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
New Employee Agenda

Kent State in a FLASH
• About Kent State
• Getting Started
• Communicating & Connecting
• Policies

Break

Employee Wellness & Benefits
• The benefits section is for all new hires, but is oriented toward full-time employees

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

✓ 4700+ faculty and staff
✓ 5000+ student employees

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

- 33,000+ students
- 27,000+ undergraduate
- 5,000+ 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:
• 34% 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 Priorities

I. Students First  
II. A Diverse Kent State  
III. A Nationally Distinctive Kent State  
IV. Community Impact  
V. Global Presence  
VI. Organizational Sustainability

### MISSION STATEMENT
To transform lives by providing access and opportunity, fostering diverse and inclusive communities, and advancing the power of discovery, learning, and creative expression.

[www.kent.edu/strategicroadmap](http://www.kent.edu/strategicroadmap)
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
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

www.kent.edu/leadership
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
Maps & Directions

www.kent.edu/maps
Parking

RESTRICTED FACULTY/STAFF (AT ALL TIMES)

NON-RESTRICTED FACULTY/STAFF
7 A.M. - 4 P.M.

RESTRICTED FACULTY/STAFF
7 A.M. - 4 P.M.

COMMUTER
PARK IN THE C LOT DESIGNATED ON YOUR PERMIT

COMMUTER
ALLERTON SPORTS COMPLEX / SUMMIT EAST

RESIDENCE HALL PERMITS
PARK IN THE S LOT DESIGNATED ON YOUR PERMIT

STADIUM PERMITS

VISITOR
(REFER TO VISITOR SECTION)

www.kent.edu/parking
HR Training & Development

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

Contact us:
Kent.edu/hr/training
330-672-2100
hrd@kent.edu

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
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)
IT Training

Training Center Location
Room 152, Kent State
University Library
Kent, OH 44242
Email: ksutraining@kent.edu

training.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

<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
Employee Discounts

- Dell
- Apple
- Enterprise Rental
- Sherwin-Williams

- AT&T Wireless
- Verizon

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)
Kent State University Staff Council (KSU-SC)

We give you, our Kent State staff, a **PLATFORM** where you can use your voice and **BE HEARD**!

- We advise on policy amendments
- We consult with university leadership
- We host social and professional events

KSU-SC helps classified and unclassified staff across the Kent State system share **IDEAS and INFORMATION** plus communicate on **ISSUES and TOPICS** that affect staff and the broader university community.

**Want to Join?**
Visit www.kent.edu/staff-council

**Have a suggestion?**
Email staffcouncil@kent.edu
AFSCME

Kent State University Employees Local 153
American Federation of State, County and Municipal Employees

President: Dave Schuckert
Phone: 330-687-8300

Learn more: www.kent.edu/hr/collective-bargaining
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
Environmental Health & Safety

Dennis Baden
dbaden@kent.edu
2-1950

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

LaKetta Wilson
lwilso51@kent.edu
2-1977

Nicholas Busheknbushekn@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
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
Policy Register

www.kent.edu/policyreg
Contract Review

- Our office needs to review all agreements
  - We review for "legal sufficiency"; your unit is responsible for all review of substantive terms.
  - All contracts regardless of value, "click-through" agreements or "zero-value" licenses
  - Certain terms we cannot agree to as a state entity (indemnity of others, governing laws of other states, etc.)
  - Only around 110 people (out of 6,000) at the University have authority to sign on behalf of the University (5-04, or letter of delegation via 5-04.1)
  - You can be held personally liable for a contract you did not have authority to sign

www.kent.edu/generalcounsel
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

Erin Beseda
Compliance Investigator & Deputy Title IX Coordinator

Erica Cox
Compliance Assistant

330.672.2038 | aa_eeo@kent.edu | www.kent.edu/hr/compliance-eoaa
Office of Gender Equity and Title IX

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

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

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.

Kent Student Center | Suite 250 | 330-672-7535 | titleix@kent.edu | kent.edu/studentaffairs/title-ix
Break
Employee Wellness

Email: wellness@kent.edu
Website: 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>
</table>
| ➢ Traditional Pension Plan  
  (OPERS invests for you) | ➢ Defined Benefit Plan  
  (STRS invests for you) |
| ➢ Member-Directed Plan  
  (You direct your investments) | ➢ Defined Contribution Plan  
  (You direct your investments) |
| Or | ➢ Combined Plan  
  (You direct your contribution investments, STRS directs KSU contributions.) |
| ➢ Alternative Retirement Plan (ARP) | ➢ Alternative Retirement Plan (ARP) |
## 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.**

---

**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>10.0%</td>
<td>14.0%</td>
</tr>
<tr>
<td><strong>KSU</strong></td>
<td><strong>KSU</strong></td>
</tr>
<tr>
<td>7.50%</td>
<td>11.09%</td>
</tr>
<tr>
<td><strong>4% Contrib. Rate for Retiree Medical Acct (.26% Admin. Fee)</strong></td>
<td><strong>4.26%</strong></td>
</tr>
<tr>
<td><strong>2.24%</strong></td>
<td><strong>2.91%</strong></td>
</tr>
<tr>
<td><strong>24.0%</strong></td>
<td><strong>28.0%</strong></td>
</tr>
<tr>
<td><strong>20% KSU match available after each year completed 100% vested after 5 years of service</strong></td>
<td><strong>100% vested after 5 years of service</strong></td>
</tr>
</tbody>
</table>

---

**Mitigating rates are subject to change.**
**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</th>
<th>Contribution Rates</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>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>11.76%</td>
<td>11.09%</td>
</tr>
<tr>
<td><strong>Mitigating rate:</strong></td>
<td><strong>Mitigating rate:</strong></td>
</tr>
<tr>
<td>2.24%</td>
<td>2.91%</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>

- 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](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 Employee Benefits Coordinators
Social Security and Your State Retirement

- Windfall Elimination Provision
- Government Pension Offset
Understanding the Roth 403 (b)/457(b)

Traditional

- ✓ Pre-tax contributions
- ✓ Tax-deferred earnings
- ✓ Taxable Withdrawals

Roth

- ✓ After-tax contributions
- ✓ Tax-deferred earnings
- ✓ Tax-free Withdrawals*

<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></td>
<td></td>
<td>Addnl. $7,500</td>
<td></td>
</tr>
<tr>
<td>2023</td>
<td>$22,500</td>
<td></td>
<td>$30,000</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.
- Working Spouse/Domestic Partner Fee
## 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><strong>Deductible</strong></td>
<td>$300/single</td>
<td>$3,000/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.</strong></td>
<td>$1,500 /$3,000</td>
<td><strong>$1,200 / $2,400</strong></td>
</tr>
<tr>
<td><em>(Excludes deductibles)</em></td>
<td><strong>$1,200 / $2,400</strong></td>
<td></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% <em>(No Co-pay)</em></td>
<td>100% <em>(No Co-pay)</em></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:** Opt-Out option is available.

*Note: Nothing in this presentation affects the terms of any existing collective bargaining agreement*
Health Savings Account (HSA)

*included with HDHP plan

PNC Bank

- Kent State will make contributions to your HSA.
- Employees are not required to contribute to this account.
- Contributions can be changed throughout the year.

**2023**

<table>
<thead>
<tr>
<th>Level</th>
<th>Employer Contribution</th>
<th>Employee Contribution</th>
<th>IRS Maximum Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$1,300</td>
<td>$2,550</td>
<td>$3,850</td>
</tr>
<tr>
<td>Family</td>
<td>$2,000</td>
<td>$5,750</td>
<td>$7,750</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).
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: Dependent Care (Max. contribution $2,850)

DAYCARE) FSA: Max. contribution $5,000
### MEDICAL PLANS

#### Quick Comparison

<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-tax 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)
- Maintenance 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><strong>IN-NETWORK</strong></td>
<td></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,</td>
<td>$240</td>
</tr>
<tr>
<td>frame and options</td>
<td>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 (lens only)</td>
</tr>
<tr>
<td></td>
<td>15% discount on balance</td>
</tr>
<tr>
<td></td>
<td>(no discount for disposable</td>
</tr>
<tr>
<td></td>
<td>(fitting fee is not covered)</td>
</tr>
<tr>
<td>Frequency of benefit</td>
<td>Every Calendar Year</td>
</tr>
<tr>
<td></td>
<td>(Jan. 1 to Dec. 31)</td>
</tr>
<tr>
<td>Delta Dental</td>
<td>Delta Dental</td>
</tr>
<tr>
<td>-------------</td>
<td>--------------</td>
</tr>
<tr>
<td>HIGH</td>
<td>BASIC</td>
</tr>
<tr>
<td>Annual Maximum Benefit (per person/per year)</td>
<td>$1,250</td>
</tr>
<tr>
<td>Annual Deductible (per person/per year)</td>
<td>$25</td>
</tr>
<tr>
<td>Orthodontia (Available for network provider only)</td>
<td>No Age Limit (PPO Provider Only) $1,000 limit</td>
</tr>
<tr>
<td></td>
<td>Age Limit: 19 (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
- $25,000 to a maximum of $1 Million
- Coverage available in increments of

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](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.
Working Spouse/Domestic Partner Fee

• The Working Spouse/Domestic partner fee will be automatically deducted from your payroll twice monthly if you are a non-teaching employee providing coverage to a spouse or domestic partner who is eligible for coverage through their own employer but elects not to enroll. This fee can be waived if we receive a properly completed Affidavit of Spousal/Domestic Partner Insurance Status form from you AND your partner meets any of the following criteria:
  • If your partner is also employed at Kent State University.
  • If your partner is retired, disabled, or on Medicare.
  • If your partner is unemployed or self-employed.
  • If your partner works part time or does not have health coverage available through their employer (their employer will need to sign page two of the affidavit for either of these options)
## Working Spouse/Domestic Partner Fee Schedule

### Non-Bargaining Employee

<table>
<thead>
<tr>
<th>12-Month Employee</th>
<th>Per Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>$80,500 or less</td>
<td>$15</td>
</tr>
<tr>
<td>$80,500.01 - $150,000</td>
<td>$22.50</td>
</tr>
<tr>
<td>$150,000.01 or more</td>
<td>$30</td>
</tr>
</tbody>
</table>

### Non-Bargaining Employee

<table>
<thead>
<tr>
<th>9-Month Employee</th>
<th>Per Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>$80,500 or less</td>
<td>$20</td>
</tr>
<tr>
<td>$80,500.01 - $150,000</td>
<td>$30</td>
</tr>
<tr>
<td>$150,000.01 or more</td>
<td>$40</td>
</tr>
</tbody>
</table>

**NOTE:** Prorated for 9-month pay

### AFSCME Bargaining Employees

<table>
<thead>
<tr>
<th>12-Month Employee</th>
<th>Per Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>$80,500 or less</td>
<td>$30</td>
</tr>
<tr>
<td>$80,500.01 - $150,000</td>
<td>$45</td>
</tr>
<tr>
<td>$150,000 or more</td>
<td>$60</td>
</tr>
</tbody>
</table>
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

DEPENDENT VERIFICATION

COBRA Acknowledgement

FORMS NEEDED TO BE RETURNED
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>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>
</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:

• Employee Wellness and Health Promotion: wellness@kent.edu
• Employee Benefits: benefits@kent.edu
• 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
• Faith Sheaffer-Polen, Training & Development, hrd@kent.edu, 330-672-2100

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