



2025 Fringe Benefits List

Full-Time Exempt and Non-Exempt Employee Benefits

As of January 1, 2025

Health Insurance Plans

Elective benefit starting as of hire date (Enrollment and Premium withholdings begin on the first day of employment).

Orange		Cost/Pay (26)
	Employee	\$147.88
	Employee + Spouse*	\$288.03
	Employee + Child(ren)	\$256.12
	Family*	\$383.42

	Deductible (Embedded)		Out of Pocket Maximum	
	Per Person	Per Family	Per Person	Per Family
Tier 1 BVHS (Hospital Services)	\$750	\$1,000	\$2,000	\$4,000
Tier 2 UHC Choice	\$1,000	\$1,500	\$3,000	\$6,000
Tier 3 Out of Network	\$1,500	\$2,000	\$4,000	\$8,000

Black		Cost/Pay (26)
	Employee	\$121.28
	Employee + Spouse*	\$236.20
	Employee + Child(ren)	\$210.03
	Family*	\$314.71

	Deductible (Embedded)		Out of Pocket Maximum	
	Per Person	Per Family	Per Person	Per Family
Tier 1 BVHS (Hospital Services)	\$1,500	\$2,000	\$3,000	\$6,000
Tier 2 UHC Choice	\$2,000	\$3,000	\$4,000	\$8,000
Tier 3 Out of Network	\$3,000	\$4,000	\$6,000	\$12,000

High Deductible Health Plan (HDHP)		Cost/Pay (26)
	Employee	\$60.89
	Employee + Spouse*	\$118.64
	Employee + Child(ren)	\$105.51
	Family*	\$158.11

	Deductible (Non-Embedded)		Out of Pocket Maximum	
	Employee Only	Family	Employee Only	Family
Tier 1 BVHS (Hospital Services)	\$2,500	\$5,000	\$3,000	\$6,000
Tier 2 UHC Choice	\$3,000	\$6,000	\$3,425	\$6,850
Tier 3 Out of Network	\$5,000	\$10,000	\$7,000	\$14,000

The deductible is included in the Out-of-Pocket Maximum.

Refer to the benefit summary or certificate of coverage for more information.

University of Findlay offers three Medical Tiers (Administered by UMR):

Tier 1 BVHS (Hospitalizations Only) – 85% of medical charges after you meet the deductible at Blanchard Valley Hospital System.

Tier 2 UHC Choice – 75% of medical charges after you meet the deductible for In Network providers (logon to www.umar.com and select United Healthcare Choice Plus Network.)

Tier 3 – 55% of medical charges after you meet the deductible for Out of Network providers.

***Working Spouse Eligibility:** A spouse of a University of Findlay employee is required to participate in their employer sponsored health care plan **IF** the spouse has access to continuous group healthcare coverage and the employer contributes at least 50 percent of the premium. If these conditions are met, the spouse must enroll in their employer’s health care plan. The spouse will be permitted to remain on the University of Findlay’s plan for secondary health care coverage.

This rule does not apply if your spouse is: Not Employed, Self-Employed, Medical Coverage is not offered at their Employer, or both you and your spouse work for the University of Findlay.

Prescription Drug Benefits (Administered by TrueRX)

	Orange	Black	HDHP
Pharmacy Option – 30 Day Supply			
Generic Drug	\$8.00	\$10.00	Included with Medical 25% after deductible for 30-day and 90-day supply at retail or mail order
Formulary Brand Name Drugs	\$22.00 or 25% whichever is greater	\$30.00 or 25% whichever is greater	
Non-Formulary Brand Name Drugs	\$42.00 or 30% whichever is greater	\$50.00 or 30% whichever is greater	
Specialty Drugs	50%	50%	
	Orange	Black	HDHP
Retail or Mail Order Option - 90 Day Supply			
Generic Drug	\$16.00	\$30.00	Included with Medical 25% after deductible for 30-day and 90-day supply at retail or mail order
Formulary Brand Name Drugs	\$44.00 or 25% whichever is greater	\$90.00 or 25% whichever is greater	
Non-Formulary Brand Name Drugs	\$84.00 or 30% whichever is greater	\$150.00 or 30% whichever is greater	N/A
Specialty Drugs	N/A	N/A	
	Orange	Black	HDHP
Max Out of Pocket			
Per Covered Person	\$1,250	\$1,250	\$3,425 (with Medical)
Per Covered Family	\$2,500	\$2,500	\$6,850 (with Medical)

Refer to the benefit summary or certificate of coverage for more information.

Dental Insurance (Administered by UMR)		Cost/Pay (26)
<i>Elective benefit starting as of hire date.</i>	Employee	\$4.85
<i>Enrollment and Premium withholdings begin on the first day of employment.</i>	Family	\$11.77

There is not a Preferred Provider Network. The employee selects the dentist of their choice.

Refer to the Summary Plan document or certificate of coverage for more information.

Vision Insurance (Administered by EYEMED)		Cost/Pay (26)
<i>Elective benefit starting as of hire date</i>	Employee	\$2.88
<i>Enrollment and Premium withholdings begin on the first day of employment.</i>	Employee + 1	\$4.36
	Family	\$7.78

To access the Preferred Provider Network (private practice and retail centers) logon to <https://www.eyemed.com>.

Refer to the benefit summary or certificate of coverage for more information.

Health Savings Account (HSA) – HDHP only

Experience significant tax savings by contributing pre-tax dollars to an HSA. (*This is an opt-in benefit fully paid by the employee.*)

- TIAA HSA administered by HealthEquity
 - No administrative fees with active HDHP coverage
 - Personal Bank Account - **You own it and keep it**
 - **Balance rolls over year over year**

To be an eligible individual and qualify to contribute to an HSA, you must meet the following requirements:

- You must be covered under an HDHP on the first day of the month
- You must not be covered by other health coverage (a non-qualified medical plan that is not an HSA or a spouse's full purpose FSA)
- You must not be enrolled in Medicare
- You must not be claimed as a dependent on someone else's tax return Personal Bank Account

Maximum HSA Limit for 2025 Tax Year is \$4,300 Individual Plan contribution and \$8,550 Family Plan contribution.

Catch up contribution 55+ is \$1,000.

Limited Purpose Flexible Spending Account – HDHP only

Experience significant tax savings by contributing pre-tax dollars to an FSA. (*This is an opt-in benefit fully paid by the employee.*)

- Administered by UMR
- Limited purpose FSAs are not intended to be used for the same wide range of expenses covered by HSA's. Instead, they are designed to be limited to just dental and vision expenses – oftentimes, specific expenses as defined by the limits of the plan.
- Limited purpose FSAs are not intended to replace traditional HSA's, which is why they only cover vision and dental expenses. Medical expenses, such as prescription medications and emergency room visits, are not covered by the limited purpose FSA.
- **Rollover provision does not apply. Use it or lose it rule applies.**

Maximum Healthcare FSA limit for 2025 Tax Year is \$3,300.

Healthcare Flexible Spending Account (FSA) – Orange and Black Plans only

Experience significant tax savings by contributing pre-tax dollars to an FSA. (*This is an opt-in benefit fully paid by the employee.*)

- Administered by UMR
- Allows IRS-approved medical, Rx, dental or vision expenses not covered by the insurance plan with pre-tax dollars.
- Full annual election amount available immediately.
- **Rollover provision does not apply. Use it or lose it rule applies.**
- Grace Period-Allows you and your dependents to continue incurring medical care expenses and dependent care expenses for up to two and a half months following the end of the plan year.
- All requests for reimbursement are due no later than March 31.

Maximum Healthcare FSA limit for 2025 Tax Year is \$3,300.

Dependent Care Flexible Spending Account (FSA) – Orange and Black Plans only

Limited Dependent Care Flexible Spending Account (FSA) – HDHP Plan only

Experience significant tax savings by contributing pre-tax dollars to an FSA. (*This is an opt-in benefit fully paid by the employee.*)

- Administered by UMR
- This program lets you pay for certain IRS-approved dependent daycare expenses with pre-tax dollars.
- **Rollover provision does not apply. Use it or lose it rule applies.**
- Eligible for care while parents are at work or school.
- ONLY amount payroll deducted to date is available for distribution.
- Some examples include:
 - Daycare/Preschool for dependent children to age 13
 - Adult daycare
 - Before and after school programs
 - Camps

Dependent Care FSA Annual Maximums: \$5,000 for single or married filing joint tax return and \$2,500 for married and filing separately.

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

University of Findlay provides a Basic Life and AD&D benefit to eligible employees through Voya. The Life and AD&D benefit will be paid in the event of a loss of life or limb by accident while covered under the plan. The Life Insurance benefit will be paid to your designated beneficiary in the event of death while covered under the plan. ***(University of Findlay pays the premiums for this plan.)***

Plan	Description
Life Insurance	\$50,000
Accidental Death and Dismemberment Insurance	In the event of an accidental dismemberment, a benefit is provided up to a scheduled amount corresponding to the loss. Please see your booklet for further details.

Benefits will reduce: 65% at age 65, 40% at age 70 and 25% at age 75. Benefits will terminate at retirement. Refer to the benefit summary or certificate of coverage for more information.

Employee and Family Supplemental – Voluntary Life and Accidental Death & Dismemberment (AD&D) Insurance

Voluntary life and AD&D insurance, for employees and their families, is available at discounted group rates administered through Voya. These insurance plans will cover you or a covered family member in the event of a death, injury or loss of limb by accident while covered by the plan. In order to purchase Voluntary Life and AD&D for Spouse and Child(ren), the employee **MUST** buy coverage for themselves. You may enroll in a supplemental AD&D plan, but the selected AD&D policy amount **MUST** match the selected Voluntary Life Insurance policy amount. ***(This is an opt-in benefit fully paid by the employee.)***

Plan	Description
Employee	Increments of \$10,000 up to \$500,000, but not to exceed <u>5 times</u> your basic annual salary. (Guarantee coverage \$250,000* at new hire). <i>*All other amounts will be subject to Evidence of Insurability and can be declined for coverage.</i>
Spouse	Increments of \$5,000 but not more than 50% of employee salary to a maximum of \$100,000. Election cannot exceed 50% of employee's coverage amount (Guarantee coverage \$30,000* at new hire). <i>*All other amounts will be subject to Evidence of Insurability and can be declined for coverage.</i>
Children	From live birth but less than age 26 or disabled: Options of guarantee coverage of \$1,000, \$2,000, \$4,000, \$5,000 or 10,000 at new hire.

Refer to the benefit summary or certificate of coverage for more information.

Accident, Critical Illness, and Hospital Indemnity Insurance

Accident, Critical Illness, and Hospital Indemnity Insurance for employees and their families is available at discounted group rates administered through Voya. To purchase Accident, Critical Illness, and Hospital Indemnity for Spouse and Child(ren), the employee must buy coverage for themselves. ***(This is an opt-in benefit fully paid by the employee.)***

Plan Options that are tailored to meet your needs:

- Guaranteed issued coverage for employees, spouse and children.
- Benefits are paid regardless of what is covered by medical insurance.
- Lump sum paid directly to you as the employee, to spend as you choose.
- Portable coverage that you can take wherever you go.
- Value-added services like online Estate Planning, Digital Legacy app, Funeral Planning services and Vision discounts — at no cost to you.

What you need to know about Voya's Accident coverage:

- Accident Insurance provides a benefit payment for specific injuries and events resulting from a covered accident.
- Over 150 covered events and services, such as fractures, dislocations and medical treatments or tests.
- You and your eligible family members are guaranteed coverage. No medical exam or hassle.
- Lump-sum payment helps cover unexpected costs that result from an accident.

What you need to know about **Voya's Hospital Indemnity coverage:**

- Hospital Indemnity Insurance provides a benefit payment if you have a covered stay in a hospital or critical care unit.
- You and your eligible family members are guaranteed coverage. No medical exam or hassle.
- Lump-sum payment can be used to help cover unexpected costs that result from a hospitalization.

What you need to know about **Voya's Critical Illness coverage:**

- Critical Illness Insurance provides a benefit payment upon the diagnosis of a covered illness or condition.
- Over 20 covered critical illnesses, such as Cancer, Heart Attack, Stroke, Kidney Failure or Coronary Artery Bypass.
- You and your eligible family members are guaranteed coverage. No medical exam or hassle.
- Lump-sum payment can be used to help cover unexpected costs that results from a covered critical illness, such as Mortgage or Rent Payment, Car Payment, Utilities, etc.

Refer to the benefit summary or certificate of coverage for more information.

Long-Term Disability

University of Findlay provides a company sponsored Long-Term Disability plan through Voya. The greatest threat to your earning power is illness or injury. If you are disabled for longer than 90 days due to a non-occupational illness or injury, University of Findlay provides you with LTD benefits at no cost to you. The LTD plan is designed to provide you with a reasonable level of income replacement, 60% of your monthly base salary up to \$11,000. **(University of Findlay pays the premiums for this plan.)**

Refer to the benefit summary or certificate of coverage for more information.

Taxes and Workers' Compensation

Social Security (on the first \$176,100)	<u>Employee Contribution: 6.2%</u>	<u>Employer Contribution: 6.2%</u>
---	------------------------------------	------------------------------------

Medicare	<u>Employee Contribution: 1.45%</u>	<u>Employer Contribution: 1.45%</u>
-----------------	-------------------------------------	-------------------------------------

Self-Insured Workers' Compensation, if certified	<u>Employee Contribution: 0%</u>	<u>Employer:</u> Total Amount
---	----------------------------------	-------------------------------

Retirement Plan – TIAA

TIAA Defined Contribution Retirement Plan operates under Section 403(b) of the Internal Revenue Code. Eligible employees may begin participation in this Plan after the following requirements are fulfilled: Complete one full year of Full-Time Employment at the University of Findlay and are 21 years of age. The retirement plan is an elective benefit.

Employee Contribution and University Contribution is a 1:1 match at **1%, 2%, or 2.5%**

Retirement Plan – Supplemental TIAA

Supplemental Retirement Annuity is an elective plan offered as of hire date or anytime in a calendar year. The full-time employees may elect to put in their own funds (dollar amount or percentage) into a Supplemental Retirement Annuity or Roth IRA contributing their funds pre-tax or post-tax. **(This is an opt-in benefit fully paid by the employee.)**

The most an employee can contribute to a 403(b) account out of salary is \$23,500 in 2025. Employees who are age 50 or over at the end of the calendar year can also make catch-up contributions of \$7,500 in 2025. Employees who are ages 60 to 63 at the end of the calendar year can also make catch-up contributions of \$11,250 in 2025.

Tuition Remission

Tuition remission is a benefit to provide financial assistance for classes taken at the University of Findlay. Eligibility requirements apply to this benefit. Some tuition remission benefits qualify as a tax-free benefit, while other tuition remission benefits must be treated as taxable income to the beneficiary of the tuition remission benefit.

Eligibility for tuition remission begins the first full semester following the Employee's date of hire. The applicant will need to apply for admission as all other students do and be formally admitted based on the established criteria, as well as complete the Free Application for Federal Student Aid (FAFSA). Costs for textbooks, materials, additional fees, room and board, miscellaneous fees, and any non-tuition fees are not included. Refer to the Tuition Remission Policy on the University of Findlay's website for more information regarding the enrollment process, application, application deadlines, exclusions, limitations, etc.

Payroll

Direct Deposit is mandatory for all payroll checks. Exempt and Non-Exempt employees are paid bi-weekly as scheduled by the Office of Human Resources.

Tickets

Free General Admission tickets are available for the employee, their spouse/significant other and any children under 18 that are still living at home for the following UF home athletic events: Football, Men's and Women's Basketball, Women's Volleyball, Wrestling, and Indoor Track and Field. On-campus event tickets are available as long as the event is not sold out. A valid Employee Identification Card is required. Some events are not included such as: Tournaments, Concerts, etc.

Campus Facilities

Employees are allowed to use the campus facilities such as: Croy Gymnasium, Koehler Fitness and Recreation Complex and Shafer Library as long as it is not currently in use by either a class, team or event. A valid Employee or Family Member Identification Card is required.

Paid Vacation

Staff and Administrative accruals begin immediately upon hire date.

Employee Type	Years of Service	Amount
Part-time Non-Exempt Employee (if eligible)		Pro-rated hours per month
40 Hour Non-Exempt Employee	1 – 5	6.67 hours per month (2 weeks)
	6 – 10	10.00 hours per month (3 weeks)
	11 – On	13.33 hours per month (4 weeks)
Exempt Employee	From Hire Date	13.33 hours per month (4 weeks)

Employees should use all of their allotted vacation time off during the fiscal year (August 1 to July 31). Employees will be permitted to carry over vacation time not used into the following fiscal year. Vacation time not used by the end of the carry over fiscal year will be forfeited.

Paid Sick Leave

Staff and Administrative accruals begin immediately upon hire date.

Employee Type	Amount
Part-Time Non-Exempt Employee (if eligible)	Pro-rated hours per month
40 Hour Non-Exempt and Exempt Employees	8.0 hours per month/ 96 hours per year

Sick Leave benefits are intended to provide income protection in the event of an actual illness or injury. Sick Leave may be used for the Employee's own accidents, illnesses or injuries, until they can return to work, or to care for an Immediate Family Member's (Spouse, Child(ren) and parents) illness or injury. Sick days cannot be carried over from one fiscal year (August 1 to July 31) to the next and Employees are not paid for unused sick days either at the end of the fiscal year or upon termination.

Holiday List (12 days)

Full-time Employees paid Holidays include: New Year's Day, Dr. Martin Luther King, Jr. Day, Good Friday, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving (2), Christmas Eve, Christmas Day, and New Year's Eve.

Operational Staffing Days (10 days - As needed for Administrative Offices determined by Cabinet Member)

Full-time employees paid Operational Staffing days include: Spring Break (5 days), Easter Monday, Thanksgiving Wednesday, and Winter Break (3 days).