



# OSU Benefits

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Presented by:  
Camille Weber & Bethany Rupert



## Enrollment Process

- eBenefits at:
  - <http://hr.osu.edu/esshp/index.aspx>
- Ensure you have your unique name.#/password to access this site
  - Call (614)688-HELP (4357) or visit [my.osu.edu](http://my.osu.edu)
- This site will allow you to make benefit elections including enrolling in:
  - Medical, Dental, and Vision plans
  - Flexible Spending Accounts
  - Short Term Disability
  - Designate Beneficiaries for Life Insurance Plans
  - Voluntary Group Life Insurance Plans
  - Dependent Tuition Assistance
  - Supplemental Retirement Plans (403(b)/457(b))

## Enrollment Process

- Once logged into eBenefits, Click on **Benefit Enrollment** to get started!

Main Menu > Self Service >

**Welcome to eBenefits**

Use the below links to review and manage your Benefits. For additional information please visit [www.hr.osu.edu](http://www.hr.osu.edu).

<p><b>Benefits Summary</b></p> <p>Review a summary of your health, retirement, life insurance and other benefit information. Review and update life insurance beneficiary information here.</p>	<p><b>Benefits Enrollment</b></p> <p>Are you a newly hired employee or recently changed jobs resulting in a benefit change? Click here to enroll in benefits.</p>	<p><b>Life Events</b></p> <p>Did you recently ...have a baby? get married? Or have another qualifying life event? Click here to make the needed benefit changes or updates.</p>
<p><b>Supp. Retirement Account (SRA)</b></p> <p>Enroll, change, or terminate your Supplemental Retirement Accounts (403(b) and 457(b) plans).</p>	<p><b>Dependent Tuition Assistance</b></p> <p>Enroll your eligible dependent(s) who take courses at Ohio State.</p>	<p><b>Help</b></p> <p>Click here to be redirected to a page with helpful tutorials to help you navigate through this site.</p>

- Note: You will also receive an email notification with instructions and links

## Specific Features of the Health Plans

- Identification Cards
  - Medical/prescription cards mailed to home address
  - No cards mailed for dental and vision
    - May print paper card from vendor web sites
- Plan Year
  - January 1 through December 31
  - All deductibles & maximums start over on January 1 each year



## **Changing Your Health Coverage**

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- Annual Open Enrollment – during Autumn Quarter
- Qualifying Events – within 31 days
  - Family Status Changes
  - Employment Status Changes
- Address Change
  - Update through Employee Self Service (ESS)



## **Who is an Eligible Dependent?**

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- Legal Spouse
- Dependent children up to the age of 26:
  - Biological, adopted, legal guardianship/custody or step-child
  - Married or unmarried
  - No residence requirement
- Disabled children
  - Who meet certain criteria upon reaching age 26



## Who Else May be Eligible?

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- Dependent children from 26 up to the age of 28:
  - Not eligible for their own employee based coverage
  - Not eligible for Medicare/Medicaid
  - Biological, adopted or stepchildren
- Same-sex domestic partner\*
  - Includes children of same-sex domestic partner
- Sponsored dependent\*
  - Includes opposite-sex domestic partner

\*Eligibility requirements, rates and affidavits available on web site:  
[hr.osu.edu](http://hr.osu.edu)



## 2013 Medical Plan Choices

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- Prime Care Advantage
- Prime Advantage Plus
- Prime Advantage Value
- Independent Choice Plan
- Out-of-Area Plan

## Network Plan Features

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- Statewide Network
  - Inside Franklin County: OSU Health Plan Network
  - Outside Franklin County: Ohio PPO Connect
- Primary Care Physician
  - No specific election required on “paper”
  - No out-of-pocket costs for office visits to your PCP
    - Family Medicine, General Internal Medicine, Geriatric Medicine, Pediatrician or Nurse practitioner under a PCP
- Preventive Care:
  - Covered at 100% according to OSU Health Plan guidelines available at: [osuhealthplan.com](http://osuhealthplan.com)

## Prime Care Advantage Network Plan

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- PCP Office Visit: \$0 copay
- Other Practitioner Office Visit: \$20 copay
- Specialty Care/Urgent Care: \$35 copay
- Emergency Room: \$150 copay
- Annual Deductible: \$100 (does not apply to copays)
- Outpatient Surgery: Deductible and 10% coinsurance
- Inpatient Admission: Deductible and 10% coinsurance
- Lab and X-Ray: 10% coinsurance, no deductible
- Annual Out-of-Pocket Maximum: \$2,000 per person/  
\$4000 family



## Prime Advantage Plus Network Coverage

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- Deductible: None for most services
- PCP Office Visit: \$0 copay
- Other Practitioner Office Visit: \$20 copay
- Specialty Care/Urgent Care: \$35 copay
- Emergency Room: \$150 copay
- Outpatient Procedures: \$100 copay
- Outpatient Surgery: \$300 copay
- Inpatient Admission: \$350 copay
- Annual Out-of-Pocket Maximum: \$2,000 per person/\$4,000 family



## Prime Advantage Plus Non-Network Coverage

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- All services subject to deductible and coinsurance
- Deductible: \$500 individual/\$1,500 family
- Coinsurance: 30% (most services)
- Emergency Room: \$150 copay (not subject to deductible)
- Annual Out-of-Pocket Maximum: \$3,000 per person/\$6,000 family



## Prime Advantage Value Network Plan

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- All services subject to deductible and coinsurance
- PCP Office Visit: \$0 out-of-pocket
- Deductible: \$300 individual/\$900 family
- Coinsurance: 20% (most services)
- Annual Out-of-Pocket: \$3,000 per person/\$6,000 family



## Independent Choice Plan Non-Network Plan

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- All services subject to deductible and coinsurance
- PCP Office Visit: \$0 out-of-pocket
- Deductible: \$600 individual/\$1,800 family
- Coinsurance: 20% (most services)
- Annual Out-of-Pocket Maximum - \$3,000 per person

## Prescription Drug Benefits

- Retail
  - Use network pharmacy (up to 30-day supply)
- Home Delivery
  - 90-day supply of maintenance medication
  - New prescription necessary
- Annual out-of-pocket maximum:
  - \$2,500 per person (no family maximum)

## Prescription Drug Benefits

Prime Care Advantage, Prime Advantage Value,  
Independent Choice, Out-of-Area Plan

Prescription Drug	Employee Cost	
	Retail <i>(up to 30-day copay)</i>	Mail Order <i>(up to a 90-day supply)</i>
Generic	\$8 copay	\$17 copay
Formulary	30% coinsurance, \$80 maximum	30% coinsurance, \$200 maximum
Non-Formulary	50% coinsurance, no maximum	50% coinsurance, no maximum



# Prescription Drug Benefits

Prime Advantage Plus only

Prescription Drug	Employee Cost	
	Retail <i>(up to 30-day copay)</i>	Mail Order <i>(up to a 90-day supply)</i>
Generic	\$8 copay	\$17 copay
Formulary	\$35 copay	\$90 copay
Non-Formulary	\$60 copay	\$150 copay

# Prescription Drug Value-Based Plan Design

## Care Coordination Programs

- Diabetes, Heart Disease, Asthma, Chronic Obstructive Pulmonary Disease (COPD)

Participation in a Care Coordination Program can help reduce your prescription costs

- Copayment for certain generic drugs taken for above conditions will be waived
- Coinsurance amount paid for certain formulary brand-name drugs taken for above conditions will be reduced by 50%
- Value-Based Plan participants are required to use Home Delivery for ALL maintenance medications

## Personal Health Assessment (PHA)

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- **Health and well-being questionnaire**
  - Voluntary participation
  - Employee who takes PHA earns \$360/year medical premium credit
  - Spouse/SSDP enrolled on your medical plan can earn an additional incentive for completing PHA
    - \$120/year medical premium credit in 2014
- **Biometric Screenings – first step in PHA**
  - 20-minute appointment to obtain biometric data for PHA  
(*cholesterol, blood glucose, blood pressure, height, weight*)
  - Free annually at various campus locations

[yp4h.osu.edu](http://yp4h.osu.edu)

## Personal Health Assessment (PHA)

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- **PHA REQUIRED FOR PLAN CHOICE IN 2014**
  - **Deadline 9/30/13**
- **To view 2014 medical plans details visit:**
  - [mybenefitsplan.osu.edu](http://mybenefitsplan.osu.edu)
- **Make your 2014 election during Open Enrollment**
  - 11/4 through 11/18/13



## Dental Coverage

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- Coverage Level:
  - Varies depending on service and provider
  - Network name: Premier Network
- Deductible: **\$40**
  - Dental Clinic excluded
- Maximum Annual Benefit: **\$1,200** per person
- Orthodontia:
  - **\$1,200** Lifetime Maximum
  - Limited to age **18** or younger



## Vision Coverage

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- Eye Exam: once per plan year
  - Paid in full in-network
- Annual Deductible - \$15 per person
  - Applies to lenses and frames only
- Lenses: once per plan year
- Contact Lenses: once per plan year
  - Only one lens benefit per plan year
- Frames: once *every other* plan year

## Flexible Spending Accounts (FSA)

- Lower Gross Pay = Lower Taxes
- Two types of accounts:
  - Health Care Account
    - Expenses not covered by insurance plans (copays, deductibles, etc.)
    - Over-the counter (OTC) drugs require a physician's prescription, supplies do not
    - Full listing of eligible and ineligible expenses:  
[hr.osu.edu/benefits/healthflex.htm](http://hr.osu.edu/benefits/healthflex.htm)
  - Dependent Care Account (*not to be used for your dependent's health care expenses*)
    - Care for dependent children under age 13 so that employee can work (daycare, preschool, after-school programs, etc.)
    - Care for your adult dependents incapable of self-care

## Flexible Spending Accounts

- Minimum Contribution:
  - \$100 per plan year for Health Care FSA
  - \$250 per plan year for Dependent Care FSA
- Maximum Contribution:
  - \$2,500 per plan year for Health Care FSA
  - \$5,000 per plan year for Dependent Care FSA
- Health Care FSA and Dependent Care FSA funds maintained in separate accounts



## Flexible Spending Accounts

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- Contribution levels cannot be changed unless a “Qualifying Event” occurs
- Options for filing a claim:
  - Online through Employee Self Service (ESS)
  - On your Smartphone (App available for download in App Store)
  - Fax or mail
  - Health Care debit card



## Flexible Spending Accounts

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- Unused funds are forfeited per IRS guidelines
- **Extended Plan Year** to incur eligible expenses
  - Expenses incurred from **1/1/2014 – 2/28/2014** can be submitted against remaining 2013 FSA election or to new 2013 election (must re-enroll every year at Open Enrollment)
  - All reimbursement requests must be submitted by **March 31** for previous plan year

## Group Term Life Insurance

- University Provided Life Insurance
  - Death Benefit = 2.5 x annual salary
  - Accidental Death = 5 x annual salary
  - Terminal Illness Benefits = 100% of death benefit (includes VGTLI) to a maximum of One Million Dollars
  - Accidental Dismemberment based upon number of members lost
- Benefits
  - Reduce 3% annually beginning at age 55
- Taxable Amount above \$50,000
  - Option to limit life insurance to \$50,000
- Change Beneficiaries any time

## Dependent Group Term Life Cost

### Coverage Level

	Monthly Premium	Spouse, Same Sex Domestic Partner	Each Child
Plan 1	\$1.30	\$5,000	\$2,500
Plan 2	\$2.60	\$10,000	\$5,000
Plan 3	\$3.90	\$10,000	\$10,000



## Voluntary Group Term Life Insurance

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- Faculty/Staff - 1x to 8x annual salary  
(pre-approved for 1x annual salary)
  - Term Insurance/purchase in \$1,000 increments
- Spouse/SSDP– \$10,000 to \$150,000  
(pre-approved for \$40,000)
  - Term Insurance/purchase in \$5,000 increments
- Children - \$5,000 or \$10,000 for each child
- Faculty/Staff may elect VGTLI for their dependent without covering themselves



## Tuition Assistance – Faculty/Staff

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- Employee guidelines: 75% FTE/benefits eligible
- 100% of General & Instructional fees for Undergraduate/Graduate courses
  - Up to \$9640 per semester – Eff. AU12
- OSU campus only
- Unlimited terms
- No application required (to Human Resources)
- Satisfactory completion of course for credit

## Tuition Assistance – Dependents

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- Dependent Guidelines:
  - 50% FTE minimum
- 50% General & Instructional fees only  
(maximum of \$4,820 per semester)
  - 75% if both parents are OSU employees and meet the above guidelines  
(maximum of \$7,230 per semester)
- Limit: 8 terms or 140 credit hours
- OSU Campus
- Application required in Human Resources
- Satisfactory completion of course for credit

## Disability Benefits

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- Long Term Disability:
  - 60% of monthly income/maximum \$5000 monthly
  - Waiting period - 3 months of continuous total disability
  - Benefits begin on 91st day of disability
- Premiums paid for by the University
- Telephonic claim filing through disability carrier
  - Unum: 1-866-245-3013





## Disability Benefits

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- Short Term Disability (reduced waiting period)
  - 60% of base salary up to a maximum of \$5000 a month, begins on 31st day
  - Subject to pre-existing condition clause (during first 3 months of employment, **except for pregnancy**)
- Telephonic claim filing through disability carrier
  - Unum: 1-866-245-3013



## Short Term Disability

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- If you decide later that you want to enroll in STD
  - Evidence of Insurability (EOI) with medical underwriting
  - Approval is required to obtain STD coverage at any time other than Open Enrollment or without a qualifying family status change
  - Open Enrollment for STD ***does not occur annually***



## Ohio State EAP

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- Live Phone Support with a Licensed Professional
- Available [24/7/365](#)
- Five Counseling Sessions Per Person
- Home or Workplace Stress
- Legal and Financial Counseling
- Identity Theft Recovery Assistance

**[1-800-678-6265](tel:1-800-678-6265)**



## Public Retirement System

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- State Teachers Retirement System of Ohio (STRS-OH)
  - [Faculty](#)
  - [Certain academic appointments](#)
- Membership
  - [Mandatory](#)
  - [In lieu of Social Security](#)

## STRS-OH Offers Three Retirement Plans

### STRS Defined Benefit Plan

Defined Benefit plan--retirement benefit is determined by a formula (based on years of service and highest years of salary).

### STRS Defined Contribution Plan

Defined Contribution plan--retirement benefit is determined by employee & employer contributions and gains/losses of investment options.

### STRS Combined Plan

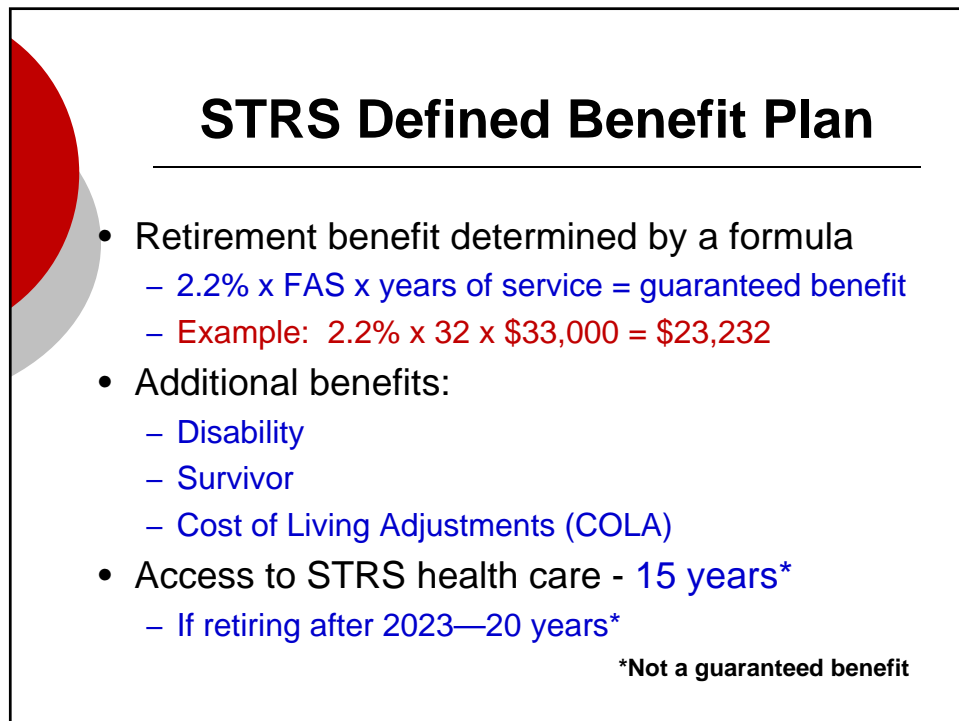
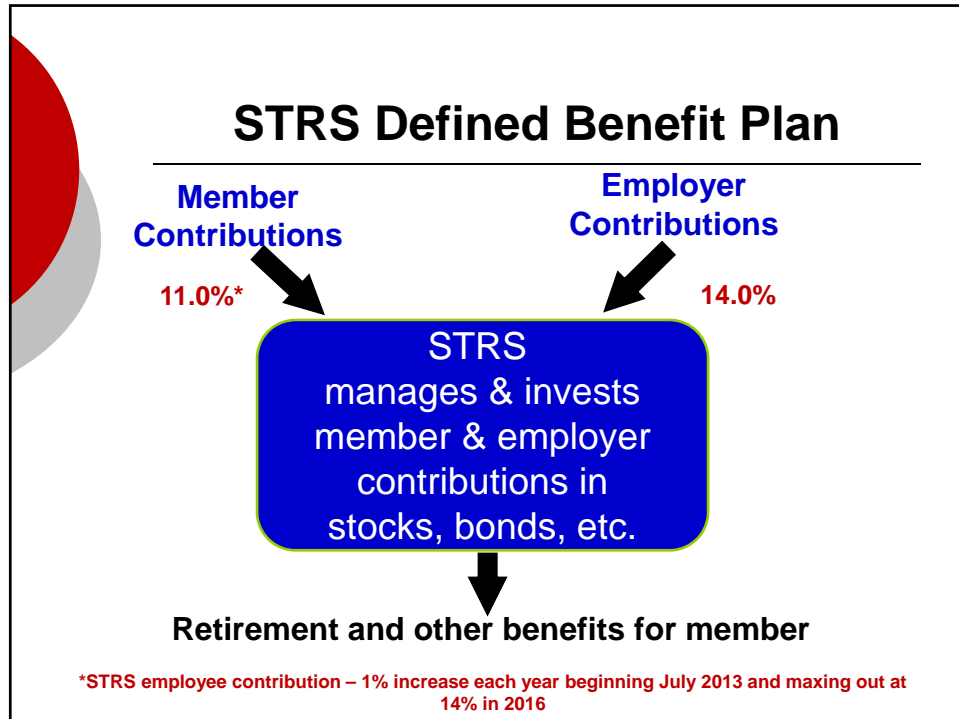
Defined Benefit and Defined Contribution Plan--retirement benefit is determined by reduced formula (for DB component) and gains/losses of investment options (for DC component).

## Plan 1

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### Default Plan

**STRS-OH – Defined Benefit Plan**



## Retirement Eligibility

- You must meet certain age and service criteria in order to retire
  - Based on age and retirement date

Unreduced Benefit for Retirement Between:	Minimum Age and Years of Service
Now – 7/1/2015	Any age and 30 years; or age 65 and 5 years
8/1/2015 – 7/1/2017	Any age and 31 years; or age 65 and 5 years
8/1/2017 – 7/1/2019	Any age and 32 years or age 65 and 5 years
8/1/2019 – 7/1/2021	Any age and 33 years; or age 65 and 5 years
8/1/2021 – 7/1/2023	Any age and 34 years; or age 65 and 5 years
8/1/2023 – 7/1/2026	Any age and 35 years; or age 65 and 5 years
8/1/2026	Age 60 and 35 years; or age 65 and 5 years

## Service Credit

- STRS
  - Full year of service credit earned when member works 120 days under contract in a fiscal year



## Terminating Employment Prior to Retirement

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- Maintain account for future retirement benefits
- Roll contributions into IRA/Qualified Plan
- Request refund of contributions\*

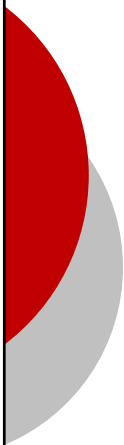
*\*Check with provider regarding tax implications and any early withdrawal penalties*



## Rollovers and Refunds

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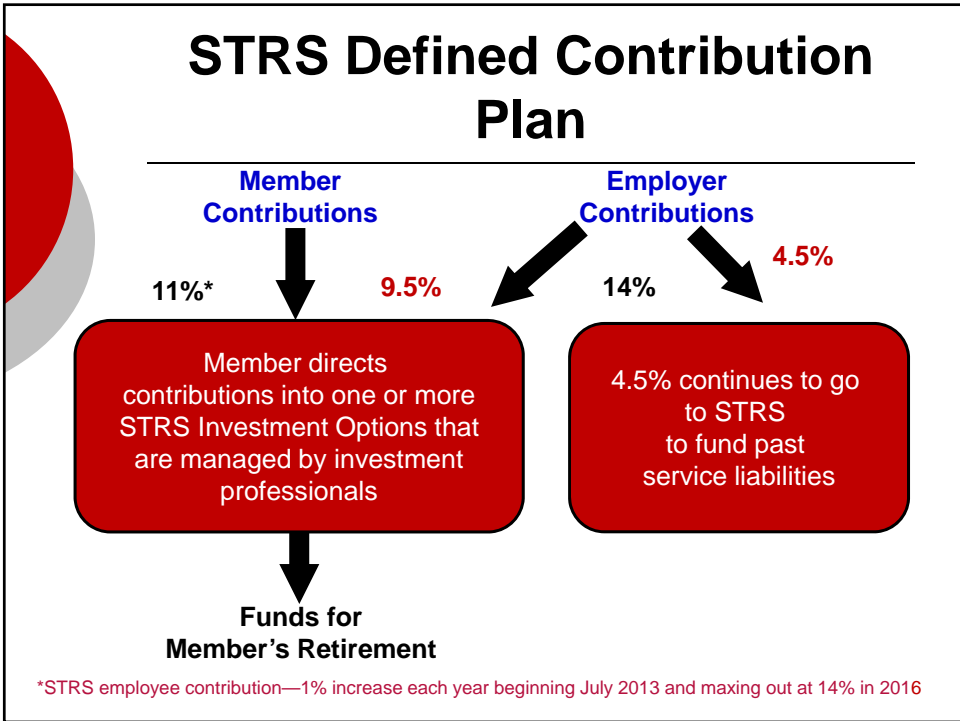
- **Employee contributions 100% vested**
- Employer Contributions based on years
  - Less than 5 years of service credit no employer contribution
  - 5 or more years of service credit
    - Matching contribution based on employee account balance



# Plan 2

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## STRS-OH Defined Contribution Plan





## STRS Defined Contribution Plan

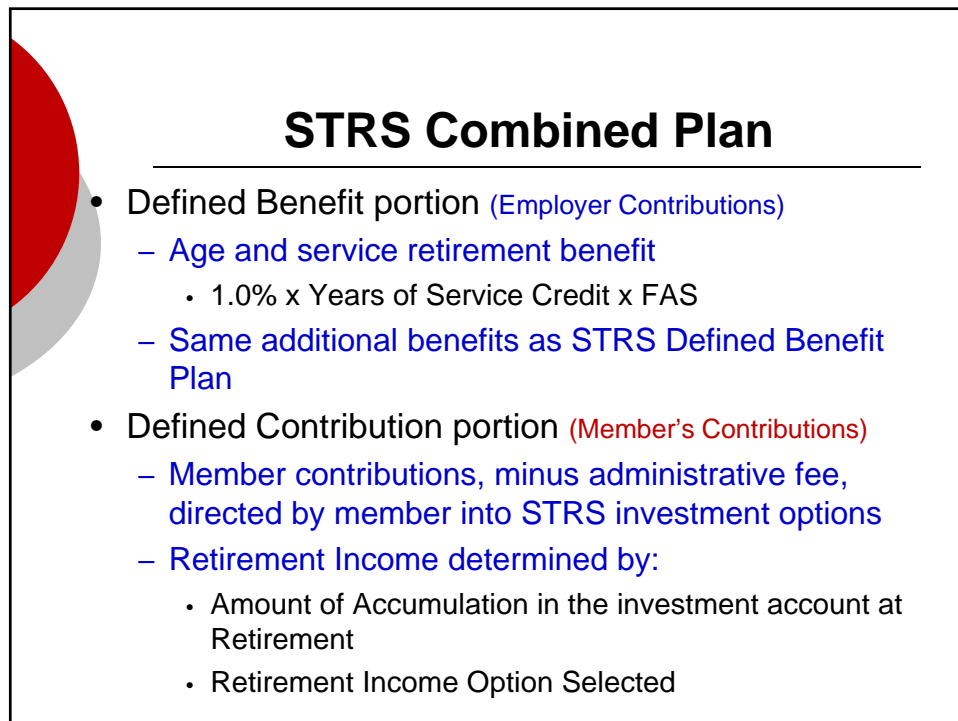
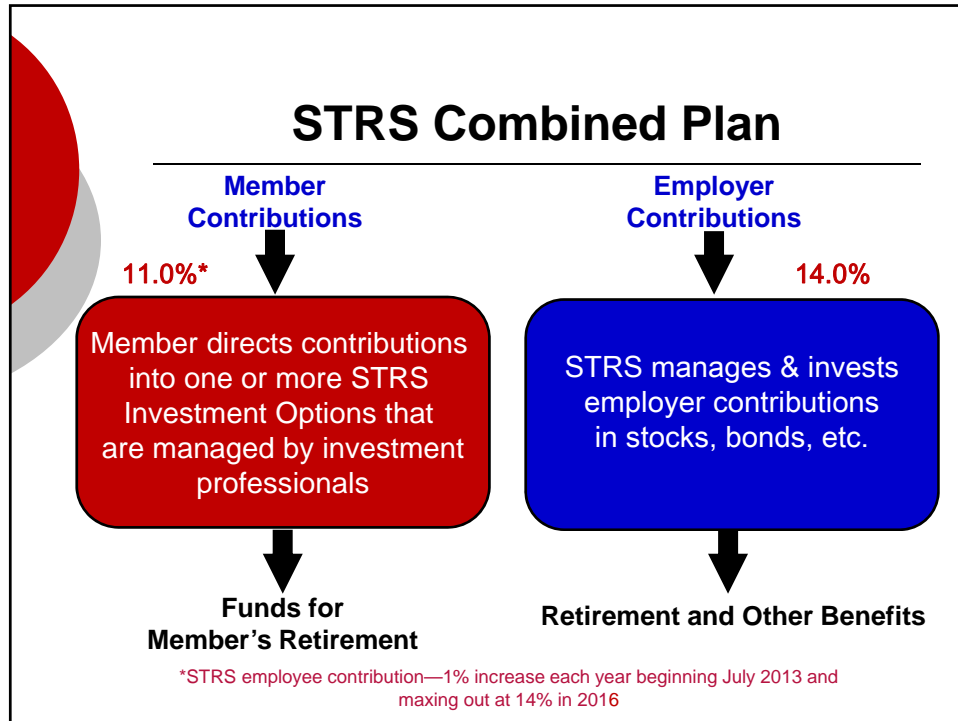
- Retirement income determined by
  - Amount of accumulation at retirement
  - Gain/losses of STRS investment options and income option chosen by member selected
- Vesting
  - Employee contributions – 100% immediately
  - STRS employer contributions –20% increments over a 5 year period
    - All contributions subject to gains/losses in investment options chosen by member
- No Additional Retirement Benefits (e.g. medical coverage, disability and survivor)
- Eligible for retirement at age 50



## Plan 3

**STRS-OH**  
**The Combined Plan**







## STRS Combined Plan

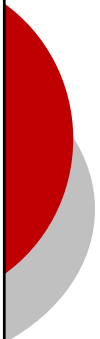
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- Retirement Eligibility
  - Defined Contribution Portion-eligible at age 50
  - Defined Benefit Portion-eligible at age 60
- Refunds/Rollovers
  - Employee Contributions - 100% vested subject to investment gains/losses
  - Employer Contributions
    - STRS Defined Benefit Plans
      - <5 years no withdrawal value
      - 5+ years = present value of future benefits



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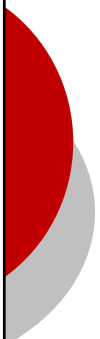
## Alternative Retirement Plan (ARP)



## Alternative Retirement Plan (ARP)

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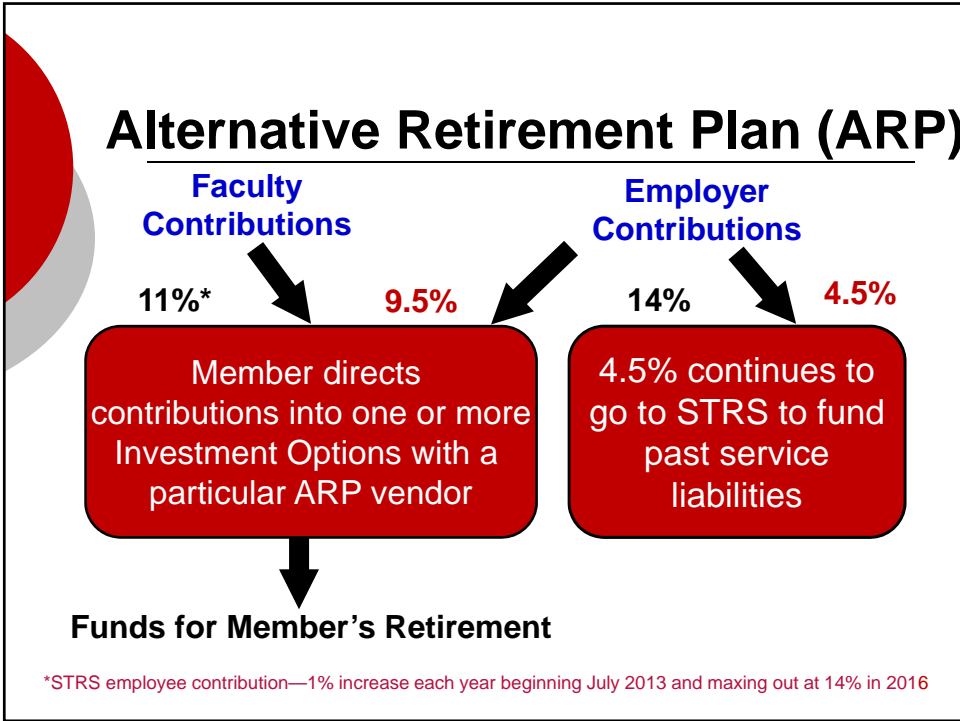
- **Eligible** (Full-time appointments 75% - 100% FTE)
  - Faculty
  - Administrative and Professional
  - Classified Civil Service Staff
- **Ineligible** (Part-time appointments less than 75%FTE)
  - Faculty
  - Administrative and Professional
  - Classified Civil Service
  - Student Employees



## Alternative Retirement Plan (ARP)

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- **Defined Contribution Plan**
  - Employer & employee pre-tax contributions
  - Contribution percentages determined by STRS & state legislature
- **Faculty/Staff Selects Investment Options**
  - Provided through nine (9) state approved vendors
- **Retirement Income Determined By:**
  - Amount of accumulation at retirement
  - Retirement income option selected



- ## ARP Vesting Period
- Employee contributions vested **immediately**
  - Employer contributions vested after **one year (1)** of continuous service at OSU (from date of hire/eligibility)
  - Termination prior to vesting - distribution of Faculty/Staff contributions only



## **Benefits Not Provided by the ARP**

- Health Insurance Coverage
- Disability Coverage
- Survivor Benefits
- Long-Term Care



## **ARP Options at Termination**

- Maintain account for future retirement benefits
- Roll contributions into a qualified account
- Request a refund of contributions\*

*\* Check with provider regarding tax implications and any early withdrawal penalties*

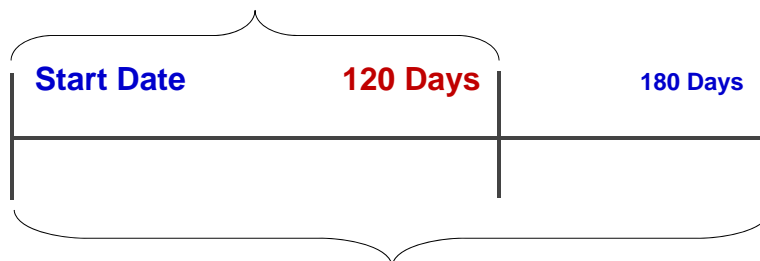
## Election Period

- **New Hires**
  - 120 days from your eligibility date
    - Choose between STRS and ARP
  - Election is **final and irrevocable\*** once you return your completed and signed election form to the Office of Human Resources
  - Retirement election **DOES NOT** come open for qualifying events or Open Enrollment
  - STRS contributions continue until ARP is elected

\*Exception: Rehired at OSU after more than a one year break in service

## Decision Timeline

120 days to choose between  
STRS and ARP



180 days to select from the three  
STRS Retirement Plans



## Choosing Retirement Plan Steps

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- Select a Retirement Option (STRS or ARP)
  - Complete OSU Election Form
  - Return to OHR within 120 days
- If Electing STRS
  - Consult with STRS
  - Choose between three plan options (180 days)
- If Electing ARP
  - Contact provider
  - Choose investment options



## Supplemental Retirement Accounts (SRA)

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- Two Options
  - 403(b) and 457
  - Both have a \$17,500 annual federal maximum
    - Catch up amounts available
- Long-term savings plan
- Pre-tax deductions
- No OSU contribution
- Enroll at anytime
- May participate in both programs
- Change provider and deduction at anytime

## How to Enroll in an SRA

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- Enroll at any time
- Review the listing of providers
- Contact the provider of your choice
- Complete the paperwork with your agent
- Enroll online through eBenefits

## Questions?

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- Call OHR Customer Service Center
  - (614) 292-1050
  - 1-800-678-6010
  - TDD 688-3730
- Email: [service@hr.osu.edu](mailto:service@hr.osu.edu)

