

# Benefits Orientation

Human Resources: Benefits



THE UNIVERSITY OF  
TOLEDO

# Benefits Contact Information



**Email:** [Benefits@utoledo.edu](mailto:Benefits@utoledo.edu)



**Phone:** 419-530-4747



**\*Please provide Rocket ID # in your message/email.**



**Physical Location:** Main Campus - Center for Administrative Support

# Additional Benefits Information



Rates, detailed plan information, vendor contacts, links for finding a provider, and forms are located on the Benefits Webpage at <https://www.utoledo.edu/depts/hr/benefits/>



Once you have reviewed the material on the webpage, if you have additional questions reach out to us at [Benefits@utoledo.edu](mailto:Benefits@utoledo.edu). Please include your Rocket ID # in your message.

Benefits communicates primarily through email. Please check to make sure you can access your @utoledo.edu email account.

# Life Insurance & AD&D

- Basic Life Insurance and Accidental Death and Dismemberment offered at no cost through Unum.
- Main Campus – Part Time (20+) and Full Time eligible
- Health Science Campus – Full Time eligible
- Amount of coverage determined by employee class.
- Additional (employee) and Dependent (spouse, children) voluntary amounts available at a per pay premium.
- Voluntary amounts elected via form (Basic and Additional Life Insurance Form).
- Even if you do not elect any voluntary, we advise you fill out the form to elect beneficiaries for your basic coverage.
- Forms found on Benefits webpage, return to [Benefits@utoledo.edu](mailto:Benefits@utoledo.edu).

# Employee Assistance Program (EAP)

**Contact 24/7 at 800-227-6007**

Impact Solutions offers **confidential**, professional support at **no cost to you**.

All employees, household members, dependents, parents, and parents-in-law are eligible to use any service.

- Services offered include:
  - Unlimited phone consultation 24/7
  - 5 face-to-face counseling services
  - Legal assistance
  - Financial services
  - Identity theft protection and recovery
  - Comprehensive work/life website
  - Coaching services

# Tuition Waiver

**Employees:** Eligibility is based on your employee class/position. If eligible, employees may receive up to 8.0 credit hours per semester for undergraduate and graduate classes.

**Dependents:** Eligible spouses and dependents can take undergraduate classes at The University of Toledo after 12 months of service.

**Application:** Submit for waiver by going to the MyUT webpage and selecting *Tuition Waiver*.

Refer to the current posted Tuition Waiver Policy, policy # 3364-25-35 for details. This is available online on the HR webpage.

# Mandatory Retirement Plan Options

## Ohio Public Employee Retirement System (OPERS)

- Employee Contribution 10%
- Employer Contribution 14%
- Auto enrolled unless ARP is selected.
- Full Time and Part Time employees are eligible.

OR

## Alternative Retirement Plan (401a/ARP)

- Employee Contribution 10%
- Employer Contribution 11.56%
- Select from a list of vendors and open your account directly through the vendor
- Full Time employees are eligible.

Eligible employees electing the ARP MUST make the election within 120 days of their date of hire. Do this early, the deadline cannot be changed.

# Additional Voluntary Retirement Plan Options

## The University of Toledo 403(b) Plan

- Select from a list of vendors and open your account directly through the vendor.
- Elect a dollar amount of pre-tax compensation per pay to defer. Can be changed any time.
- Election made at Retirement@Work website.
- Eligible to all employees (except students)

## Ohio Deferred Compensation 457(b)

- Set up directly through Ohio Deferred Compensation.
- Elect a dollar amount of pre-tax compensation per pay to defer. Can be changed any time.
- Changes made directly through Ohio Deferred Compensation.
- Eligible if eligible for OPERS/STRS



# Benefits Basics

## What can you elect?

- Medical/RX
- Dental
- Vision
- FSA/HSA

## When do you elect?

- New Hire – within 30 days of your date of hire
- Qualifying Event
- Open Enrollment

## Actions to take:

- Within 30 days of your date of hire, log in to MyUT webpage and select *Benefit Enrollment – New Hire/Newly Eligible*. Complete your enrollment.
- Supporting documentation MAY be required, gather necessary documents and upload at MyUT webpage, *Document Upload*.
- Questions? Email [Benefits@utoledo.edu](mailto:Benefits@utoledo.edu) and we can advise, do this as early as possible!

# Qualifying Event

## What is a qualifying event?

- Marriage
- Birth of a child
- Adoption of a child
- Divorce
- Death
- Change in child's dependent status
- Change in your or spouse's job status

## When is it effective?

Once documentation is uploaded & approved, changes are effective the date of the event.

## Actions to take:

- Within 30 days of the event date, log in to MyUT webpage and select *Benefit Enrollment – Qualifying Events*. Complete your enrollment.
- Supporting documentation WILL be required, gather necessary documents and upload at MyUT webpage, *Document Upload*.
- Questions? Email [Benefits@utoledo.edu](mailto:Benefits@utoledo.edu) and we can advise, do this as early as possible!

# Dependent Eligibility

- Medical and RX
  - Age 19-26 (end of calendar year they turn age 26)
- Health Savings/Flexible Spending Account
  - Must be IRS dependent
- Dental, Vision, Life Insurance, Tuition Waiver
  - Age 19-24 (end of calendar year they turn age 24)
  - Must be unmarried, full time student, and employee's IRS dependent.
- Employees, Spouses, and Dependents may only be covered on one UToledo Plan.



# Dental Plan Options: Delta Dental

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## Gold Dental

<b>Deductible \$100/person</b>	<b>Plan Pays</b>
Preventative Services	<b>100%</b>
Minor Services	<b>80% AD</b>
Major Services	<b>80% AD</b>
Orthodontic Services*	<b>60%</b>
Maximum Payment	<b>\$3,000/year</b>

## Blue Dental

<b>Deductible \$50/person</b>	<b>Plan Pays</b>
Preventative Services	<b>100%</b>
Minor Services	<b>80% AD</b>
Major Services	<b>50% AD</b>
Orthodontic Services*	<b>50%</b>
Maximum Payment	<b>\$1,500/year</b>

\*Orthodontic services have a \$1,500 per person lifetime maximum.

# Vision Plan Options: VSP

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## Gold Vision

Every calendar year	Copay
Exam	\$10
Prescription Glasses	Part of exam
Contacts	Up to \$60

## Blue Vision

Every 24 months	Copay
Exam	\$10
Prescription Glasses	\$15
Contacts	Up to \$60

# RX/Prescription Drug: CerpassRX

- RX coverage is included at no additional cost with medical coverage.
- Cost of prescription depends on the medical plan you enroll in.
- UToledo Pharmacies are the preferred provider. You will only need to provide Rocket ID# at these locations.
- Locations on Main and Health Science Campuses.
- RxLocal application for smart phones is available for use with the UToledo Pharmacies.

UT Pharmacy	Retail
Tier 1 (Generic)	Tier 1 (Generic)
Tier 2 (Preferred Brand)	Tier 2 (Preferred Brand)
Tier 3 (Non-preferred Brand)	Tier 3 (Non-preferred Brand)

# Blue CDHP Medical/RX

	Tier 1 UTMC/UTP	Tier 2 In Network (Paramount Employer Select*)	Tier 3 Out of Network
Deductible**	\$1,500 Single \$3,000 Single + 1 \$3,000 Family	\$2,000 Single \$4,000 Single + 1 \$4,000 Family	\$2,500 Single \$5,000 Single + 1 \$5,000 Family
Out of Pocket Max	\$2,100 Single \$4,200 Single + 1 \$4,200 Family	\$3,100 Single \$6,200 Single + 1 \$6,200 Family	\$4,100 Single \$8,200 Single + 1 \$8,200 Family
Co-Insurance	95%/5%	85%/15%	70%/30%

\*Wrap network – First Health

\*\*RX is subject to deductible.



# Health Savings Account (HSA)



- Available for Blue Plan participants to offset out-of-pocket medical expenses.
- Can count towards deductible.
- Balance rolls over from year to year.
- UToledo contributes per pay.
- Employee can contribute pre-tax dollars and may change election at any time.

## **UToledo Contribution :**

Single \$500

Single + 1 \$750

Family \$1,000

Every year you must participate in Open Enrollment to receive the UToledo HSA contributions.



# Flexible Spending Account (FSA)



- Healthcare Flexible Spending Account is available if you are not participating in an HSA.
- Dependent Day Care Spending Account is available even if you participate in an HSA.
- Employee can contribute pre-tax dollars.
- Contributed funds do not roll over to the following year and must be used for the calendar year elected.

## Healthcare Flexible Spending Account:

Funds can be used for a wide variety of medical/health related expenses for eligible dependents, spouse, or self.

## Dependent Day Care Spending Account:

Funds can be used towards dependent day care costs.

Every year you must make a new election at Open Enrollment if you want to contribute to an FSA.

# Required Documentation

Marriage  
Certificate

- If adding spouse to any coverage

Birth Certificate,  
Court Docs,  
Adoption Papers

- If adding dependent children to any coverage

Documentation is due within 30 days of election. Upload all docs to MyUT webpage – *Document Upload* AFTER submitting elections.

# Silver PPO Medical/RX

	Tier 1 UTMC/UTP	Tier 2 In-Network (Paramount Employer Select*)	Tier 3 Out-of-Network
Deductible	\$150 Single \$300 Single + 1 \$300 Family	\$300 Single \$600 Single + 1 \$600 Family	\$1,000 Single \$2,000 Single + 1 \$2,000 Family
Out of Pocket Max	\$1,250 Single \$2,500 Single + 1 \$2,500 Family	\$2,500 Single \$5,000 Single + 1 \$5,000 Family	\$4,000 Single \$8,000 Single + 1 \$8,000 Family
Co-Insurance	95%/5%	85%/15%	70%/30%

\*Wrap network – First Health



# Bronze PPO Medical/RX

	Tier 1 UTMC/UTP	Tier 2 In-Network (FrontPath*)	Tier 3 Out-of-Network
Deductible	\$150 Single \$300 Single + 1 \$300 Family	\$300 Single \$600 Single + 1 \$600 Family	\$1,000 Single \$2,000 Single + 1 \$2,000 Family
Out of Pocket Max	\$1,250 Single \$2,500 Single + 1 \$2,500 Family	\$2,500 Single \$5,000 Single + 1 \$5,000 Family	\$5,000 Single \$10,000 Single + 1 \$10,000 Family
Co-Insurance	95%/5%	85%/15%	70%/30%

\*Wrap network – First Health



# Spousal Eligibility

- Form is required if you elect the Silver or Bronze medical plan and cover a spouse.
- Affidavit must be completed at time of election and annually during Open Enrollment.
- For spouse to be covered primary:
  - Unemployed, self employed, retired, or no benefits offered
  - OR makes less than \$25,000 per year AND benefits cost more than \$75 a month for a single plan.
- Spouse may be secondary
- Employees, Spouses, and Dependents may only be covered on one UToledo Plan.



# Required Documentation

Spousal Affidavit

- If adding spouse to Bronze or Silver Medical Plan

Marriage Certificate

- If adding spouse to any coverage

Birth Certificate,  
Court Docs,  
Adoption Papers

- If adding dependent children to any coverage

Documentation is due within 30 days of election. Upload all docs to MyUT webpage – *Document Upload* AFTER submitting elections.

# Important Deadlines

Benefits Enrollment	• 30 Days from date of hire – Submit Online
Enrollment Documentation	• 30 Days from date of hire – Submit Online
Additional Life Insurance	• 30 Days from date of hire – Paper Form
Retirement Plan Election	• 120 Days from date of hire – Contact Vendor

Questions on any of these above items?  
Email [Benefits@utoledo.edu](mailto:Benefits@utoledo.edu). Ask early!  
Deadlines cannot be changed.

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