



Benefit Plan Eligibility & Premium Rate Information




UToledo offers medical, dental, vision, life, and tuition assistance to benefit-eligible employees. Employees in non-benefit eligible positions may participate in the employee assistance program (EAP) as well as the applicable state retirement plan.

Full-Time Employee FTE 1.0	Part-Time Employee FTE .75-.99	Part-Time Employee FTE .5-.74	Part-Time Employee FTE < .5
<ul style="list-style-type: none"> • Medical, dental & vision benefits at full-time premium rate • Eligible for basic life insurance • May elect Alternative Retirement Plan • 100% Tuition waiver/education assistance * 	<ul style="list-style-type: none"> • Medical benefits at full time premium rate • Dental & vision benefits at part-time premium rate • Main campus employees eligible for basic life insurance • % Tuition waiver/education assistance based on FTE 	<ul style="list-style-type: none"> • Medical, dental & vision benefits at part-time premium rate • Main campus employees eligible for basic life insurance • % Tuition waiver/education assistance based on FTE 	<ul style="list-style-type: none"> • Not benefit eligible

*See Tuition Waiver Policy for details

Click [here](#) for current premium rates

All UToledo Employees are Eligible for:

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Employee Assistance Program (EAP)
- 
State Retirement Plan (OPERS/STRS/LEO)
- 
Rocket Health/Employee Wellness

Employees should refer to relevant collective bargaining agreements for exact coverage information.



Spouse Eligibility Breakdown

- **Medical**
 - **Blue plan:** The legal spouse of an employee may be covered on the plan as primary, and does not need to elect their employer coverage, if applicable.
 - **Gold Plan:** If the legal spouse of an employee is offered coverage through his/her employer, they must elect their employer coverage as primary and can be added to the UToledo plan as secondary.**

- **Dental/Vision**
 - Spouse may be covered as primary on either/both plans.

Dependent Child Eligibility Breakdown:

- **Medical/Rx, Dental & Vision**
 - Age 19 – 26 (end of calendar year they turn age 26)
 - Married and unmarried dependents
 - Not required to be a full-time student
 - Not required to be an IRS dependent

- **Health Savings Account/Flexible Spending Account**
 - Age 19 – 24 (end of calendar year they turn age 24)
 - IRS dependent

- **Tuition Fee Waiver & Life Insurance**
 - Age 19 – 24 (end of calendar year they turn age 24)
 - Unmarried
 - IRS dependent

**Please see [Spousal Healthcare Eligibility Affidavit](#) for details or contact Benefits@utoledo.edu

Human Resources

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