

Benefits for Unclassified Employees

Plan Year 2008

Oregon State University offers classified employees a comprehensive benefits package. This flyer briefly describes the benefits available to employees and their families. For more specific information, please call the Office of Human Resources, Employee Benefits at (541) 737-2805, or visit our website at <http://oregonstate.edu/admin/hr/benefits/>.

PEBB BENEFITS PLAN

Academic/professional employees working at least half-time on appointments of 90 days or longer (or per term for 9-month appointments) are eligible for the group insurance benefits administered by the Public Employees' Benefit Board (PEBB). PEBB is the benefit plan administrator for State of Oregon employees.

For 2008, eligible academic/professional employees will receive paid in full medical, vision, dental, and employee basic life insurance for themselves and their eligible dependents. Other optional insurance plans are also available.

Employees with other group medical coverage may elect to "opt out" of the PEBB medical plans and receive "cashback". If you choose to opt out of medical/vision coverage, you must enroll in a dental plan and employee basic life insurance. The opt out amount is \$233.00. Dental and Basic Life insurance premiums are deducted from the \$233.00 and the remaining amount is the cashback amount that is added to your pay and considered taxable income.

Enrollment for the mandatory benefits (medical, dental, and employee basic life) must be completed within 60 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** your completion of enrollment. Employees receive a benefits packet when they arrive on campus and will also receive notification about attending a benefits orientation. Details about enrollment online or by paper form are included in the benefit packet. We recommend that all employees attend the benefits orientation to receive information necessary to make benefit elections. After initial enrollment, changes may be made only during the annual Open Enrollment period or when a qualified family status change occurs (i.e., birth, death, marriage, divorce, employment status change).

Additional information is available at the PEBB website at <http://pebb.das.state.or.us/DAS/PEBB/>.

Medical Coverage

Preferred Provider Organization Plans

Preferred provider organization (PPO) plans offer 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.

For the Plan Year 2008, PEBB is sponsoring the following PPO plans: Providence Choice PPO plan (must live or work in Multnomah, Clackamas, Washington or Yamhill counties), Regence BlueCross BlueShield of Oregon, and Samaritan Select (must live in Linn, Benton or Lincoln counties).

PEBB has identified 20 Oregon counties that they consider to have an insufficient number of preferred primary care providers within the Regence BCBSO PPO network to serve employees in these counties. PEBB has arranged for resident members to receive the preferred provider level of benefit from providers who are either preferred or participating in Regence BCBSO contracts. The designated rural counties are: Baker, Crook, Curry, Deschutes, Gilliam, Grant, Harney, Jackson, Jefferson, Josephine, Klamath, Lake, Malheur, Morrow, Sherman, Tillamook, Umatilla, Union, Wallowa, and Wheeler.

Health Maintenance Organization Plans

Health maintenance organization (HMO) plans offer 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. For Plan Year 2008, PEBB sponsors the Kaiser Permanente HMO for those who live in the plan's service area.

Point of Service Plans

Point of Service (POS) plans have a provider and facilities network, usually an HMO, in which members retain the option to seek care outside the HMO network, but at a reduced coverage level. PEBB sponsors the Kaiser Permanente Added Choice POS plan.

Vision Coverage

Vision coverage for employees covered by Regence BCBSO, Providence PPO, and Samaritan is **offered through the VSP program**. Eligible employees may use any VSP provider for eligible services.

Vision for those covered by Kaiser HMO and Kaiser Added Choice PPO is **included in the Kaiser** medical plan.

Dental Coverage

PEBB sponsors three types of dental plan designs: a traditional plan design offered by Kaiser Permanente and ODS, a preferred provider dental plan design from ODS, and a dental health maintenance organization plan design from Willamette Dental.

Oregon Dental Service (ODS) offers worldwide coverage through the choice of a "Traditional" and a "Preferred" plan. The ODS Traditional plan offers coverage with any licensed provider. The ODS Preferred plan offers the choice to pay less for your care if you use preferred dentists who have contracted with ODS. Employees have the ability to utilize a dentist who is not on the preferred list, however you will pay more for the service when you use a non-preferred dentist.

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/partner, dependent life, and accidental death and dismemberment. Some plans require completion of a medical history statement and approval by the insurance company for higher coverage levels.

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 on a post-tax basis.

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. 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 and 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 <http://unumprovident.com/enroll/pebb/>.

Flexible Spending Accounts (FSAs)

Employees may establish Flexible Spending Accounts (FSAs) to use pre-tax income to pay for eligible healthcare and dependent-care expenses. These are IRS-sanctioned accounts that allow you to authorize monthly deposits into your account from your before-tax salary. Then, as you incur eligible expenses, you request tax-free withdrawals from your account to reimburse yourself.

You may enroll for the accounts within 60 days of your initial date of hire, during Open Enrollment, or within 60 days of and consistent with a qualified status change.

RETIREMENT PLANS

Academic and professional employees become eligible for a choice of retirement plans after six full months of employment in a qualifying position.

Two employer-paid retirement programs are offered: the Oregon Public Service Retirement Plan (OPSRP) or the Oregon University System Optional Retirement Plan (ORP). The employee contribution, paid by OSU on behalf of the employee, is 6%. The employer contribution is subject to change.

The ORP is a defined contribution plan and is administered by either Fidelity Investments (ORP:ous) or TIAA-CREF (ORP:tiaa-cref).

OPSRP is a hybrid pension plan with two components: the Pension Program (defined benefit) and the Individual Account Program or IAP (defined contribution). The pension program provides for a life pension funded by employer contributions. The IAP is funded by a 6% employee contribution, which is paid for you by OSU.

For additional information regarding these retirement plans and vesting information, refer to the online version of the "Retirement Plan Decision Making Guide" which can be found at http://www.ous.edu/dept/hr/files/2008%20Choices_%20Retirement%20Plan%20Decision-Making%20Guide_Ed1.pdf

The OPSRP Member's Handbook is available online at <http://oregon.gov/PERS/MEM/section/opsrp.shtml>

ACCRUAL AND USE OF LEAVE TIME

Vacation Leave

Vacation leave is available to employees with an appointment at .50 FTE or greater on a twelve-month basis. Employees are eligible for 15 hours per month with a 6-month waiting period for use; part-time staff 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.

Holidays

The following holidays are observed at OSU by unclassified employees: New Year's Day, Martin Luther King Jr.'s Birthday, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, the Friday after Thanksgiving, and Christmas Day.

Sick Leave

Academic and professional employees accrue eight hours of sick leave credit for each full month of service; part-time staff on .50 FTE or more earn pro rata credit. Sick leave usage is recorded on a monthly basis. Unused sick leave credits 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 in the Oregon University System 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, classified employees use accrued paid leave (sick leave, vacation) before taking unpaid leave. On FMLA-qualifying leaves, OSU will continue to pay the employer-paid portion of OSU medical and dental premiums as long as the employees pay their own portion, if any.

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.

OTHER BENEFITS**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. This tuition rate for OSU is currently \$30.00 per credit hour. All Oregon University System (OUS) campuses (except Oregon Health Sciences University) 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 their dependents or domestic partner. However, only one person in the family may utilize the 12 credit hours for the term. If a dependent is enrolled in a graduate level program, the amount of tuition savings is subject to taxation to the employee. Undergraduate courses are not subject to taxes.

For additional information about staff fee privileges or to obtain forms, visit <http://oregonstate.edu/admin/hr/benefits/stafffee.html>.

Savings Program

The Oregon University System makes available the Tax-Deferred Investment (TDI) Program, under section 403(b) of the Internal Revenue Code. Through the TDI Program, employees may accumulate tax-deferred savings to supplement retirement plans and social security. Payroll deductions are done on a pre-tax basis.

Other options for savings include the Oregon Savings Growth Plan (OSGP) which also offers a pre-tax savings program for retirement, and U.S. Savings Bonds which are available by payroll deduction on a post-tax basis through the OSU Federal Credit Union.

Recreational Activities and Fitness Programs

A wide variety of recreational facilities and programs are offered through the OSU Department of Recreational Sports. The Dixon Recreation Center, indoor and outdoor tennis courts, the Stevens Natatorium, and the indoor climbing center are all available to OSU employees and their spouses/partners. Interested persons should contact the department for information on eligibility criteria and fees.

The Faculty/Staff Fitness Program encourages all employees to get involved in some type of fitness or sport skill program by offering several classes each term. Annual fitness competitions between different OSU departments are often held. Periodically the program sponsors on-campus health screening tests for a modest fee.

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. Visit the Office of Human Resources website or contact Employee Benefits for additional information.

Other Items of Interest

The OSU Federal Credit Union offers a wide range of financial services to all faculty and staff.

The OSU Bookstore offers discounts on books.

The Memorial Union Craft Center has facilities for crafts such as: fiber arts, mounting and matting, photography, ceramics, jewelry, and more.

Discounted rates on season athletic tickets for all sports are available to staff.

With an OSU Identification Card, employees may ride any Corvallis bus (Corvallis Transit System) free of charge.

Employees are welcome to enjoy a variety of art exhibits, musical events, lectures, and other events at OSU. All University restaurants and residence hall cafeterias are open to OSU employees.

The Valley Library provides many resources, and we encourage you to take advantage of the many services and collections that are available.

For further "points of interest" for new OSU employees, browse the "Inside OSU" website

<http://oregonstate.edu/admin/hr/dev/orient/>

OSU Unclassified Faculty Handbook:

<http://oregonstate.edu/facultystaff/handbook/>