

## Benefits for Faculty (Unclassified Employees) Plan Year 2019

Oregon State University offers Faculty (unclassified employees) a comprehensive benefits package. This document briefly describes the benefits available to employees and their families.

For additional information, please call the Office of Human Resources - Employee Benefits at (541) 737-2805, or visit our website at [hr.oregonstate.edu/benefits](http://hr.oregonstate.edu/benefits).

To learn more about OSU, your health benefits and how to enroll, and your pension options, visit the *New Employee Onboarding* website at [hr.oregonstate.edu/inside-osu](http://hr.oregonstate.edu/inside-osu).

### PEBB BENEFITS PLAN

The Public Employees' Benefit Board (PEBB) is the benefit plan administrator for State of Oregon and Oregon Public University employees. Benefit plans offered and costs are subject to change each year. Other optional insurance plans are also available for purchase.

**Eligibility:** Academic/professional employees working at least half-time in appointments of 90 days or longer are eligible for the group insurance benefits administered by PEBB.

**Employer contribution toward CORE benefits (medical, vision, dental, employee basic life):** Benefit eligible academic/professional employees will receive an employer contribution toward their CORE benefits of 95% of the total premium cost.

**Health Care and Cost Containment programs:** PEBB has three health care and cost containment programs. Your participation status in these plans/programs will determine if there is an additional monthly cost for your health insurance.

**Enrollment in the health plans must be completed within 30 days of hire in order for you to receive coverage.** Your coverage is effective the first day of the calendar month following your date of hire **and** completion of the enrollment process. After initial enrollment, changes may be made only during the annual Open Enrollment period or within 30 days of a qualified family status event (i.e., birth, death, marriage, divorce, employment status change, gain/loss of other coverage, etc.).

Employees with other employer group medical coverage may elect to "opt out" of the PEBB medical plans and receive "cashback". The monthly cashback for opting out of medical insurance is \$232. The cashback amount is added to your pay and considered taxable income.

Additional information is available at the PEBB website at <http://www.oregon.gov/OHA/PEBB/Pages/NewHireResources.aspx>.

## Medical Coverage

PEBB offers three types of medical plans for you to choose from: Preferred Provider Organization (PPO); Medical Home plans; and Health Maintenance Organization (HMO) plans.

To be eligible to enroll in the Medical Home and Health Maintenance Organization plans, you must live or work at least 50% of the time in the plan's service area.

### **Preferred Provider Organization (PPO) Plan - PEBB Statewide Plan** *(administered by Providence):*

This is a preferred provider organization (PPO) plan which offers medical services and benefits at two levels of coverage – from preferred providers and from non-preferred providers. When you are in a PPO, you may use any doctors you wish, whether they are preferred providers or not. If you use doctors who are preferred, you pay less when you receive care. If you use providers who are not preferred, you pay more.

### **Medical Home Plans – Providence Choice, MODA:**

To enroll in one of these plans, you must live or work in the plan's service area. Medical home plans contract with clinics and practices staffed by teams of providers who follow established care protocols. Led by your primary provider, this team coordinates all of your health care, including referrals to outside providers or specialists when necessary. You need to establish your medical home clinic to ensure you have access to the full benefits of your plan, including claims paid at the medical home benefit level and not the out-of-plan level. You will have higher out-of-pocket costs if you have not notified the plan of your medical home and/or if you receive services which are not coordinated through your medical home or from providers that are not part of the In-Network.

### **Health Maintenance Organization (HMO) Plans - Kaiser Permanente:**

Kaiser is a health maintenance organization (HMO) and offers a comprehensive level of services and benefits. HMO plans offer advantages in costs and covered services. When you receive care, you usually pay a small, fixed amount called a co-payment. You must use the providers that are part of the plan. If you do not get a referral or if you seek care elsewhere, the plan may not pay for the service or may pay a reduced amount.

PEBB offers two Kaiser plans for those who live and work in the plan's service area: 1) Kaiser Permanente HMO; and 2) Kaiser Permanente Deductible. Facilities are located in the Salem and Portland area only.

## Vision Coverage

Employees may elect to enroll in vision coverage **offered through the VSP program** if: 1) enrolled in a Medical Home Plan; 2) enrolled in the PPO plan; or 3) Opt-out of Medical coverage. Eligible employees may use any VSP "Signature" provider for eligible services. VSP offers a Vision Basic and a Vision Plus plan.

Vision coverage for those enrolled in a Kaiser Permanente plan is **included in the** medical plan.

## Health Care and Cost Containment Programs

PEBB has three health care and cost containment programs. If you enroll in a medical plan, you will be required to designate your participation status in each of these programs. Based on your participation status, you may incur additional monthly costs. These programs apply only to the employee and their enrolled spouse/domestic partner (does not apply to enrolled children).

**Tobacco Use** - You will be assessed a monthly surcharge based on your and your enrolled spouse/domestic partner's tobacco use. If you or your spouse/domestic partner currently use tobacco, the surcharge is \$25 per month. If both you and your enrolled spouse/domestic partner currently use tobacco, the surcharge is \$50 per month

**Spouse/Domestic Partner Other Non-PEBB Employer Coverage** – If your enrolled spouse/domestic partner has other employer group coverage available and does NOT enroll in that coverage, you will be assessed \$50 per month.

**Health Engagement Model (HEM)** – The goal of the HEM program is to engage as many members as possible in improving their health, which can help contain costs over time. For 2019, the HEM program available only to employees with active coverage as of November 2018. Therefore, you will not participate in the program in 2019 but will be eligible to participate in the HEM program for the 2020 plan year.

## **Dental Coverage**

PEBB offers three types of dental plans for you to choose from: Traditional (Premier); Preferred Provider Organization (PPO); and health maintenance plan. To be eligible to enroll in the Kaiser and Willamette Dental plans, you must live or work at least 50% of the time in the plan's service area.

**Delta Dental (MODA)** offers worldwide coverage through the choice of a "Premier" and a "Preferred" (PPO) plan. The Delta Dental Premier plan offers coverage with any licensed provider. The Delta Dental Preferred (PPO) plan offers the choice to pay less for your care if you use a preferred dentist who has contracted with Delta Dental. You have the ability to utilize a dentist who is not preferred; however, you will pay more for those services.

**Kaiser Permanente** offers a "Traditional" plan. You must live or work in the Kaiser service area and must receive services only from a Kaiser Permanente provider in a Kaiser medical facility. You do not need to be enrolled in the Kaiser medical plan to enroll in the Kaiser dental plan.

**Willamette Dental** offers the managed dental health maintenance plan, which offers a comprehensive level of services and benefits. You must use the dental providers and facilities that are part of the plan to be eligible for benefits.

## **Life Insurance**

All life insurance coverage (other than the required \$5,000 employee basic life) offered through the Public Employees' Benefit Board (PEBB) is optional. Options include: employee, spouse/domestic partner, dependent life, and accidental death and dismemberment.

The premiums for the \$5,000 basic life policy and the first \$45,000 in optional employee term life coverage are paid by the employee on a pre-tax basis. All other life insurance premiums are paid by the employee on a post-tax basis.

### **Optional Employee & Spouse/Domestic Partner Life:**

- **Guaranteed Issue:** The Optional Employee and Spouse/Domestic Partner Life policies offer a guaranteed issue amount if you enroll within the first 30 days of eligibility. The guaranteed issue amount is \$100,000 for Optional Employee Life and \$20,000 for Optional Spouse/Domestic Partner Life.
- Completion of a medical history statement and approval by the insurance company is required for coverage levels above the guaranteed issue amounts.

## Disability Insurance

The Public Employees' Benefit Board offers a Short Term Disability plan (STD) and four different levels of Long Term Disability (LTD) coverage. Disability plans offer income protection during times when an employee is unable to work due to an injury or illness, including pregnancy disability and recovery period after the birth. Employees select the level of coverage that works best for their situation. Premiums are paid on a post-tax basis by the employee and costs vary depending on gross monthly salary and the plans chosen.

## Long Term Care Insurance

A Long Term Care plan is available to employees and their eligible family members. All new employees are eligible for guaranteed enrollment if enrolled within 30 days of hire. Eligible family members may apply through an evidence of insurability process. This plan is designed to provide coverage in the form of monthly payments to a care provider for assistance with activities of daily living due to accident, illness or advancing age. Additional information is available by calling UNUM at 1-800-227-4165 or by accessing their website at [unuminfo.com/pebb](http://unuminfo.com/pebb).

## Flexible Spending Accounts (FSAs)

Employees may establish Flexible Spending Accounts (FSAs) to use pre-tax income to pay for eligible healthcare, dependent-care expenses, and commuter expenses. These are IRS-sanctioned accounts that allow you to authorize monthly deposits into your account from your before-tax salary. As you incur eligible expenses, you request tax-free withdrawals from your account to reimburse yourself. Additional information is available on the website for ASIFlex, which is the Plan Administrator: [orpebb.asiflex.com](http://orpebb.asiflex.com).

## **PENSION & RETIREMENT SAVINGS PLANS**

**Pension Plans** - Academic and professional employees become eligible for a choice of pension plans after six full months of employment in a qualifying position. The two pension programs offered are:

- **Oregon Public Service Retirement Plan (OPSRP/IAP)**. This program is administered by the Public Employees Retirement System (PERS) and is a hybrid pension plan with two components: the OPSRP Pension Program (defined benefit) and the Individual Account Program or IAP (defined contribution). The OPSRP pension program provides for a life pension funded by employer contributions. The IAP is funded by a 6% employee contribution, which is currently paid for you by OSU. Only wages subject to Oregon taxes is eligible for IAP contributions and considered as "Salary" in the OPSRP Average Ending Salary pension calculation.
- **Optional Retirement Plan (ORP)**. This program is a defined contribution, participant-directed plan that is exclusively for Oregon public universities. The plan is administered by the Oregon Public Universities Retirement Plans (OPURP). Participants in this plan may invest with either Fidelity Investments or TIAA.

For additional information regarding these pension programs and vesting information, refer to:

- Decision Making Guide at – <http://www.opurp.org/optional-retirement-plan>
- Additional information on the PERS OPSRP/IAP program is available online at <http://www.oregon.gov/pers/MEM/Pages/OPSRP-Overview.aspx>

## **Voluntary Retirement Savings Plans**

Two voluntary retirement savings plans offer a way to increase your retirement income through regular, planned investing. You determine how much to save each month and your contributions are made to your account through payroll deduction. Contributions can be made on a pre-tax basis or post-tax basis. The plans include:

- TDI (Tax-Deferred Investment 403(b) Plan)
- OSGP (Oregon Savings Growth 457 Plan)

For more information visit the OHR website at [hr.oregonstate.edu/savingsopp.html](http://hr.oregonstate.edu/savingsopp.html)

Attend a Retirement Savings Workshop, Retirement Plan Information Session or Schedule an Individual Retirement Financial Consultation with Fidelity or TIAA. Visit: [hr.oregonstate.edu/benefits/workshops](http://hr.oregonstate.edu/benefits/workshops)

## **ACCRUAL AND USE OF LEAVE TIME**

Leave Administration Policies, Procedures, Guidelines: [oregonstate.edu/admin/hr/leave\\_admin\\_pol.pdf](http://oregonstate.edu/admin/hr/leave_admin_pol.pdf)

### **Vacation Leave**

Vacation leave is available to employees with an appointment at .50 FTE or greater on a twelve-month basis. Full-time employees (1.0 FTE) are eligible for 15 hours per month with a 6-month waiting period for use; part-time employees at .50 FTE or more earn leave time on a pro rata basis. Vacation leave accrual is capped at 260 hours. Vacation usage is to be reported on a monthly basis by all employees. Unused Vacation Leave is payable upon termination of employment, up to a maximum of 180 hours.

### **Holidays**

The following holidays are observed at OSU by faculty (unclassified employees): New Year's Day, Martin Luther King Jr.'s Birthday, Memorial Day, Independence Day, Labor Day, Veterans Day, Thanksgiving Day, the Friday after Thanksgiving, and Christmas Day. OSU faculty (unclassified employees) also receive a *Special Day* which may be taken between the day before Thanksgiving and January 31.

### **Sick Leave**

Academic and professional employees at 1.0 FTE accrue eight hours of sick leave credit for each full month of service; part-time faculty will earn pro rata amount based on their appointment FTE. Sick leave usage is recorded on a monthly basis. Unused sick leave hours can be accumulated without limit. Sick leave is not payable upon termination from OSU.

### **Sabbaticals**

Tenured employees holding academic rank may be considered for sabbatical leave after being continuously employed at .50 FTE or more for six academic or fiscal years at the rank of Senior Instructor or above. The leave may not exceed one year and is to prepare faculty for greater service to OSU and to the state.

## **Parental or Family Medical Leaves**

The Federal Family & Medical Leave Act (FMLA) and the State of Oregon Family Leave Act (OFLA) provide qualified employees up to 12 weeks of unpaid leave per year for the birth or adoption of a child, to care for a seriously ill family member, for personal serious health conditions, and to care for a child with a non-serious health condition requiring home care (OFLA only). Within the 12-week time frame, unclassified employees use accrued paid sick leave and can elect to use vacation leave (if applicable) before taking unpaid leave. For FMLA and OFLA qualifying leaves, OSU will continue to pay the employer-paid portion of the OSU medical and dental premiums as long as the employee pays their own portion of the premium, if any. For additional information visit: [hr.oregonstate.edu/benefits/fmla](http://hr.oregonstate.edu/benefits/fmla).

## **WORKERS' COMPENSATION**

Employees who are injured or become ill due to work-related reasons are insured by the state workers' compensation plan. For approved claims, the State Accident Insurance Fund (SAIF) provides coverage for medical expenses and time lost from work beyond three days. Additional information at: <http://risk.oregonstate.edu/workerscomp>.

## **OTHER BENEFITS**

### **Employee Assistance Program**

OSU offers an Employee Assistant Program (EAP) to provide short-term effective, professional, and confidential counseling services for employees working half-time or more. A limited number of referral/counseling visits per calendar year per family are provided free of charge for personal or job-related issues. For additional information, visit [hr.oregonstate.edu/benefits/eap-health](http://hr.oregonstate.edu/benefits/eap-health).

### **Staff Fee Privileges**

Employees appointed at .50 FTE or more per term are eligible to take up to 12 credit hours at the reduced tuition rate. Tuition is 30% of the per credit resident undergraduate tuition rate. All Oregon Public University campuses participate in this program with each campus identifying any programs that are excluded.

Employees taking courses must consult with their departments regarding work schedules if taking classes during work hours.

Employees may transfer their staff fee privilege to a dependent (e.g., spouse, domestic partner, child). Only one person in the family may utilize the 12 credit hours for the term. The tuition savings received by a domestic partner or child of a domestic partner is subject to taxation to the employee. An employee is also subject to taxation on the value of the tuition savings received if they or a dependent is enrolled in a graduate level program. Undergraduate courses are not subject to taxes.

For additional information or to obtain forms, visit [hr.oregonstate.edu/benefits/stafffee](http://hr.oregonstate.edu/benefits/stafffee).

### **Savings Program**

You can also contribute to the Oregon College Savings 529 Plan through a post-tax payroll deduction. For more information on the Oregon College Savings Plan, visit: [oregoncollegesavings.com](http://oregoncollegesavings.com)

## **Recreational Activities and Fitness Programs**

Dixon Recreation Center is an on-campus fitness center exclusively available to the OSU Community and family members. Membership is \$35 per month and can be paid through payroll deduction. Dixon Staff can also work with you to develop a personalized fitness program. You can take a free tour of the facilities. For more information visit: [recsports.oregonstate.edu](https://recsports.oregonstate.edu).

The College of Health & Human Sciences also offers a Faculty/Staff Fitness Program that encourages all employees to get involved in some type of fitness or sport skill program by offering several classes each term. Cost for classes range from \$40 to \$60 per term. The program also periodically sponsors on-campus health screening tests for a modest fee. For more information visit: [health.oregonstate.edu/faculty-staff-fitness](https://health.oregonstate.edu/faculty-staff-fitness).

## **Additional Health & Wellness Programs**

[hr.oregonstate.edu/benefits/employee-assistance-health-wellness-life-balance](https://hr.oregonstate.edu/benefits/employee-assistance-health-wellness-life-balance)

## **Additional Information:**

- **OSU Unclassified Faculty Handbook:** [oregonstate.edu/admin/aa/faculty-handbook-contents](https://oregonstate.edu/admin/aa/faculty-handbook-contents)
- **Parking Deduction when purchasing an annual OSU parking permit through payroll deduction** ([transportation.oregonstate.edu/parking](https://transportation.oregonstate.edu/parking))
- Transportation Options include bicycling, walking, carpooling and public transit. The Corvallis Transit System is free of charge. For additional information on your transportation options visit: ([transportation.oregonstate.edu/transportation-options](https://transportation.oregonstate.edu/transportation-options))
- Cultural Resources: ([international.oregonstate.edu/isfs/cultural-resources](https://international.oregonstate.edu/isfs/cultural-resources))
- Orange Rewards program provides 10% discount at all of the University restaurants and residence hall cafeterias ([food.oregonstate.edu/orange-rewards](https://food.oregonstate.edu/orange-rewards)).
- Discounted rates on season athletic tickets for all sports are available to faculty and staff. (<http://www.osubeavers.com/>)
- The Valley Library provides many resources, and we encourage you to take advantage of the many services and collections that are available ([osulibrary.oregonstate.edu](https://osulibrary.oregonstate.edu)).
- The Memorial Union Craft Center has facilities for crafts such as: fiber arts, mounting and matting, photography, ceramics, jewelry, and more ([mu.oregonstate.edu/craft-center](https://mu.oregonstate.edu/craft-center)).
- Employees are welcome to enjoy a variety of art exhibits, musical events, lectures, and other events at OSU.