<td>Kent, OH 44242</td>
</tr>
</tbody>
</table>

**Phone:** 330-672-4732  
**Fax:** 330-672-4272  
**Email:** recservices@kent.edu

---

Phone: 330-672-7465  
Fax: 330-672-7734  
Email: icearena@kent.edu

Phone: 330-677-4315  

Phone: 330-541-7467  
Email: crookedriver@kent.edu

[www.kent.edu/recservices](http://www.kent.edu/recservices)
Employee Discounts

- Dell
- Apple
- Enterprise Rental
- Sherwin-Williams

- AT&T Wireless
- Verizon
- Best Benefits Club

www.kent.edu/hr/benefits/employee-discounts
# Employee Resource Groups

<table>
<thead>
<tr>
<th>ERG Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asian, Asian American &amp; Pacific Islander Faculty Staff Alliance</td>
<td></td>
</tr>
<tr>
<td>International Faculty &amp; Staff Network (IFSN)</td>
<td></td>
</tr>
<tr>
<td>Kent Engaged and Emerging Professionals (KEEP)</td>
<td></td>
</tr>
<tr>
<td>Latino Networking Caucus (LNC)</td>
<td></td>
</tr>
<tr>
<td>Pan African Faculty Staff Association (PAFSA)</td>
<td></td>
</tr>
<tr>
<td>Spectrum: Connecting LGBTQ+ and Ally Faculty and Staff</td>
<td></td>
</tr>
<tr>
<td>Women of Color Collective (WoCC)</td>
<td></td>
</tr>
<tr>
<td>Affiliate ERG: KSU Retired Faculty &amp; Staff (KSURA)</td>
<td></td>
</tr>
</tbody>
</table>

[www.kent.edu/hr/employee-resource-groups](http://www.kent.edu/hr/employee-resource-groups)
Communicating & Connecting
Mobile Apps

• Choose from:
  • KSU Mobile
  • Canvas - LMS
  • Kent State Athletics
  • Wick Poetry Center
  • Step Up and Speak Out
  • Campus Dining/Menus
  • Kent Wired

www.kent.edu/mobile
FlashALERTS

• Emergency text notification system
• Sign up and manage your account online
• No cost to you

www.kent.edu/flashalerts
Policies
Code of Conduct Policy 6-01

• Every Kent State University employee is required to comply with the policies and guidelines established for employees, as well as applicable local, state, and federal laws
• To respect the dignity and well-being of others
• To respect and safeguard the rights and property of others, and to better provide for the safety and security of each person
• To prohibit discrimination, while respecting the differences in people, ideas, and opinions
• To practice personal and professional integrity

Employee Resource Manual: www.kent.edu/hr/handbook

www.kent.edu/policyreg/university-policy-regarding-employment
Environmental Health & Safety

Dennis Baden
dbaden@kent.edu
2-1950

LaKetta Wilson
lwilso51@kent.edu
2-1977

Dr. Manjusha Kulkarni
mkular3@kent.edu
2-4710

Nicholas Bushek
nbushek@kent.edu
2-1962

www.kent.edu/compliance/environmental-health-and-safety
Forming Open and Robust University Minds (FORUM) Act

Kent State prohibits the restriction of freedom of speech

Resources:
- Freedom of Expression page
- Policy 5-12.4 Admin policy regarding events
- ORC 3345.0212 Noncommercial expressive activities on campus
Office of General Counsel

• Legal representatives for the university
  • University Policies/State/Federal Laws
  • Contracts (review required, regardless of amount, even “click-through” agreements or “zero-value” licenses)
  • Public Records Requests/Requests for Student Information/Litigation Holds/Record Retention
  • Immunity/Indemnity of public officers and employees
  • Ethical obligations of public officers and employees
  • Additional areas: Leases/Real Estate, IP, Logo Licensing, Employment, Student issues, Litigation, etc.

• Call us ASAP if you receive a subpoena, legal complaint, public records request, call/visit/letter from an attorney)

www.kent.edu/generalcounsel

General Counsel Willis Walker

Office of General Counsel
330-672-2982
legal@kent.edu
Office of Compliance, Equal Opportunity & Affirmative Action

Information, consultation and guidance to the Kent State community on affirmative action, equal opportunity, harassment prevention and discrimination matters.

Confidential counseling on harassment and discrimination issues and concerns.

Oversight of and support for the university’s compliance with equal opportunity and affirmative action laws and regulations.

Training and workshops for students, faculty, and staff on these issues.

A mechanism for handling complaints of harassment and discrimination.

Pamela Fitzgerald, B.I.S.
Director, EOAA
ADA/504 Coordinator & Deputy Title IX Coordinator

Jacqueline Fausnight, M.Ed.
Compliance Investigator & Deputy Title IX Coordinator

Erica Cox
Compliance Assistant

330.672.2038 | aa_eeo@kent.edu | www.kent.edu/hr/compliance-eoaa
Provide guidance and information to the Kent State community regarding Gender Equity and Title IX.

Oversee the University’s Gender Discrimination and Harassment policies, grievance procedures, and remedies.

Conduct prevention education and workshops for employees and students.

Promote healthy living, learning and working environments and access to supportive services and supportive measures.

Advise all members of the University community about their rights, responsibilities, and reporting obligations.

Richantae Johnson, J.D.
Interim Director, Gender Equity & Title IX Coordinator

Rebecca Broghammer, Ph.D.
Compliance Investigator & Deputy Title IX Coordinator

Lauren Strong, J.D.
Special Assistant

Kent Student Center | Suite 250 | 330-672-7535 | titleix@kent.edu | kent.edu/studentaffairs/title-ix
Benefits & Wellness
Departments of Employee Benefits, Wellness & Health Promotion

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

Deanna Duffy, Assistant Manager
Employee Wellness and Health Promotion
Phone: 330-672-0392 | Email: dduffy8@kent.edu
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

Employee Wellness Partners

- Be Well Solutions
  - Onsite *Know Your Numbers* health screenings
  - Kent Campus and virtual/telephonic health coaching
  - Oversight of wellness rewards program
    (Wellness Your Way)

- Impact Solutions
  - Employee Assistance Program (EAP)
  - Mental health, Telemental health, Tess
  - Legal, financial, ID theft assistance, medical advocacy
  - Child & eldercare services, mindfulness & more

- Wellable
  - Library of customizable challenges
  - App/device integration
  - Meaningful health content & health tips; opt in text messaging

- Kent State University Collaborations
  - Recreational Services
  - University Health Services
  - Education, Health & Human Services
  - Dining Services
  - Women's Center
  - Speech Pathology & Audiology

- Medical Mutual and CVS Health
  - Employer-sponsored health & pharmacy vendors. Resources to support chronic health condition management & promote wellbeing

- Livongo
  - Free-to-you chronic condition management support for individuals with pre-diabetes, diabetes, and/or hypertension
Services from *Impact Solutions*
Your Employee Assistance Work/Life Program

- **Telemental Health sessions** can be held anywhere at times that are convenient for you and provides network access beyond your local area. Clinically effective and appropriate for many concerns.

- **Contact Impact at 800-227-6007** or via the Online Service Request Form at [www.MyImpactSolution.com](http://www.MyImpactSolution.com) (Create a *MyLifeExpert* account using company code *kenteap*)

- Meet **Impact’s mental health chatbot, Tess**. Tess is psychological artificial intelligence, or more simply put, a mental health chatbot who delivers emotional wellness coping strategies. Tess is available around the clock to chat at your convenience and provide check-ins to support your mental health and well-being. **Sign up by texting “KENT” to (415) 360-0023.**
Wellness Your Way
Rewards Program

➢ Full time, benefits eligible faculty and staff can earn up to $300 each calendar year for healthy choices
➢ Preventive care strongly encouraged (high point values for annual dental, vision, and 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

GETTING STARTED $100

1. Access your account
   - Make sure you have set up your personal account with Be Well at portal.bewelldata.com.

2. Health risk assessment
   - Complete an online health risk assessment (HRA), available from your Be Well portal at portal.bewelldata.com.

3. Health screening
   - Participate in a Know Your Numbers Biometric Health Screening. Attend a worksite health screening (via finger stick) with Be Well biologists or with your primary care physician (PCP).

4. Program consent/waiver
   - Complete the Consent and Release Waiver Form. Form is downloadable from the Be Well Portal at portal.bewelldata.com.

Qualifying period
Sept. 1, 2022 - April 30, 2023
Tier Two – Choose Your Own Path to $200

✓ Annual preventive care and age-appropriate screenings
✓ Dental and vision exams
✓ Smoke and tobacco-free declaration or tobacco cessation program
✓ Health coaching, nutrition counseling and weight management
✓ Group/individual exercise
✓ Mindfulness (yoga, meditation)
✓ Move for a cause - walk/run/ride
✓ Community volunteerism
✓ Educational webinars and workshops
✓ Health behavior challenges
✓ Self-directed wellness activities
✓ And more

Tier Two

Choose Your Path = $200

Your journey is about you!
Choose from individual or group activities
Earn 350 points and you have earned your $200
Detailed information can be found at portal. beweldata.com

Qualifying period
Jan. 1 - Oct. 15, 2023
Be Well Solutions Web Portal

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 the secure and confidential online portal
- Schedule an onsite health screening, flu vaccine, and/or health coaching
- Track and monitor health progress (risk profile)
- Rewards program - View all eligible activities, monitor points, download and upload verification forms 24/7
- Access educational resources

Wellness Reward Program

- Health Risk Assessment
- Biometric Screenings Results
- Risk Profile
- Wellness Reward Program

Welcome, Deanna!
Wellness Reward Payment

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 in February 2022 and continue to be paid out as employees qualify for Tier 1 and Tier 2
• Deposits are made within two pay cycles after notification of point achievement

*If you would like to have your wellness reward dollars deposited into your HSA, you MUST elect this EACH YEAR via the Wellness Reward Program page on the Be Well portal.
Stay Connected

Don’t Leave Your $300 “On the Table”

Communication methods include:

• Face-to-face meetings on all campuses
• Designated web page at www.kent.edu/hr/wellness
• Digital Wellness Calendar
• Targeted emails
• FlashLine notifications
• Wellness Ambassadors
Kent State is Smoke and Tobacco-Free

Kent State officially became a smoke-free, tobacco-free university at all campuses and locations on July 1, 2017.

• University-sponsored prescription plan includes coverage for nicotine replacement therapy and other cessation medications with zero co-pay/co-insurance.

• Free and low-cost cessation resources identified, cataloged and posted for faculty and staff at:

www.kent.edu/hr/wellness/smoking-cessation-resources-ready-quit
Recognized as One of the Healthiest Campus Communities in the Nation!
Thank You For Your Time Today

MAKE YOURSELF AND YOUR HEALTH A PRIORITY

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
Employee Benefits –

RETIREMENT

Welcome to Kent State University
Comparing Your Options Under the State Retirement System

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

<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>Employee 10.0%</td>
<td>Employee 14.0%</td>
</tr>
<tr>
<td>KSU 14.0%</td>
<td>KSU 14.0%</td>
</tr>
<tr>
<td>24.0%</td>
<td>28.0%</td>
</tr>
</tbody>
</table>

- Vested: After 5 years of contributory services credit for Traditional Pension Plan
- Vested: After 5 years of contributory services credit for Defined Benefit Plan
**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.**

<table>
<thead>
<tr>
<th></th>
<th><strong>OPERS</strong></th>
<th><strong>STRS</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Contribution Rates</strong></td>
<td><strong>Contribution Rates</strong></td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td>10.0%</td>
<td>Employee</td>
</tr>
<tr>
<td>KSU</td>
<td>7.26%</td>
<td>KSU</td>
</tr>
<tr>
<td>4% Contrib. Rate for Retiree Medical Acct (.5% Admin. Fee)</td>
<td>4.5%</td>
<td></td>
</tr>
<tr>
<td>****Mitigating Rate</td>
<td>2.24%</td>
<td>****Mitigating Rate</td>
</tr>
<tr>
<td></td>
<td><strong>24.0%</strong></td>
<td></td>
</tr>
</tbody>
</table>

20% KSU match available after each year completed 100% vested after 5 years of service 100% vested after 5 years of service
**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.

### STRS Combined Contribution Plan

<table>
<thead>
<tr>
<th>STRS Contribution Rates</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Contribution (12% DC)</td>
<td><strong>14.0%</strong></td>
</tr>
<tr>
<td>KSU Contribution</td>
<td><strong>14.0%</strong></td>
</tr>
<tr>
<td></td>
<td><strong>28.0%</strong></td>
</tr>
<tr>
<td>100% vested after 5 years of service</td>
<td></td>
</tr>
</tbody>
</table>
### Alternative Retirement Plan (ARP)

<table>
<thead>
<tr>
<th></th>
<th>OPERS Eligible</th>
<th>STRS Eligible</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Contribution Rates</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee KSU</td>
<td>10.00%</td>
<td>14.0%</td>
</tr>
<tr>
<td></td>
<td>11.76%</td>
<td>11.09%</td>
</tr>
<tr>
<td><strong>Mitigating rate:</strong></td>
<td>2.24%</td>
<td>2.91%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<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.
Retirement Resources

OPERS (www.opers.org) or 1-800-222-7377

STRS (www.strsoh.org) or 1-888-227-7877

Financial Wellness Seminars (flyer in packet)

ARP Providers (Contact information found in your packet)

KSU Employee Benefits Coordinators
Social Security and Your State Retirement

- Windfall Elimination Provision
- Government Pension Offset
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>

<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>2022</td>
<td>$20,500</td>
<td>Addnl. $6,500</td>
<td>$27,000</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.
Supplemental Retirement Options

Employees who enroll in the ARP, 403(b) or 457(b) will have access to the Retirement@Work® website. It brings all your Alternative Retirement Plan (ARP) and the 403(b) and 457(b) Plan account information together, through your Flashline.

You can:
- Enroll in a supplemental retirement plan
  - View your Kent State University retirement plan balances for all plans, regardless of vendor
  - Select an investment provider(s) and research investments for all plan(s)
  - Start or change your voluntary contribution amounts
  - Access investment tools and calculators
  - Manage your account on an ongoing basis

If you enroll in an ARP, 403(b) or 457(b), watch your emails for Retirement@Work enrollment information.

https://www.kent.edu/hr/benefits-supplemental-retirement-options
Employee Benefits – Healthcare Package and Life Insurances

QUICK NOTES

➢ New Employee Packet via Email

➢ Rehired employees will need to elect benefits via hard copy. Contact benefits@kent.edu for the documentation needed or put your email in the Chat.

➢ Healthcare coverage begins the date of hire.

➢ Copies of supporting documentation (ie: marriage certificate and/or birth certificates) is needed for any dependent(s) enrolled in your healthcare benefits or utilizing the tuition waiver.
# Medical Plan Options

<table>
<thead>
<tr>
<th>MEDICAL PLAN</th>
<th>85/60 PPO</th>
<th>High Deductible Plan (HDHP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</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>Co-insurance (after deductible)</td>
<td>85%</td>
<td>$0</td>
</tr>
<tr>
<td>Annual Co-insurance Max. (Excludes deductibles)</td>
<td>$1,500 /$3,000 (AAUP – Bargaining Unit**)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$1,200 / $2,400 (excluding deductibles)</td>
<td><strong>$1,200 / $2,400</strong></td>
</tr>
<tr>
<td>Preventive Care Coverage</td>
<td>100% (No Co-pay)*in-network</td>
<td>100% (No Co-pay)*in-network</td>
</tr>
<tr>
<td>Office Co-pay (applies to non-preventive)</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:** Opt-Out option is available.

*Note:* Nothing in this presentation affects the terms of any existing collective bargaining agreement
Kent State will make contributions to your HSA.
Employees are not required to contribute to this account.
Contributions can be changed throughout the year.

<table>
<thead>
<tr>
<th>2022 Level</th>
<th>Employer Contribution</th>
<th>Employee Contribution</th>
<th>IRS Maximum Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$1,100</td>
<td>$2,550</td>
<td>$3,650</td>
</tr>
<tr>
<td>Family</td>
<td>$2,000</td>
<td>$5,300</td>
<td>$7,300</td>
</tr>
</tbody>
</table>

HSA contribution limits are determined on a calendar/tax-year basis.
Contribution limits for the employee and employer must 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.

**ELIGIBILITY:**
- You must be enrolled in a qualified high deductible health plan.
- You must not have other medical coverage.
- You must be 18 or older
- An employee cannot be enrolled in Medicare
- You cannot be claimed as a dependent on someone else's tax return.
- You cannot be enrolled in a health care flexible spending account (FSA) or a health reimbursement account (HRA).
Flexible Spending Account (FSA)

PNC Bank

- Funds withheld from paycheck on a pre-tax basis = lower taxable income
- Funds may be used for medical expenses not covered by insurance (ie: copays, glasses, dental work, etc.)
- Services must be performed while the employee is contributing to the plan
- **USE IT OR LOSE IT** rule applies. Expenses must be incurred by March 15th of the following year to exhaust the previous year's FSA funds.
- Healthcare FSA: Max. contribution $2,750
- Dependent Care (DAYCARE) FSA: Max. contribution $5,000
<table>
<thead>
<tr>
<th>Plans</th>
<th>Pros</th>
<th>Cons</th>
</tr>
</thead>
</table>
| 85/60 PPO | • Lower Deductible  
• Lower out of pocket maximum  
• Healthcare FSA available for contributions on a pre-tax basis  
• Preventive Care - free (unless a diagnosis)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | • Higher Premiums  
• Co-pays for non-preventive services  
• Healthcare FSAs are a “use it or lose it” plan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| HDHP   | • Lower Premiums  
• Employer Contribution to HSA  
• Pre-taxed contributions to HSA are yours to keep and continue to rollover each year.  
• No co-pays  
• Preventive Care - free (unless a diagnosis)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | • Higher Deductible  
• Non-Preventive services are paid by the employee at the negotiated rate  
• Prescriptions (unless listed on the Preventive Drug List) are paid by the employee at the negotiated rate until the deductible is met.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
CVS/Caremark Prescription Drug Coverage

www.caremark.com

*Included in either medical plan.

- Coverage is included with election of either medical plan
  - Retail – up to three 30-day supply at any pharmacy
    (ie: antibiotic)

- Mainentance prescriptions: 90-day must be supplied through CVS mail service or CVS store – ONLY

- Co-Insurance:
  - 10% for generic prescriptions
  - 20% for brand name and no generic available
  - 40% for brand name when a generic is available

- $60 maximum for HDHP once the deductible is met
- $80 maximum for 85/60 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><strong>Standard Exam</strong></td>
<td>Covered in full</td>
</tr>
<tr>
<td><strong>Single, Bifocal and Trifocal vision lenses, frame and options</strong></td>
<td>$240</td>
</tr>
<tr>
<td></td>
<td>20% discount on balance</td>
</tr>
<tr>
<td><strong>Contact Lenses</strong></td>
<td>Up to $190 (lens only)</td>
</tr>
<tr>
<td></td>
<td>15% discount on balance (no discount for disposable) (fitting fee is not covered)</td>
</tr>
<tr>
<td><strong>Frequency of benefit</strong></td>
<td>Every Calendar Year</td>
</tr>
<tr>
<td></td>
<td>(Jan. 1 to Dec. 31)</td>
</tr>
<tr>
<td></td>
<td>Delta Dental HIGH</td>
</tr>
<tr>
<td>--------------------------</td>
<td>-------------------</td>
</tr>
<tr>
<td><strong>Annual Maximum Benefit</strong>&lt;br&gt;(per person/per year)</td>
<td>$1,250</td>
</tr>
<tr>
<td><strong>Annual Deductible</strong>&lt;br&gt;(per person/per year)</td>
<td>$25</td>
</tr>
<tr>
<td><strong>Orthodontia (Available for network provider only)</strong></td>
<td>No Age Limit&lt;br&gt;(PPO Provider Only)&lt;br&gt;$1,000 limit</td>
</tr>
<tr>
<td></td>
<td>Age Limit: 19&lt;br&gt;(Premier Provider)</td>
</tr>
</tbody>
</table>
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
Voluntary/Supplemental Life Insurances

**The Evidence of Insurability (EOI) must be completed and submitted directly to Securian within 31 days from hire for an election amount above the guaranteed issue. Access EOI link at https://www.kent.edu/hr/benefits/securian-life-insurance**

- **Employee:** Employee may elect up to 5 times base salary to a maximum of $1 Million
  - *Guarantee Issue - $200,000*
  - EOI must be completed **within 31 days** from hire date, if election over the guaranteed issue amount of $200,000
- **Spousal:** Employee may elect coverage in increments of $10,000 up to a maximum of $250,000
  - *Guarantee Issue - $20,000*
  - EOI must be completed **within 31 days** from hire date, if election over the guaranteed issue amount of $20,000
- **Child:** Employee may elect coverage of $10,000 per child at the cost of $1 per month for all child dependents

**NOTE:** Cannot "Double Dip"

- Spousal and child 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**.
- An employee and spouse who both are employed by KSU **cannot enroll the same child dependent under two Child Life Insurance policies**.
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 $1 Million

[https://www.kent.edu/hr/benefits/securian-life-insurance](https://www.kent.edu/hr/benefits/securian-life-insurance)

**NOTE:** Cannot "Double Dip"
- An employee **CANNOT** purchase supplemental life or AD&D for a **spouse or dependent who are employed by KSU.**
FREE Benefits from Securian

• Travel assistance services – 24/7 online, pre-trip resources and emergency travel.
• Legal, financial and grief resources – Legal and financial situations, coping with loss of family.
• Legacy Planning – End-of-life and funeral planning, financial arrangements, survivor assistance.
• Beneficiary Financial Coaching – Guidance to help make sound financial decisions regarding beneficiary inheritance.
• NOTE: Spouses and eligible dependents can also use some of these recourses even if they are not covered under the Securian life products.

https://www.kent.edu/hr/benefits/securian-life-insurance
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.
• As a new hire, you have 31 days from and including your hire date to enroll without completing EOI - Evidence of Insurability. If the new hire deadline of 31 days has passed, enrollment for the LTD will need to be completed during our annual open enrollment period or due to a qualifying event. Doing so will require completing the EOI - Evidence of Insurability.

https://www.kent.edu/hr/benefits/unum-long-term-disability-ltd
In order to enroll your dependents, you will need to submit the following to BENEFITS@KENT.EDU or fax to 330-672-5447 or drop off the documentation at Heer Hall, Kent Campus.

- Spouse dependent: Marriage Certificate copy
- Children dependent(s): Birth Certificate Copy
- Dependent Verification Form
- Be sure to include your dependent's SSN numbers.
- Documentation due within 31 days from hire.
Tuition Waiver Program

➢ 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 only for up to 18 undergraduate or 18 graduate hours per semester

➢ Master classes and above typically incur additional tuition expenses that are not covered by the tuition waiver.
**Retirement Election Form** – DUE WITHIN 120 DAYS FROM AND INCLUDING YOUR HIRE DATE

**COBRA Acknowledgement**

**Dependent Verification**

**Beneficiary Form – Life Insurance**
EOIs due within 31 days from hire.
Questions?

If you have questions or need additional information please feel free to contact us at benefits@kent.edu

<table>
<thead>
<tr>
<th>Name</th>
<th>Phone</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, Asst. Mngr., 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>Kayte Autumn, Coordinator, Employee Benefits</td>
<td>330-672-8317</td>
<td><a href="mailto:kautumn@kent.edu">kautumn@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 8am – 5pm
Heer Hall – Kent Campus
330-672-3107
FAX: 330-672-5447
Thank You!

Direct questions or comments to:

- Kim Hauge, Executive Director, Employee Benefits, Wellness and Health Promotion: 330-672-7505
- Pamela Fitzgerald, Director, Compliance and EOAA: 330-672-2521
- David Ochmann, Assoc VP & Dep General Counsel: 330-672-2982
- Dennis Baden, Director, Environment Health and Safety, 330-672-1950
- Karen Watson, Employee and Labor Relations Director: 330-672-4636
- Training & Development, hrd@kent.edu, 330-672-2100

Visit https://www.kent.edu/hr/training/new-employee-resources for new Flash resources
Thank You.