

Welcome to Ashland University!



Benefits Overview

The following is a general outline of key benefits for eligible employees of Ashland University. These descriptions are in no way a comprehensive statement of policy or a guarantee of benefits. Details may differ depending on employment status, number of annual hours worked, and length of service.

Benefit election or waiver must be made within 31 days of your eligibility date.

Salaried employees are paid Semi-Monthly (24 pays) and Hourly employees are paid Bi-Weekly (26 pays)

Group Healthcare Plan

Effective 6/1/2020

Healthcare coverage is provided by Medical Mutual of Ohio and prescription coverage is provided by CVS Caremark

PLAN	COVERAGE LEVELS/ELIGIBILITY	RATES
<p><i>Purple Plan (PPO)</i></p> <p>Single Deductible: \$750 Family Deductible: \$1,500 Benefit Percentage after Deductible: 80%</p> <p>Primary Care Co-Pay: \$30 Urgent Care Co-Pay: \$50 Specialist Co-Pay: \$60</p> <p>Prescription Co-Pays range from \$10 - \$125.</p> <p>Single Coinsurance Limit: \$2,000 Family Coinsurance Limit: \$4,000</p>	<p>➤ <u>Coverage Levels:</u> Single, Employee and Spouse*, Employee and Child(ren), and Family</p> <p>*Spouse not eligible if coverage is available through the spouses employer or retirement system (example of retirement system: STRS, OPERS, etc.)</p> <p>➤ <u>Eligibility:</u> First day of employment. All full-time employees who work an average of 30 hours or more per week. Coverage must be elected within 31 days of hire. Employees wishing to elect coverage beyond 31 days of their hire must wait until the open enrollment period.</p>	<p>Single: \$103.16 per pay (24 pay) \$95.22 per pay (26 pay)</p> <p>Employee and Spouse: \$193.32 per pay (24 pay) \$178.45 per pay (26 pay)</p> <p>Employee and Child(ren): \$186.34 per pay (24 pay) \$172.01 per pay (26 pay)</p> <p>Family: \$276.04 per pay (24 pay) \$254.81 per pay (26 pay)</p>
<p><i>Gold Plan (High Deductible Healthcare Plan [HDHP] with an HSA)</i></p> <p>Single Deductible: \$2,500 Family Deductible: \$5,000 Benefit Percentage after Deductible: 90%</p> <p>Employee pays 100% of healthcare and prescription claims until the deductible is met.</p> <p>Single Coinsurance Limit: \$5,000 Family Coinsurance Limit: \$10,000</p> <p>Employer contribution to the employee's HSA is provided.</p>	<p>➤ <u>Coverage Levels:</u> Single, Employee and Spouse*, Employee and Child(ren), and Family</p> <p>*Spouse not eligible if coverage is available through the spouses employer or retirement system (example of retirement system: STRS, OPERS, etc.)</p> <p>➤ <u>Eligibility:</u> First day of employment. All full-time employees who work an average of 30 hours or more per week. Coverage must be elected within 31 days of hire. Employees wishing to elect coverage beyond 31 days of their hire must wait until the open enrollment period.</p>	<p>Single: \$35.52 per pay (24 pay) \$32.79 per pay (26 pay)</p> <p>Employee and Spouse: \$88.81 per pay (24 pay) \$81.98 per pay (26 pay)</p> <p>Employee and Child(ren): \$83.83 per pay (24 pay) \$77.38 per pay (26 pay)</p> <p>Family: \$154.58 per pay (24 pay) \$142.69 per pay (26 pay)</p>

Flexible Spending

Provided by WageWorks

PLAN	COVERAGE LEVELS/ELIGIBILITY	RATES
Healthcare Option	<ul style="list-style-type: none"> ➤ <u>Coverage Levels</u>: All employees <u>except</u> those enrolled in AU's High Deductible Healthcare Plan. <p>Set aside up to \$2,750 per year on a pre-tax basis from your paycheck to help cover healthcare expenses: co-pays, deductibles, etc. Includes \$500 carryover.</p> <ul style="list-style-type: none"> ➤ <u>Eligibility</u>: First day of employment. All full-time employees who work an average of 30 hours or more per week. Coverage must be elected within 31 days of hire. Employees wishing to elect coverage beyond 31 days of their hire must wait until the open enrollment period. 	Rate is dependent upon the dollar amount elected and the amount of pays remaining in the calendar year.
Dependent Care Option	<ul style="list-style-type: none"> ➤ <u>Coverage Levels</u>: All employees. <p>Set aside up to \$5,000 per year on a pre-tax basis from your paycheck to help cover dependent care expenses: daycare, pre-school, etc.</p> <ul style="list-style-type: none"> ➤ <u>Eligibility</u>: First day of employment. All full-time employees who work an average of 30 hours or more per week. Coverage must be elected within 31 days of hire. Employees wishing to elect coverage beyond 31 days of their hire must wait until the open enrollment period. 	Rate is dependent upon the dollar amount elected and the amount of pays remaining in the calendar year.

Health Savings Account (HSA)

Employee's choice of bank

PLAN	COVERAGE LEVELS/ELIGIBILITY	RATES
<p>Health Savings Account in conjunction with the Gold Plan HDHP</p>	<p>➤ <u>Coverage Levels</u>: All employees enrolled in AU's High Deductible Healthcare Plan. Employee's must set-up a Health Savings Account at the bank of their choice. This is <u>not</u> the same as your personal checking or savings account.</p> <p>Set aside up to \$3,550 per year, single or \$7,100 per year, family on a pre-tax basis from your paycheck to help cover healthcare expenses such as deductibles, etc. An additional \$1,000 per year may be contributed by employees age 55 or older.</p> <p>Ashland University will contribute \$2,000, family and \$1,000 single for the January 1 – December 31, 2020 plan year. Employees will receive half of AU's contribution in January and the other half in June. The amount will be pro-rated for employees starting after January.</p> <p>➤ <u>Eligibility</u>: First day of employment. All full-time employees who work an average of 30 hours or more per week. Coverage must be elected within 31 days of hire. Employees wishing to elect coverage beyond 31 days of their hire must wait until the open enrollment period.</p>	<p>Rate is dependent upon the dollar amount elected and the amount of pays remaining in the calendar year.</p> <p>*You will be required to enter your HSA bank account and routing number during the enrollment process in BenXpress.</p>

Dental Plan

Provided by Delta Dental

PLAN	COVERAGE LEVELS/ELIGIBILITY	RATES
<p><u>University Sponsored</u> – for employees enrolled in an Ashland University healthcare plan.</p>	<p>➤ <u>Coverage Levels:</u> Single, Employee and Spouse, Employee and Child(ren), and Family</p> <p>Access to Delta Dental PPO and Delta Dental Premier networks. Coverage depends on network used.</p> <p>➤ <u>Eligibility:</u> First day of the month following first day of employment. All full-time employees who work an average of 30 hours or more per week. Coverage must be elected within 31 days of hire. Employees wishing to elect coverage beyond 31 days of their hire must wait until the open enrollment period.</p>	<p>Single: \$8.21 per pay (24 pay) \$7.58 per pay (26 pay)</p> <p>Employee and Spouse: \$16.62 per pay (24 pay) \$15.34 per pay (26 pay)</p> <p>Employee and Child(ren): \$18.39 per pay (24 pay) \$16.98 per pay (26 pay)</p> <p>Family: \$30.53 per pay (24 pay) \$28.18 per pay (26 pay)</p>
<p><u>Voluntary</u> – for employees <u>not</u> enrolled in an Ashland University healthcare plan.</p>	<p>➤ <u>Coverage Levels:</u> Single, Employee and Spouse, Employee and Child(ren), and Family</p> <p>Access to Delta Dental PPO and Delta Dental Premier networks. Coverage depends on network used.</p> <p>➤ <u>Eligibility:</u> First day of the month following first day of employment. All full-time employees who work an average of 30 hours or more per week. Coverage must be elected within 31 days of hire. Employees wishing to elect coverage beyond 31 days of their hire must wait until the open enrollment period.</p>	<p>Single: \$10.95 per pay (24 pay) \$10.11 per pay (26 pay)</p> <p>Employee and Spouse: \$22.17 per pay (24 pay) \$20.46 per pay (26 pay)</p> <p>Employee and Child(ren): \$24.52 per pay (24 pay) \$22.63 per pay (26 pay)</p> <p>Family: \$40.71 per pay (24 pay) \$37.57 per pay (26 pay)</p>

Vision Plan

Provided by VSP

PLAN	COVERAGE LEVELS/ELIGIBILITY	RATES
Voluntary	<ul style="list-style-type: none"> ➤ <u>Coverage Levels:</u> Single, Employee and Spouse, Employee and Child(ren), and Family <ul style="list-style-type: none"> \$10.00 co-pay exam \$25.00 co-pay glasses \$130.00 frame allowance every other year \$130.00 contact allowance per year (both contacts and glasses will not be covered in the same calendar year) ➤ <u>Eligibility:</u> First day of the month following first day of employment. All full-time employees who work an average of 30 hours or more per week. Coverage must be elected within 31 days of hire. Employees wishing to elect coverage beyond 31 days of their hire must wait until the open enrollment period. 	<p>Single: \$5.43 per pay (24 pay) \$5.01 per pay (26 pay)</p> <p>Employee and Spouse: \$9.15 per pay (24 pay) \$8.44 per pay (26 pay)</p> <p>Employee and Child(ren): \$9.34 per pay (24 pay) \$8.62 per pay (26 pay)</p> <p>Family: \$15.05 per pay (24 pay) \$13.89 per pay (26 pay)</p>

Term Life Insurance and Accidental Death & Dismemberment (AD&D)

Provided by Minnesota Life (a division of Securian)

PLAN	COVERAGE LEVELS/ELIGIBILITY	RATES
Employee Group Plan	<ul style="list-style-type: none"> ➤ <u>Coverage Levels:</u> Employee Only Term Life Insurance = 2 times base salary, \$600,000 maximum AD&D = 2 times base salary, \$600,000 maximum ➤ <u>Eligibility:</u> First day of employment. All full-time employees who work an average of 30 hours or more per week. Coverage must be elected within 31 days of hire. Employees wishing to elect coverage beyond 31 days of their hire are subject to Evidence of Insurability (EOI). 	Rate is dependent upon salary. Ashland University pays 58% of this cost. The employee is responsible for the remaining 42%. This cost share allocation is subject to change at any time. BenXpress will calculate the correct rate during enrollment.
Voluntary Plan	<ul style="list-style-type: none"> ➤ <u>Coverage Levels:</u> Employee, Employee and Spouse, Employee and Child(ren), and Family. Additional coverage available with guarantee issue up to \$150,000 employee, \$50,000 spouse, and \$10,000 dependent children. ➤ <u>Eligibility:</u> First day of employment. All full-time employees who work an average of 30 hours or more per week. Coverage must be elected within 31 days of hire. Employees wishing to elect coverage beyond 31 days of their hire are subject to Evidence of Insurability (EOI). 	Rate is dependent upon age and volume of coverage requested. The employee is responsible for 100% of the cost. BenXpress will calculate the correct rate during enrollment.

Short-Term and Long-Term Disability

Provided by Madison National

PLAN	COVERAGE LEVELS/ELIGIBILITY	RATES
Short-Term Disability	<ul style="list-style-type: none"> ➤ <u>Coverage Levels:</u> Employee Only Pays 67% of pay after 30 days outpatient or first day inpatient for up to 26 weeks. ➤ <u>Eligibility:</u> First day of employment. All full-time employees who work an average of 30 hours or more per week. Coverage must be elected within 31 days of hire. Employees wishing to elect coverage beyond 31 days of their hire are subject to Evidence of Insurability (EOI). 	Rate is dependent upon salary. Ashland University pays 58% of this cost. The employee is responsible for the remaining 42%. This cost share allocation is subject to change at any time. BenXpress will calculate the correct rate during enrollment.
Long-Term Disability	<ul style="list-style-type: none"> ➤ <u>Coverage Levels:</u> Employee Only Pays 60% of pay after 26 weeks of disability and continues AU's retirement contribution. ➤ <u>Eligibility:</u> After one year of full-time employment (employees who work an average of 30 hours or more per week). Coverage must be elected within 31 days of meeting eligibility. Employees wishing to elect coverage beyond date of eligibility are subject to Evidence of Insurability (EOI). 	\$2.79 per pay (24 pays) \$2.58 per pay (26 pays)

Retirement Plan

Provided by TIAA

PLAN	COVERAGE LEVELS/ELIGIBILITY	RATES
403 (b)	<ul style="list-style-type: none"> <li data-bbox="768 402 1163 427">➤ <u>Coverage Levels:</u> Employee Only <li data-bbox="768 565 1293 683">➤ <u>Eligibility:</u> First day of employment. All full-time employees who work an average of 30 hours or more per week. 	<p data-bbox="1346 402 1892 492">Employees may contribute up to \$19,500 per year. Employees over 50 may contribute an additional \$6,500 per year in catch-up contributions.</p> <p data-bbox="1346 532 1793 557">Contributions may be pre-tax or post-tax.</p> <p data-bbox="1346 597 1877 621">Ashland University does not currently contribute.</p>

Vacation

PLAN	COVERAGE LEVELS/ELIGIBILITY	RATES
Salaried Employees	<ul style="list-style-type: none"> ➤ <u>Coverage Levels:</u> N/A ➤ <u>Eligibility:</u> Accrual starts immediately. Eligible to use after 90 days of employment. All full-time employees who work an average of 30 hours or more per week. 	<p>0-9 years of service = 7 hours accrued per pay 10+ years of service = 8.67 hours accrued per pay</p> <p>The maximum amount of hours that can be accrued is: 0-9 years of service = 168 hours 10+ years of service = 208 hours</p>
Hourly Employees	<ul style="list-style-type: none"> ➤ <u>Coverage Levels:</u> N/A ➤ <u>Eligibility:</u> Accrual starts immediately. Eligible to use after 90 days of employment. All employees who work an average of 20 hours or more per week. 	<p>0 – 5 years of service = .05 hours accrued per hour worked 6 – 9 years of service = .07 hours accrued per hour worked 10 + years of service = .09 hours accrued per hour worked</p> <p>The maximum amount of hours that can be accrued is: 0 -5 years of service = 104 hours 6 – 9 years of service = 144 hours 10 + years of service = 184 hours</p>

Holidays

PLAN	COVERAGE LEVELS/ELIGIBILITY	RATES
Salaried Employees	<ul style="list-style-type: none"> ➤ <u>Coverage Levels:</u> N/A ➤ <u>Eligibility:</u> Eligibility starts immediately. All full-time employees who work an average of 30 hours or more per week. 	Nineteen (19) paid holidays including employee's birthday.
Hourly Employees	<ul style="list-style-type: none"> ➤ <u>Coverage Levels:</u> N/A ➤ <u>Eligibility:</u> Eligible to use after 90 days of employment. All employees who work an average of 20 hours or more per week. Hours will be pro-rated for employees working less than 30 hours per week and is only available if the employee's regularly scheduled day of work falls on a University holiday. 	Nineteen (19) paid holidays including employee's birthday.

Sick Time

PLAN	COVERAGE LEVELS/ELIGIBILITY	RATES
Salaried Employees	<ul style="list-style-type: none"> ➤ <u>Coverage Levels:</u> N/A ➤ <u>Eligibility:</u> Eligibility starts immediately. All full-time employees who work an average of 30 hours or more per week. 	<p>Twelve weeks (60 days) per fiscal year. Sick Time is to be used by an employee only in case of absence because of his/her own illness or injury. In the case of illness/injury of a spouse or child(ren) living at home, the employee may use up to five (5) days of their allotment. There is no carry-over of sick time. Human Resources should be notified of absences lasting more than three consecutive days.</p>
Hourly Employees	<ul style="list-style-type: none"> ➤ <u>Coverage Levels:</u> N/A ➤ <u>Eligibility:</u> Accrual starts immediately. Eligible to use after 90 days of employment. All employees who work an average of 20 hours or more per week. 	<p>Employees will earn 8 hours of paid Sick Time for every 160 hours worked. This accumulates indefinitely. Sick Time is to be used by an employee only in case of absence because of his/her own illness or injury, or the illness/injury of a spouse or child(ren) living at home. , or the illness/injury of a spouse or child(ren) living at home.</p>

Tuition

PLAN	COVERAGE LEVELS/ELIGIBILITY	RATES
AU Tuition Waiver	<ul style="list-style-type: none"> ➤ <u>Coverage Levels:</u> Undergraduate classes - employee, spouse, and dependent children 100% discount. Graduate classes – employee 80% discount Masters/25% discount Doctoral. Spouse and dependent children 25% discount Masters/Doctoral. ➤ <u>Eligibility:</u> After one (1) year of employment. All full-time employees who work an average of 30 hours or more per week. Participation in this program is subject to the limitations set forth in the Tuition Waiver Policy. 	Contact the Human Resources Office to obtain more information and / or an application form.
Tuition Exchange/CIC	<ul style="list-style-type: none"> ➤ <u>Coverage Levels:</u> Dependent Children ➤ <u>Eligibility:</u> After one (1) year of employment. All full-time employees who work an average of 30 hours or more per week. Participation in these programs is subject to the limitations set forth in the Tuition Exchange/CIC Policy. Tuition Exchange is a seniority based benefit. 	<p>Contact the Business Affairs office to obtain more information and/or an application form.</p> <p>For additional information regarding the Tuition Exchange and CIC Scholarship Programs, please visit: https://www.ashland.edu/administration/human-resources/employee-benefits/tuition-waiver-exchange</p>

Additional Benefits

Funeral Pay, Jury Duty Pay, Employee Assistance Program (EAP – if enrolled in life insurance or disability), and use of University Facilities (Library, Computer Lab, etc.) at no cost. Membership eligibility at AU's Recreation Center (fees apply, fees for employee only membership will be reimbursed if the employee has 30 visits in the semester in which the membership was purchased – contact extension 5440 for information). Employees and immediate family attend athletic events free with AU Eagle Card.