

Tiffin University offers a benefit program for all full-time employees that allows you to select the plans and coverage that best fit your needs. Benefits for full-time staff employees begin on the first day of the month following 30 days of employment. Employees under faculty contract are eligible for benefits on their contract date. *Please direct questions to Deidre Hassinger, Director of Human Resources at 419-448-3054 or email at hassingerd@tiffin.edu.*

Medical Insurance

All full-time employees of the University are offered an opportunity to participate in one of our comprehensive major medical and prescription drug plans. Our medical plans are administered by Meritain (www.meritain.com). Meritain partners with Aetna and provides Tiffin University with the *Aetna Choice POS II* network. To see if your physicians/specialists are in the *Aetna Choice POS II* network, log onto www.aetna.com/docfind/custom/mymeritain. Plan summaries and employee contributions are shown below.

Plan Summary	HDHP/Health Savings Acct. (HSA)
Deductible	\$2,700 single
Deductible	\$4,000 family
Routine Wellness	100% pd by ins.
Office Visit	Subject to deductible
Emergency Room	Subject to deductible
Prescription Drugs	100% after deductible
Mail Order Drugs	100% after deductible

Monthly Rates	HDHP/Health Savings Acct. (HSA)
Single	\$130
Employee & Child	\$220
Employee & Spouse	\$290
Family	\$400

HDHP/Health Saving Account (HSA) Additional Information

- Tiffin University will contribute \$700.00 to the HSA annually as long as you are employed and participate in the *iHealth* Wellness primary prevention screenings. You, as the employee, may also contribute to the Health Savings Account on a pre-tax basis throughout the plan year up to \$3,550 for single coverage and \$7,100 for family coverage.
- Prescription drug co-pays apply after deductible is met. \$0 for generic, \$25 name-brand co-pay and 20% specialty medication co-pay.

Well Living – Wellness Program

Description

This program is designed to provide pertinent and reliable information to improve one’s overall health status. It is well known that early intervention in diseases such as cancer, diabetes, and heart disease can significantly improve health and lower health care costs. Many of the most costly and deadly illnesses known today are either preventable through education and life-style change, or curable with early detection.

Primary Prevention *Well Living*:

*Provides wellness guidelines for all employees and their dependents. These guidelines are customized for age and gender and include a recommended schedule of preventive visits, blood tests (e.g. cholesterol level) and immunizations.

Dental Insurance

All full-time employees that are enrolled in Tiffin University’s health insurance plan are eligible for dental coverage. The plan summary and employee contributions of our dental insurance are shown in the table below. The Dental program is provided by Lincoln.

Plan Summary	Dental Guard Plan
Deductible	\$50-Single/\$150-Family
Diagnostic & Preventive Services	100% covered
Regular Restorative Services	80% covered
Major Services	50% covered
Orthodontics	0% covered

Monthly Rates	Employee Contribution
Single	\$0
Employee/Child	\$24
Employee/Spouse	\$22
Family	\$44

Vision Insurance

All full-time employees that are enrolled in Tiffin University’s health insurance plan are eligible for vision coverage. The plan summary and employee contributions of our dental insurance are shown in the table below. The Vision Benefits program is provided by Lincoln.

Plan Summary	Coverage	Dollar Limit (per calendar year)
Deductible / Copayment	None	
Examination	100% covered	\$80
Conventional Lenses	100% covered	\$55
Frames	100% covered	\$130 & 30% discount on excess amount
Contacts	100% covered	\$125

Monthly Rates	Employee Contribution
Single	\$0
Employee/Child	\$7
Employee/Spouse	\$5
Family	\$12

Flexible Spending Account

A Flexible Spending Account (FSA) is a tax-advantaged financial account. An FSA allows you to set aside a portion of your earnings to pay for qualified medical, dental, vision, and childcare expenses. Money deducted from your pay into an FSA is not subject to payroll taxes, resulting in a substantial payroll tax savings. Employees may participate even if he/she chooses not to enroll in the University’s medical plan.

New employees are eligible to participate upon hire. Plan year runs from January 1 – December 31. Tiffin University has two types of FSAs.

1. Full FSA (Flexible Spending Account) The maximum annual contribution is \$2,500.
2. Limited Purpose FSA (Flexible Spending Account) – *can be elected if used with Medical Insurance plan Option 1 only. This account can only be used for vision and dental expenses.*

You designate a specific dollar amount to be deducted from your pay each pay period during the year. This money will be used to pay medical expenses not covered by the health policy, i.e. deductibles, out-of-pocket expenses, vision expenses and dental expenses. Two major benefits to this program are (1) deductions are pre-tax and (2) the amount you designate for the year is available immediately. However, if you do not use up the all the annual contribution amount by year end, you lose the money. All claims within the plan year must be submitted for reimbursement by March 15 of the next year.

Life Insurance

Tiffin University offers life insurance as an important vehicle for providing financial protection for family and loved ones to help manage expenses in the face of loss. We offer Basic Group Life Insurance and Supplemental Life Insurance for those who wish to purchase added protection. Details are as follows:

Basic Group Life Insurance

- No cost to the employee
- Equivalent to one times employee's annual salary, minimum of \$25,000.
- Optional dependent accounts available (\$10,000 for spouse; \$5,000 for each dependent child), paid for by employee (\$3.00 per month).

Supplemental Life Insurance

- Optional additional life insurance available with set rates based on age per \$1,000 of coverage.
- "Age" means the employee's attained age in years as of this plan's anniversary date.
- Rate per child(ren) is 19 cents per \$1,000 of coverage.

Long Term Disability Insurance

Long Term Disability Insurance is a valuable coverage Tiffin University provides to all full-time employees that protects your ability to earn an income if you are unable to work.

- No cost to the employee
- Waiting period of 180 days.
- Long Term Disability policy pays employee 66-2/3% of pay.

403b Retirement Plan administered by TIAA

Employees may begin participation in this plan immediately. Employee must contribute at least 5% of gross pay. After completion of one year of service, Tiffin University will contribute 7% of gross pay. One year waiting period waived for existing TIAA accounts. Minimum age to participate is 21.

These flexible retirement and savings programs will help you meet your retirement objectives and ensure diversified portfolio construction by helping you choose from a variety of TIAA variable annuities and mutual funds. Advantages of participation to the employee include:

- Reduce taxable income through pre-tax contributions
- Tax deferred earnings on plan contributions
- Automatic vesting

Time Away From Work

At Tiffin University, we understand the importance of work-life balance and the need to take care of the general well being of you and your family. The following different types of time away from work are “Annual Leave”, “Sick Leave” and “Holiday Time Off”. The parameters of each policy are as follows.

Annual Leave

Annual leave is to be used for vacations, family medical leave, or other personal business. Eligible staff members earn annual leave effective on the beginning date of employment. Faculty members do not earn annual leave.

Years of Service	Credited Monthly	Earned Annually
Less than two years	6.67 hours	80 hours
Two to five years	10.00 hours	120 hours
More than five years	13.34 hours	160 hours

Sick Leave

Staff members earn sick leave beginning on the date of initial employment. Faculty members do not earn sick leave.

Sick leave may be used for personal illness, doctor’s appointments, and up to four days for each incident of illness in the family, as defined by the Family Medical Leave Act. The sole purpose of sick leave is to provide continued income during periods of illness. All employees are urged to accumulate as much sick leave as possible in case a major illness should occur.

Staff members whose positions are defined as requiring 2,080 work hours in any 12-month period earn sick leave at the rate of 6.67 hours per month of employment. Sick leave will be pro-rated for any staff member whose position is defined as requiring 1,560 or more work hours but less than 2,080 in a 12-month period. Leave earned is credited to the employee’s account and reported to each employee on a monthly basis.

Holiday Time Off

Employees are given 10 paid holidays that include New Years Day; Martin Luther King, Jr. (1) Spring Break (1 day); Memorial Day; Independence Day; Labor Day; Fall Break in October (2 days); Thanksgiving Day & the Friday after; Christmas Day & the work days between Christmas & New Year’s Day.

All regular, benefit-eligible employees will receive one floating holiday per year in addition to Tiffin University’s regular paid holidays. This floating holiday allows employees to take personal holidays that the University may not celebrate, such as to observe religious or cultural days of importance or other personal leave time needed.

The floating holiday is available at the beginning of each calendar year for all current employees. A new employee hired before the end of the first half of the calendar year (January 1 – June 30) will receive the floating holiday upon hire; a new employee hired during the second half of the calendar year (July 1-December 31) will receive the floating holiday at the beginning of the next calendar year.

Employees must submit a request to use a floating holiday. The request must be approved in advance by the employee’s immediate supervisor prior to using.

Floating holidays will not be carried over to the next calendar year, nor may they be cashed out if not taken or paid up on termination of employment.

Tuition Reimbursement Program

Because Tiffin University employees are encouraged to continually learn and improve in their profession and in overall knowledge, employees, their spouses and dependent children may take undergraduate classes at no cost. Graduate programs at Tiffin University are available at no cost to the employee only. Employees may enroll in graduate programs at other educational institutions and receive up to 50% reimbursement, for a total of \$5,000 total per year. Employee attendance at workshops and seminars are fully reimbursed.

Employee Assistance Program (EAP)

Tiffin University is interested in the physical and emotional health of its employees. People are our most valuable resource. While all of us would like to have perfect health at all times, physical, mental, emotional or financial problems enter many of our lives and often have a direct effect on our emotional well being and job performance. Our Employee Assistance Program (EAP) has been initiated to give employees and immediate family members a resource to turn in times of personal need.

The Employee Assistance Program is designed to provide professional help on a completely confidential basis. Tiffin University has contracted with Summit Employee Assistance Program. Some services include but are not limited to:

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| Marital/relationship conflict | Depression & anxiety |
| Alcohol or drug abuse | Grief stemming from loss |
| Stress | Financial pressures |
| Worries about elderly parents | Parenting challenges |

Miscellaneous Fringe Benefits

- Free admission to all campus events
- Use of campus facilities, i.e. weight room, gym, library
- Bookstore discount of 10%
- Computer purchase discounts through Dell Employee Purchase Plan
- YMCA discount

Campus Safety

You can find Tiffin University's Annual Campus Safety, Security, and Fire Safety Report at www.tiffin.edu/security. The Report contains information regarding campus security and personal safety including topics such as: crime prevention, fire safety, university police law enforcement authority, crime reporting policies, disciplinary procedures and other matters of importance related to security and safety on campus. They also contain information about crime statistics for the three previous calendar years concerning reported crimes that occurred on-campus; in certain off-campus buildings or property owned or controlled by TU; and on public property within, or immediately adjacent to and accessible from the campus.

In addition, the Tiffin University Drug Free Schools and Community Act report can be viewed at www.tiffin.edu/security and Drug and Alcohol Abuse Prevention Program information can be viewed at www.tiffin.edu/about/student-consumer-info/

Payroll Information

All employees of Tiffin University are paid by direct deposit on the 15th and last day of the month.

All offers of employment are contingent upon a successful completion of a background check.