

Benefits Summary

Ohio State strives to offer a comprehensive total rewards package including competitive benefits. This is a summary of those benefits. For details, visit hr.osu.edu/benefits. Ohio State uses employee classifications along with full-time equivalency (FTE) and appointment type (Regular, Term or Temporary) to define benefits eligibility. Refer to the applicable plan, program and/or policy for additional information. If this summary differs from the plan, program or policy, the plan, program or policy will govern.

MEDICAL BENEFITS

Ohio State offers a choice of medical plans that includes a prescription drug program. All medical plans provide 100% coverage for network preventive care services and most plans provide 100% coverage for primary care provider office visits.

DENTAL AND VISION BENEFITS

Dental coverage provides preventive, diagnostic and restorative care as well as orthodontia services for children. Vision coverage provides an annual vision exam and corrective lenses. Both plans offer the choice of network and non-network providers.

FLEXIBLE SPENDING ACCOUNTS

FSA is an optional program that allows redirection of pre-tax payroll deductions into separate account(s) for use in paying eligible health care and/or dependent care expenses

YOUR PLAN FOR HEALTH (YP4H)

YP4H, Ohio State's wellness program, provides benefits-eligible faculty, staff and their enrolled spouses, a variety of services and resources, such as biometric screenings, health coaching, care coordination, flu vaccinations and more. You can also earn financial incentives and medical premium credits for participation in the various programs.

RETIREMENT PROGRAMS

University employees participate in one of the retirement programs approved by the State of Ohio. (Ohio public employment is not subject to Social Security withholding except Medicare Part A tax.)

Faculty may participate in one of the State Teachers Retirement System of Ohio (STRS) plans. Staff may participate in one of the Ohio Public Employees Retirement System (OPERS) plans. Full-time faculty and staff (75% or greater FTE) may elect the Alternative Retirement Plan (ARP) in lieu of one of the state plans.

Supplemental Retirement Accounts (SRAs) allow employees to enhance retirement plan savings through voluntary pre-tax contributions. Election to contribute to a 403(b) or 457(b) account may be made at any time.

LIFE INSURANCE

Group Term Life Insurance (GTLI)

This benefit provides 2.5 times an employee's regular annual

base pay (maximum benefit of \$250,000) in the event of death. It also provides an accidental death benefit of an additional 2.5 times the employee's regular annual base pay (maximum benefit of \$250,000).

Voluntary Group Term Life Insurance (VGTLI)

Voluntary supplemental life insurance coverage is available for employees and eligible dependents. VGTLI coverage is in addition to GTLI.

Both GTLI and VGTLI are subject to an age-reduction formula beginning at age 65.

DISABILITY INSURANCE

Long-Term Disability (LTD)

University-paid LTD coverage provides a benefit of 60% of base pay up to \$5,000 per month after a 90-day elimination period.

Short-Term Disability (STD)

Enrollment in STD reduces the elimination period under LTD from 90 calendar days to 30 days. STD is a voluntary benefit an employee may purchase.

Individual Disability Insurance (IDI)

IDI provides an individual policy that helps insure income not covered by the university Group LTD plan for faculty and staff earning at least \$100,000 in annual base pay.

TUITION ASSISTANCE

- Eligible employees are offered tuition assistance that pays 100% of Instructional, General and Non-Ohio Resident fees for up to 10 credit hours per term for courses taken at Ohio State.
- Eligible dependents are offered tuition assistance that pays a portion of the Instructional and General fees for courses taken at Ohio State.

LEAVE PROGRAMS

The following is a sample of the various leave policies available to employees in regular appointments only. Policies are located online at hr.osu.edu/policies-forms.

- Family and Medical Leave, Policy 6.05
- Paid Leave, Policy 6.27 (includes parental leave, jury duty, sick leave, vacation, organ donation)
- Military Leave/Reemployment Rights, Policy 6.35

HOLIDAYS

The university observes 10 holidays per year as outlined in Holidays Policy 6.20.

PERSONAL BANKING

As the Official Consumer Bank of The Ohio State University, Huntington offers Buckeye Banking™ to Ohio State faculty and staff. Learn more at

huntington.com/buckeyebanking/ohiostatestaff.