

WELCOME TO OHIO STATE

Ohio State is proud to offer access to high-quality benefits in addition to the compensation, personal development and Buckeye pride that are a part of the total rewards available to eligible faculty and staff. This document provides a brief overview of benefits available to eligible Ohio State employees.

Eligibility

Benefits eligibility at Ohio State is based on employee classification, full-time equivalency (FTE) and appointment type. Use the interactive Benefits Eligibility Tool at hr.osu.edu/benefits/eligibility for a list of available benefits based on the criteria you meet. You can also learn about eligible dependents and verification requirements at go.osu.edu/dep-eligibility.

Enrollment

Once you have determined the benefits for which you are eligible, it is important to understand when you need to make enrollment decisions, as some may need to be decided within your first 30 days or 120 days of eligibility. These deadlines are outlined in further detail on the next two pages. Please review this information carefully.

When ready to enroll, use workday.osu.edu. Find the Benefits enrollment Inbox item to review and make your benefit elections.

To learn more about the benefits offered, review the information at go.osu.edu/benefits-overview.

Additional tools available include:

• Live benefits webinars (requires registration) and recorded benefits videos. You may view both options at go.osu.edu/new-hire-videos.

If you have questions, contact HR Connection at hrconnection.osu.edu, (614) 247-myHR (6947) or HRConnection@osu.edu. Representatives are available Monday-Friday, 8 a.m.-5 p.m.

HEALTH AND WELFARE BENEFITS

Eligible employees have **30 days** from their eligibility date to enroll in the following optional benefits:

☐ Medical/Prescription Drug — Choice of medical plans that include a prescription drug plan	
□ Dental — Provides preventive, diagnostic and restorative care as well as orthodontia services for children	
☐ Vision — Provides preventive exams and corrective lens options	
□ Short-Term Disability — Voluntary disability program which reduces the elimination period for university-provided Long-Term Disability	
☐ Long-Term Disability — If eligible, you are automatically enrolled in this university-provided benefit	
☐ Health Care and Dependent Care Flexible Spending Accounts — Allow you to set aside pre-tax money to pay for eligible health care and/or dependent care expenses	
☐ Group Term Life Insurance — If eligible, you are automatically enrolled in this university-provided benefit	
□ Voluntary Group Term Life Insurance — Voluntary life insurance coverage for employees and eligible dependents	
Submit your elections online via workday.osu.edu .	

ADDITIONAL BENEFITS

Your Plan for Health (YP4H) – Ohio State's wellness program, which provides benefits-eligible employees and spouses who are enrolled in Ohio State's medical plan, a variety of wellness services and resources. Participants can also earn financial incentives and medical plan premium credits. Learn more at **hr.osu.edu/benefits/yp4h**.

Tuition Assistance – Eligible employees may participate in the Faculty and Staff Tuition Assistance Plan and the Dependent Tuition Assistance Plan. The fees covered by these plans are subject to specified plan limits and outlined at **hr.osu.edu/benefits/tuition-assistance**.

Employee Assistance Program (EAP) – Eligible employees have access to tools and resources, including five complementary counseling sessions, to help address complex issues, such as stress, financial concerns and elder care, that can affect mental and emotional well-being. EAP services are also available to the eligible employee's immediate family, members of their household, and parents and parents-in-law. Learn more at **hr.osu.edu/benefits/eap**.

Adoption Assistance – Eligible employees may receive reimbursement for eligible adoption-related expenses subject to specified plan limits after the adoption of a child under age 18 is finalized. Learn more at **hr.osu.edu/benefits/adoption-assistance**.

Paid Time Off – Ohio State faculty and staff may be eligible for paid time off for holidays, vacation and sick time, as well as for jury duty and court appearances. Ohio State also offers paid parental leave and leave for organ donation, as well as a vacation donation program. For information on all available time off and leave programs go to **hr.osu.edu/benefits/leave**.

Employee Discounts – Ohio State faculty and staff are eligible for discounts on products and services offered at many businesses. For more information, log in at **buckeyenationrewards.com** and click on Employee Benefits.

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.

RETIREMENT BENEFITS

University employees must participate in one of the state-mandated retirement programs:

- Faculty: State Teachers Retirement System of Ohio (STRS)
- Staff: Ohio Public Employees Retirement System (OPERS)
- Option for eligible full-time faculty and staff (75% FTE or greater): Alternative Retirement Plan (ARP)

You are automatically enrolled in STRS or OPERS. Newly eligible employees have a deadline of 120 days from your eligibility date to elect the ARP in lieu of STRS or OPERS. If you do not elect the ARP, you will remain in STRS or OPERS, whichever is applicable.

Below is a brief overview. Learn more at go.osu.edu/retire.

STAFF:

OPERS offers a choice of three plans within its system:

- Traditional Plan Defined Benefit
- Member Directed- Defined Contribution*
- Combined*

OPERS will mail information about these specific options, including details about its election deadline, to your home address on file with Ohio State

FACULTY:

STRS offers a choice of three plans within its system:

- **Defined Benefit**
- Defined Contribution*
- Combined*

STRS will mail information about these specific options, including details about its election deadline, to your home address on file with Ohio State

ELIGIBLE STAFF & FACULTY:

If you meet the eligibility requirements, Ohio State will mail information about the ARP, including the 120-day election deadline, to your home address on file with Ohio State. The ARP is a defined contribution plan.*

* NOTE: Ohio law requires a portion of the employer contributions for participants in the ARP be paid to OPERS and STRS. This amount is known as the "mitigating rate." In addition, OPERS and STRS assess a mitigating rate on employer contributions to their defined contribution and combined plans. Learn more at: go.osu.edu/mitigating-rate.

Supplemental Retirement

Ohio State sponsors voluntary supplemental retirement plans, a 403(b) plan and a 457(b) plan. The plans allow faculty and staff to enhance retirement plan savings through voluntary pre-tax contributions. Eligible employees may elect to contribute to the 403(b) plan and/or the 457(b) plan at any time.



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go.osu.edu/total-rewards

REQUIRED NOTICES

<u>Summary of Benefits and Coverage (SBC).</u> SBCs provide individuals with standard information so they can compare medical plans. The SBCs and Uniform Glossary are online at **go.osu.edu/newhire-medical**.

<u>Medicare Part D (Prescription Drug) Creditable Coverage Notice</u>. The Creditable Coverage notice provides Medicare-eligible individuals with information to compare Ohio State's prescription drug coverage with Medicare prescription drug plans. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of a Creditable Coverage notice in order to avoid a penalty. The Creditable Coverage notice is online at **go.osu.edu/newhire-notices**.

<u>Health Insurance Marketplace Notice</u>. In addition to any university-sponsored medical coverage for which you may qualify, you can purchase medical coverage from the Health Insurance Marketplace. The Marketplace Notice provides additional details about the Marketplace and Ohio State's coverage, online at **go.osu.edu/newhire-notices**.

Special Enrollment Rights. If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in Ohio State's Faculty and Staff Health Plans if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage). In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption. To request special enrollment or obtain more information, contact HR Customer Service at hr@osu.edu or 614-292-1050.

Other Required Notices. See full text of legal and other required notices, including the Women's Health and Cancer Rights Act (WHCRA) Notice, at go.osu.edu/newhire-notices. You have the right to request a paper copy of any of these notices, at any time and free of charge, by contacting HR Connection at hrconnection.osu.edu or 614-247-myHR (6947). This document is intended to be a brief summary of certain employee benefits. Refer to the applicable plan, program and/or policy online for additional information. In the event the information in this document differs from the plan, program or policy, the plan, program or policy will govern.

Nondiscrimination and Language Assistance. The Ohio State University complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Full text of the Notice of Nondiscrimination is available online at go.osu.edu/newhire-notices.

- ATTENTION: If you speak another language, language assistance services, free of charge, are available to you. Call 1- 800-264-1552, Access Code# 80014189.
- ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-264-1552, Código de acceso # 80014189.
- •注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電1-800-264-1552,访问代码#80014189