2018 BENEFITS ENROLLMENT GUIDE
The employee benefit programs described in this guide are effective in 2017. The information in this guide is a summary of Tiffin University’s benefits, and every attempt has been made to ensure its accuracy. The actual provisions of each benefit program will govern if there is any inconsistency between the information in this guide and Tiffin University’s formal plans, programs, policies, or contracts, and any subsequent change in such plans, programs, policies, or contracts.

CONTENTS

Welcome to Tiffin University ........................................3
Guiding Principles ....................................................4
Health and Welfare ....................................................5
Medical and Prescription Drug .................................5
Glossary .....................................................................7
MedBen Basics ..........................................................8
FSAs and HSAs ..........................................................10
Health Savings Account Eligible Expenses ...........15
Dental ........................................................................16
Vision Care .................................................................17
TU Wellness Services ...............................................18
Holidays ......................................................................20
Annual Leave .............................................................21
Sick Leave .................................................................21
Retirement Benefits ..................................................22
Life Insurance and Disability Benefits ....................23
Tuition Benefits, Assistance and Exchange .............25
How to Enroll .............................................................27
Frequently Asked Questions ....................................30
Learn More ...............................................................32
We are pleased to provide you with a wide range of competitive benefits that are a vital part of your total compensation. Tiffin University provides you with benefits to protect your income, build financial security, and balance your work and personal life.

Please take the time to review this brochure to make sure you understand the benefits that are available to you and your family—then be sure to take action. You have only 30 days from your hire date or date of benefits eligibility to enroll in these benefits:

✓ **MEDICAL**: Tiffin University offers a High Deductible Health Plan (HDHP) through MedBen ([www.medben.com](http://www.medben.com)). MedBen partners with Medical Mutual and provides Tiffin University with the Ohio PPO Connect network of physicians, facilities and other providers. To see if your physician or specialist are in the Ohio PPO Connect network, log onto [www.ohioppoconnect.com](http://www.ohioppoconnect.com).

✓ **DENTAL**: Take advantage of comprehensive dental benefits through the MedBen dental plan.

✓ **VISION CARE**: MedBen offers vision care and glasses reimbursement through their vision care plan.

✓ **FLEXIBLE SPENDING ACCOUNTS (FSA) AND HEALTH SAVINGS ACCOUNT (HSA)**: Put aside pre-tax dollars for qualifying expenses with a Health FSA, Limited Purpose FSA, Dependent Care FSA, or HSA (must be enrolled in an HDHP medical plan option).

✓ **OTHER VOLUNTARY BENEFITS**: While Tiffin University offers free basic life and Long Term Disability insurance, you can also purchase: Supplemental Life Insurance to help you provide your family with a greater level of financial security, you have the option to purchase additional life insurance at competitive rates.
Our Guiding Principles are the cultural foundation for all that we do and for all whom we serve.

They were established and endorsed by TU Board of Trustees, administration, faculty, staff and representatives of the student body in September of 2016. These principles drive our decision-making. We believe in academic excellence as the core value of higher education. This includes preparing students to communicate effectively, set short and long term goals, think critically, collaborate, behave ethically, celebrate cultural uniqueness, engage the local and global community, and prepare for life and a career. We strongly endorse a culture of openness to diversity of thought and action, in our academic and extra-curricular as well as employment policies and practices. We do this by offering in classroom and out of classroom cultural programs of excellence and by fostering an environment conducive to student learning in a context of demographic diversity.
Tiffin University offers a High Deductible Health Plan (HDHP) to our employees who work more than 1,000 hours per year. This HDHP is offered through MedBen and has a yearly in-network deductible of $2,600 for single plan enrollees and $3,800 for family plan enrollees. Below is a summary of the HDHP plan; however, if you have more specific questions, you can direct them to the Director of HR at Tiffin University or contact MedBen directly at 1-800-686-8425 or visit www.medben.com.

**Medical plans**

- High-Deductible Health Plan (HDHP): The monthly premium for the plan features lower premiums and higher out-of-pocket costs with deductibles before the plan begins covering costs. The HDHP is offered in conjunction with a Health Savings Account (HSA). For more information, see page 6.

> Because your medical premiums are subsidized, you pay a portion of the actual cost. In addition, most employee contributions are made on a pre-tax basis, which reduces your taxable income.

**What’s your medical plan eligibility?**

<table>
<thead>
<tr>
<th>Eligibility Classes:</th>
<th>YOU ARE ELIGIBLE FOR</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>HDHP</td>
</tr>
<tr>
<td>Administrative/Professional Staff, and Faculty</td>
<td>✓</td>
</tr>
<tr>
<td>Adjunct Faculty, Graduate Assistants, PT Staff with less than 1,000 hours annually</td>
<td></td>
</tr>
</tbody>
</table>

**Medical Plan Monthly Rates**

<table>
<thead>
<tr>
<th>COVERAGE LEVEL</th>
<th>MONTHLY RATES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$140</td>
</tr>
<tr>
<td>Employee &amp; Child</td>
<td>$270</td>
</tr>
<tr>
<td>Employee &amp; Spouse</td>
<td>$320</td>
</tr>
<tr>
<td>Family</td>
<td>$410</td>
</tr>
</tbody>
</table>
How does an HDHP work?

- Distinguished by lower premiums and higher out-of-pocket costs and deductibles, the HDHP is offered in combination with a Health Savings Account (HSA).
- Except for in-network preventive care (for example, annual physicals and preventive screenings), you are responsible to pay the full cost of all services, including prescriptions, until you reach your deductible.
- If you have family coverage, you need to meet the entire family deductible before the plan begins paying.
- The overall deductible for single coverage is $2,600 in-network and $2,700 for out-of-network. The deductible for family coverage is $3,800 per family in-network and $5,200 per family out-of-network.
- Premiums, balance-billed charges, charges this plan doesn’t cover and precertification penalties are not included in the out-of-pocket limits.
- When you enroll in the HDHP, you will also open an HSA to help pay for current and future eligible health care expenses. You can withdraw that money, tax-free, to pay eligible out-of-pocket medical expenses as well as dental and vision expenses; health care expenses for retirement.
- Tiffin University makes an annual $700 tax-free contribution to your HSA contribution for enrolled members who have completed their annual wellness testing requirements.
Here’s a quick refresher on commonly used insurance terms:

A **PREMIUM** is the amount you pay for insurance, using pre-tax or post-tax dollars.

A **DEDUCTIBLE** is the amount you pay before your insurance begins covering certain services such as hospitalization or outpatient surgery.

An **ALLOWABLE CHARGE** is the dollar amount typically considered payment in full by an insurance company and an associated network of health care providers.

An **OUT-OF-POCKET MAXIMUM** is the most you pay per Plan Year for health care expenses, including prescription drugs. Once this limit is met, the plan pays 100% for the remainder of the Plan Year.

A **QUALIFYING LIFE EVENT** is a change in your situation—such as getting married, having a baby, or losing health coverage—that can make you eligible for a Special Enrollment Period, allowing you to enroll in health
ONLINE CLAIMS AND BENEFITS INFORMATION FOR EMPLOYEES

Need to check the status of a health claim? Want to review benefit coverage for a health service, or even order a new ID card? With MedBen Access, you can do all of this, and more! This secure, password-protected website grants you 24/7 access to your claims and benefits information anywhere there’s an internet connection!

MedBen Access makes it easy to find your personal benefits information. With drop-down menus and a font-size selector, the site is very user-friendly. At the same time, MedBen Access offers layers of protection so your personal health information is well-guarded.

On your initial visit to the MedBen Access site, your first order of business will be to authorize MedBen to create an “electronic signature”. To do this, simply:

1) Go to medben.com and click on “MedBen Access”.
2) On the MedBen Access home page, click on the “First time? Please register here” link located in the Login box (a).
3) After reading and accepting our Privacy Policy, type in the employee’s Social Security or Member Number (b), leaving out any dashes. You will then be asked to enter your personal data and create a User Name and Password. On future visits, just enter these into the Login box and you will be taken straight to your information page!
We encourage you to review the “Change Preferences” page, which you can access from the Logout box (e). There, you can change your password and create a question/answer safeguard, should you forget it later. If you have family coverage, the Change Preferences page allows you to select the specific individuals who can view your claims information. Anyone on your family’s coverage can have access with your permission, and family members 18 and older may grant you access rights as well.

Questions?

MedBen Access offers a great deal of information, but should you need more, go to the “Contact Us” page and complete the request form. A MedBen Customer Service Representative will follow up with you.
By allowing you to set aside money directly from your paycheck before taxes are taken out, FSAs are a great way to save money for eligible expenses and to lower your taxable income. You can use that tax-free money to pay for eligible out-of-pocket health care and dependent care expenses. Please note that FSA monies are “use it or lose it” and cannot be carried over from year to year. Do not sign up for an FSA if you do not think you can use the money in that calendar year. These are different from a traditional HSA, which you can utilize any time, even in retirement.

The Benny Card for the fully funded and limited purpose FSAs are issued through MedBen.

These are the various FSA options which are available through Tiffin University’s plan:

**HEALTH FSA**

- Pay for eligible medical, dental, and vision care expenses such as deductibles, medical supplies and equipment, mental health and substance abuse treatment, orthodontia, and eyeglasses and contact lenses for yourself and your eligible dependents.
- You can elect a fully funded Health Care FSA if you are not enrolled in the Tiffin University High Deductible Health Plan.
- Contribute between $120 and $2,600 per year.
- You must elect this benefit within 30 days of your hire date or first date of benefits eligibility.

**LIMITED PURPOSE FSA**

- You may only open this account if you are enrolled in the HDHP; if you enroll in the HDHP and elect a Health FSA, you will automatically be enrolled in the Limited Purpose FSA.
- Pay for out-of-pocket dental and vision care expenses for yourself and your dependents.
- Contribute between $120 and $2,600 per year.
- You must elect this benefit within 30 days of your hire date or first date of benefits eligibility.
DEPENDENT CARE FSA

- Pay for eligible dependent care for a child under age 13 or adult care expenses, including day care, care for a disabled spouse or dependent, after-school care, and many types of summer camps.
- **Contribute between $120 and $5,000 per family per year ($2,500 if you are married and filing taxes separately).**
- You must elect this benefit within 30 days of your hire date or first date of benefits eligibility.

**Estimate carefully with an FSA**

FSAs are “use-it-or-lose-it” accounts, which means you will forfeit any amount left in the account at the end of the Plan Year. You have until December 31 of the plan year to incur eligible expenses and until March 15 of the following plan year, to submit requests for reimbursement. A list of eligible expenses is included in this section.
When it comes to spending, not all FSAs are the same

- With the Health or Limited Purpose FSA, you can spend up to the full amount of your annual election as soon as your account has been set up.

- With the Dependent Care FSA, you can only be reimbursed up to the amount in your account at the time you request reimbursement.

- All eligible expenses must be incurred on or after your hire date or first date of benefits eligibility.

Paying for services

You will automatically receive a Benny Card from MedBen, which allows for easy, convenient payment at participating providers or merchants. Although you do not need to file for reimbursement when using your debit card, you may be required to submit documentation, so be sure to save your receipts. If you have more than one kind of FSA, you will receive one debit card that can be used for all of your accounts.

- Use your debit card to pay the provider directly.

- Or, if the provider doesn’t accept a debit card, pay for expenses out of pocket and submit receipts for reimbursement to MedBen.

To be reimbursed for eligible expenses, submit an FSA claim form along with original receipts. Forms for reimbursement can be obtained through the Office of Human Resources or found on the TU Employee Portal.

Reimbursement forms and supporting documentation for FSA expenses incurred by December 31 of the plan year, must be postmarked by March 31, and submitted to:

MedBen
Specialty Services Unit
1975 Tamarack Road
PO Box 1096
Newark, OH 43058-1096

Fax: 740-522-7483
Email: admin@medben.com
Phone: 800-297-1829
HEALTH SAVINGS ACCOUNT (HSA)

If you enroll in the HDHP, you can also open a Health Savings Account (HSA) to help pay for current and future eligible health care expenses. An HSA is similar to an FSA, but with some important differences.

How does an HSA work?

If you enroll in a HDHP, you will be prompted to open an HSA at the same time.

- Your HSA enrollment is effective on the first of the month following your hire date or the date you become eligible for benefits.
- Once your HSA is open, Tiffin University will make a tax-free contribution to your HSA of $700 if you are enrolled in the plan.
- You can also make tax-free contributions via payroll deductions (up to federal limits). In order to receive Tiffin University’s contribution, you MUST enroll in an HSA, even if you do not wish to make your own contributions.
- You can withdraw that money, tax-free, to pay eligible out-of-pocket medical expenses as well as dental and vision expenses; or you can save that money for future health care expenses.
- In addition to the HSA, you can enroll in a Limited Purpose FSA to pay for out-of-pocket dental and vision care expenses for yourself and your dependents.

In order to be eligible to contribute to an HSA

- You must be a resident and work and pay taxes in the U.S.
- You cannot be claimed as a dependent on someone else’s tax return
- You cannot be covered under a non-HDHP plan (such as a spouse’s plan) or Health Care FSA
- You cannot be enrolled in Medicare
- Your spouse, if you are married, cannot be enrolled in a Health FSA, but his/her enrollment in a Limited Purpose FSA is permitted
How much can you contribute to an HSA?

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>HSA Contribution under Age 55</th>
<th>HSA Contribution for Age 55+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$3,450: Total includes $2,750 employee contribution + $700 Tiffin University contribution (if eligible)</td>
<td>$4,450: Total includes $3,750 employee contribution + $700 Tiffin University contribution (if eligible)</td>
</tr>
<tr>
<td>Family</td>
<td>$6,900: Total includes $6,200 employee contribution + $700 Tiffin University contribution (if eligible)</td>
<td>$7,900: Total includes $7,200 employee contribution + $700 Tiffin University contribution (if eligible)</td>
</tr>
</tbody>
</table>

HSA EXAMPLES OF ELIGIBLE EXPENSES

Your Tiffin University health savings account (HSA) may reimburse:

- Qualified medical expenses incurred by the account beneficiary and his or her spouse or dependents;
- COBRA premiums;
- Health insurance premiums while receiving unemployment benefits;
- Qualified long-term care premiums; and
- Any health insurance premiums paid, other than for a Medicare supplemental policy, by individuals age 65 or older.

The Internal Revenue Services (IRS) defines qualified medical care expenses as amounts paid for the diagnosis, cure or treatment of a disease, and for treatments affecting any part or function of the body. The expenses must be primarily to alleviate a physical or mental defect or illness.

The following list is not all-inclusive; additional expenses may qualify, and the items listed...
below are subject to change in accordance with IRS regulations. For more information or clarification on individual list items, refer to Publication 502 or consult a tax professional.

- Acupuncture
- Alcoholism
- Ambulance
- Artificial Limb
- Birth Control Pill
- Body Scan
- Breast Pumps and Supplies
- Chiropractor
- Contact Lenses
- Prescription Drugs
- Eye Surgery
- Hearing Aids
- Lab fees
- Lactation expenses
- Long-term care / Nursing Home
- Optometrist
- Psychiatric care
- Surgery
- Therapy
- Transplants
- Vision correction surgery
- Weight-loss program
- X-ray
As a Tiffin University employee, once you are enrolled in the medical program, you are automatically enrolled in the dental plan through MedBen. Most dentists participate in our Dental program, and there are no networks for dental coverage. See the Summary of Benefits to view the monthly cost to add your dependents to coverage.

**DENTAL BENEFITS & COVERED SERVICES**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Annual Deductible</td>
<td>$50.00</td>
</tr>
<tr>
<td>Family Annual Deductible</td>
<td>$150.00</td>
</tr>
<tr>
<td>Maximum Annual Benefit</td>
<td>$1,000.00</td>
</tr>
</tbody>
</table>

**COVERED SERVICES:** Coverage levels are the same for participating and non-participating dentists, whether in-state or out-of-state.

- **Preventive Care**—Cleanings and X-rays  
  MedBen pays 100%

- **Basic Services**—Temporary and permanent fillings, simple extractions, surgical extractions  
  MedBen pays up to 80% after deductible

- **Major Services**—Root canals and crowns  
  MedBen pays 50% after deductible

- **Orthodontics**  
  MedBen does not cover any orthodontia services

When will I receive my dental ID card?

Your MedBen card will serve as your dental ID card for dental coverage and this will be received no more than two to three weeks after you submit your enrollment information. If you need to use this benefit before receiving your ID card, contact Deidre Herdlick at 419-448-3054.
Tiffin University’s vision care coverage is also provided by MedBen. Tiffin University provides free vision coverage for all employees enrolled in the medical plan. The coverage includes vision exams, frames, lenses, and contacts. Be sure to enroll within 30 days of your hire date or first date of benefits eligibility to get the coverage you need. See the Summary of Benefits to view the monthly cost to add your dependents to coverage.

<table>
<thead>
<tr>
<th>VISION BENEFITS</th>
<th>PLAN PAYS</th>
<th>CALENDAR YEAR MAXIMUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Examination</td>
<td>$80.00</td>
<td>One</td>
</tr>
<tr>
<td>Frames</td>
<td>$120.00</td>
<td>One pair per 24 months</td>
</tr>
<tr>
<td>Lenses, Single</td>
<td>$55.00</td>
<td>One pair</td>
</tr>
<tr>
<td>Lenses, Bifocal</td>
<td>$75.00</td>
<td>One pair</td>
</tr>
<tr>
<td>Lenses, Trifocal</td>
<td>$95.00</td>
<td>One pair</td>
</tr>
<tr>
<td>Lenses, Lenticular</td>
<td>$125.00</td>
<td>One pair</td>
</tr>
<tr>
<td>Contacts, Regular Wear</td>
<td>$120.00</td>
<td>One pair</td>
</tr>
<tr>
<td>Contacts, Disposable</td>
<td>$120.00</td>
<td>Per 12 month supply</td>
</tr>
<tr>
<td>Contacts, Cosmetic</td>
<td>Not covered</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Safety Lenses (Employee Only)</td>
<td>$75.00</td>
<td>One pair</td>
</tr>
</tbody>
</table>

With MedBen Vision Reimbursement, Tiffin University employees and covered family members can use their retail frame allowance on any frame available from specific providers. Once you submit the reimbursement form to MedBen, you will receive a check from MedBen on the bottom of an Explanation of Benefits (EOB).

When will I receive my vision ID card?
Your MedBen card will serve as your vision ID card for vision coverage and this will be received no more than two to three weeks after you submit your enrollment information. If you need to use this benefit before receiving your ID card, contact Deidre Herdlick at 419-448-3054.
As part of the Tiffin University community, you can access a wide variety of wellness services and benefits. Everything from utilizing the services of our on-staff Nurse Practitioner to the walking track and weight room are available to employees of Tiffin University. The following list is not all inclusive, but does cover a wide variety of the benefits you receive as an employee of Tiffin University.

**Health Center Services**

Tiffin University has a full time Nurse Practitioner on staff at the University Health Center, which is conveniently located in the Seneca House and can be used by both employees and their dependents by appointment. Student patients will take priority for services at the Center, and the center is only open full time during the academic year. The services at the Health Center carry a minimal fee, which can be billed through your insurance provider. Services which are provided at the University Health Center include:

- Basic wellness exams for both employees or their dependents;
- Diagnosis of minor medical conditions;
- Prescriptions for the relief of minor illness and injuries which can be filled at local pharmacies;

**Weight Room & Track Usage**

Tiffin University has an indoor track that employees can utilize during the Heminger Center’s normal hours of operation. Additionally, there is a weight and fitness room located in the Hanson Center which employees can use for their fitness needs. Employees must have an employee ID in order to utilize the indoor track and weight room facilities. Weight room and track space may be limited during the academic year when sports team usage is at its height, so employees should be sensitive to waiting during peak times.

**YMCA Discounts**

Tiffin University has negotiated a corporate discount with the Tiffin Seneca County YMCA, which is located approximately two miles from the Tiffin University campus. The YMCA offers many fitness options including a swimming pool, large nautilus fitness room, indoor walking track, on-staff personal trainers (fee) and room rentals (fee). The monthly membership fees for Tiffin University employees are $29.35 (single adult) or $44.35 (household). These fees are deducted directly from your Tiffin University payroll. Please see the Office of Human Resources for an enrollment form.
Lactation Room Services

Tiffin University has a designated space on campus for our new mothers to utilize for their lactation needs. The room is designed for our new mother’s comfort and has a refrigerator, a rocking chair and other necessities and is designed to allow the employee privacy. The designated lactation room is located in the Office of Equity, Access & Opportunity in Friedley Hall.

Supervisors, colleagues, and co-workers should be supportive, respectful, and sensitive to an employee’s choice to nurse. The University prohibits discrimination against and harassment of nursing employees who exercise their rights under this Policy.

Guidelines

1. An employee who plans to express milk during the workday should discuss her plans with her supervisor or the Department of Human Resources.

2. Reasonable break time will be provided for expressing milk. Employees may use their regular rest and meal break time for this purpose. Employees should discuss scheduling with their supervisors, and supervisors are encouraged to be flexible.

3. Employees may report any concerns related to this policy to their supervisor, Human Resources (staff employee related), or the Office of the Provost (faculty or other academic appointee related).

Maternity Leave

A paid maternity leave of up to six weeks may be granted for female employees who have been employed at Tiffin University at least one year working at least 1,250 hours during 12 consecutive months immediately preceding the date the leave would begin. Maternity leave begins on the day the baby is born.
**Paternal Leave**

A paid parental leave of up to two weeks may be granted to employees who have been employed at Tiffin University at least one year upon the birth of their child or for the placement of a child in connection with an adoption or foster care. The purpose of paid parental leave is to enable the employee to care for and bond with a newborn or a newly adopted or newly placed child. This policy will run concurrently with Family and Medical Leave Act (FMLA) leave, as applicable. An employee wishing to use parental leave must notify his/her supervisor as well as Human Resources prior to the use of parental leave. This policy will be in effect for births, adoptions or placements of foster children occurring on the date of the occurrence. In addition, employees must meet the following criteria:

- Working at least 1,250 hours during 12 consecutive months immediately preceding the date the leave would begin.
- Be a spouse or committed partner of a woman who has given birth to a child.
- Have adopted a child or been placed with a foster child (in either case, the child must be age 17 or younger).

**Family Medical Leave Act (FMLA)**

Under this policy, Tiffin University will grant up to 12 weeks (or up to 26 weeks of military caregiver leave to care for a covered service member with a serious injury or illness) during a 12-month period to eligible employees. The leave may be paid, unpaid or a combination of paid and unpaid leave, depending on the circumstances of the leave and as specified in this policy. Please see the Personnel Handbook for employee’s eligibility provisions for FMLA.

**Employee Assistance Program (EAP)**

The Employee Assistance Program (EAP) provides a practical and constructive mechanism for assisting Tiffin University employees with personal problems which may affect the workplace and to aid those employees and family members who voluntarily wish to use the program as a means of resolving a personal problem. Tiffin University’s EAP is provided for our employees through Summit Memorial Health Care Systems. Employees are encouraged to utilize this private, confidential counseling service for help in overcoming any problems. A counselor is available 24 hours a day, seven days a week by calling 1-866-327-3759 or (419) 334-6669.

**Holidays**

Full-time faculty and staff receive certain paid holidays throughout the year. Employees are given 10 paid holiday periods that include New Year’s Day; 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.
**Annual Leave**

Annual leave is for the general well-being of the employee and may 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. Annual 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 work hours in a 12-month period. Staff members whose position is defined as working less than 1,560 hours during any 12-month period do not earn annual leave.

Annual leave is earned on an accrual basis, with an accumulation account set up for each full-time staff member. Annual leave is credited to the staff member’s account on a monthly basis. Unless otherwise approved by the President at the time of hiring, the amount of annual leave earned is dependent upon the length of service shown below:

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Credited Monthly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than two years</td>
<td>6.67 hours</td>
</tr>
<tr>
<td>Two to five years</td>
<td>10.00 hours</td>
</tr>
<tr>
<td>More than five years</td>
<td>13.34 hours</td>
</tr>
</tbody>
</table>

**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.

Sick leave is earned at the rate of 6.67 hours per month of employment by staff members whose positions are defined as requiring 2,080 work hours in any 12-month period. 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 hours in a 12-month period. Staff members whose position is defined as working less than 1,560 hours during any 12-month period do not earn sick leave.
403(B) Retirement Plan

Employees may begin participation in this plan on the first day of the month following 30 days of employment or any first day of the month thereafter. 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 employees who have previously contributed to a 403B or have 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

Emeriti Retirement Health Plan

Tiffin University provides our employees with one of the most tax efficient ways to manage healthcare expenses in retirement through our Emeriti Retirement Health plan. TU makes a monthly tax-free contribution of $30 on your behalf beginning at age 40 and after one year of service to the University. This money accumulates tax free and you may use the funds in your account – tax free – to help pay Medicare cost shares, retiree insurance premiums and copays, prescription drug costs, and to reimburse yourself for all other Qualified Medical Expenses (QMEs) when you retire. These funds are available to you after you cease employment with University and if you meet one of the following conditions:

- 10 years of service at Tiffin University; or
- 65 years old with 5 years of service at Tiffin University.

Tiffin University also provides our employees with the opportunity to enroll in retirement health care benefits through the Emeriti Health Insurance Plan. Before enrolling in the Emeriti Health Insurance Plans, you must have met the definition of Retirement Eligibility under your institution’s Emeriti Plan and attained the following: 1) cease employment, 2) be age 65 or older, and 3) enroll in Medicare Parts A & B. You will also have an initial 90-day window in which to enroll in the Emeriti Insurance. If you do not enroll in the 90-day period, you may not be eligible to enroll again. Emeriti’s retiree health insurance is underwritten by Aetna Life Insurance Company.
Long Term Disability (LTD)

If you are unable to work for over 180 days due to illness or injury, you can protect your family from serious financial hardship with Tiffin University’s LTD coverage.

- The plan pays 66 2/3% of your pre-disability salary (tax-free), up to a maximum of $7,000 per month, for as long as you are disabled, up to the maximum benefit period, which is the later of Age 65 or Social Security Normal Retirement Age.

- You may not be eligible for benefits if you have received treatment for a condition within 3 months prior to your effective date under this policy until you have been covered under the policy for 12 months. You will not be required to pay premium during any time of approved or total disability.

Basic Life Insurance

Tiffin University helps you protect your beneficiaries by providing free group term life insurance, with a benefit that is equal to one-times of your annual base salary, rounded to the nearest $1,000. If eligible, you are automatically enrolled in this coverage at no cost to you.

Supplemental Life Insurance

If you would like additional protection, you can purchase optional term life insurance, with a benefit of 1x, 2x, 3x, 4x, or 5x your current annual base salary, rounded to the nearest $1,000, up to a maximum of $150,000.00 (employees aged 70 or older, maximum benefit is $50,000.00).

The cost of coverage is based on your age and the amount of coverage you elect. Premiums are deducted from your pay on an after-tax basis. If you elect Supplemental Life Insurance within 30 days of your hire date or first date of eligibility, you will be automatically approved for coverage. If you elect coverage at any other time (except within 30 days of marriage), you may need to complete a Statement of Health, which Lincoln Life Insurance will review, and your coverage will not become effective until approved.

If you leave Tiffin University, your Basic and Supplemental Life Insurance policies will terminate with your employment.
**Aflac Group Accident Advantage Plus Insurance**
This voluntary coverage would pay cash benefits to help with any costs associated with out of pocket expenses and bills—expenses major medical may not take care of, including:
- Ambulance rides
- Emergency Room Visits
- Bandages, stitches & casts
- Wheelchairs, crutches & other medical supplies

The Group Accident Plus Insurance gives your family access to added financial resources to help with the cost of follow-up care, as well, including:
- Wellness benefit for covered preventive screenings;
- Transportation and lodging benefit;
- A rehabilitation unit benefit;
- Coverage for certain serious conditions, such as coma and paralysis;
- An accidental-death benefit;
- A dismemberment benefit

**Aflac Group Critical Illness Advantage**
This voluntary coverage would help ease the financial stress of surviving a critical illness. This plan would help pay for the expenses that may not be covered under a major medical plan. The group critical illness plan helps with the treatment of costs associated with critical illness such as cancer, heart attack, stroke and many other critical illnesses. The plan helps you to focus on recuperation, instead of the distraction of out of pocket costs by providing you with cash benefits directly.

**Aflac Group Hospital Indemnity**
This voluntary coverage would help you provide financial assistance to enhance your current coverage. So you may be able to avoid dipping into savings or having to borrow to address out-of-pocket expenses major medical insurance was never intended to cover. These costs include transportation and meals for family members, help with child care and lost work time.

**Mass Mutual Whole Life Insurance Plan**
This whole life plan is a voluntary coverage which provides coverage at a set premium, builds cash value you can borrow from and pays death benefit to your loved ones. This plan has a guaranteed issue (at initial enrollment) for employees and this is a fully portable coverage, which means you can take it with should you leave the University.
Tuition Benefits at Tiffin University

With Tiffin University’s Tuition Benefits Program, there will be no tuition or class fee costs to you for dependent children and spouses of full-time faculty members or any staff members whose position is defined as requiring 1,560 or more work hours in any 12-month period for undergraduate courses. As an employee, you can pursue a bachelor’s or graduate degree at Tiffin University tuition free (lab fees and book costs excluded). For additional information and limitations regarding these tuition benefits, please see the Personnel Handbook.

Tuition Reimbursement at Tiffin University

Tuition Reimbursement at Tiffin University reimburses you for job-related graduate or post-graduate level courses at another accredited institution. You can be reimbursed for 50% of the cost of tuition, up to a calendar year maximum of $5,000. In order to participate in this program, a proposal, along with a letter of support from your supervisor or Dean, must be submitted to the Tuition Review Committee for approval.

Tuition Exchange Programs

Tiffin University belongs to two tuition exchange programs. Both are national organizations which administer multilateral tuition remission scholarships for employees of member colleges and universities. The tuition programs are offered to dependent children (defined as one claimed on the employee’s federal income tax return) of full-time employees.

The two programs are The Tuition Exchange, Inc., (TE) and the Tuition Exchange Program through the Council of Independent Colleges (CIC). TE requires a balance in the number of tuition exchange students “exported” from TU to other member colleges with those it “imports” or enrollment at TU. This may result in a limited number of export opportunities available. Duration of tuition exchange scholarships may depend upon the status of export/import record of the University. Generally, eligible students are awarded eight semester units to cover a four-year undergraduate program if entering as a freshman. Fewer semester units may be awarded to complete the baccalaureate degree if the student enters the tuition exchange program as a transfer.

The second program through the CIC does not require a balance between exports and imports. If the student plans to attend a college or university on both lists the Tuition Exchange Liaison Officer will determine just which program will be used to the advantage of Tiffin University. In some cases, the application may be submitted through both programs.
Under both programs, the importing college or university may limit the number of new imports for any given year. The method of prioritizing the imports is up to that institution. Admission to a college or university does not guarantee a tuition exchange scholarship.

**Who is eligible?**

- Full-time faculty members and any staff member whose position is defined as requiring 1,560 or more work hours during any 12-month period and who have completed at least one year of uninterrupted employment with Tiffin University.
- Employee must maintain this uninterrupted level of service for the full duration of the tuition exchange period.
- Termination of employment will result in termination of the benefit.
- Dependent children of any TU employee who retires or resigns from employment at Tiffin University after 20 or more years of full-time employment and the child was a dependent of the employee as of the date the employee discontinued his or her employment.
- Applications will be reviewed, and scholarship(s) will be awarded on the basis of the employee’s seniority (years of uninterrupted, full-time service) based on the start date or the date of contract issue, whichever comes first.
- This benefit does not apply if the employee has retired or resigned from employment at Tiffin University and is employed at another institution of higher education that participates in a tuition exchange program for dependent children.
ENROLL

HOW TO ENROLL

Ten to fourteen days before your eligibility date, the Director of Human Resources will make an appointment with you to discuss your options and help you through your initial enrollment.

Please be prepared at the meeting and bring the following information:

- Eligible dependent information (including dates of birth and Social Security Numbers)
- Have designated a life insurance beneficiary information
- Any questions you may have regarding your coverage elections.

Benefits eligibility

<table>
<thead>
<tr>
<th>Who is eligible</th>
<th>Medical</th>
<th>Dental</th>
<th>Vision</th>
<th>LTD</th>
<th>Supplemental Life</th>
<th>Retirement Plans</th>
</tr>
</thead>
<tbody>
<tr>
<td>You*</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Your spouse or registered domestic partner**</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Eligible children under age 26**</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Eligible disabled children age 26 or over**</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Full Time employees with more than 1,000 hours per 12 month period.

**TU does have a spousal carve out, which means that if your spouse is offered coverage through their employer, they must take it through them, unless the single coverage is more than $200 per month.

***Eligible children under age 26 include children by birth, adoption, foster placement, or legal guardianship, including eligible children of your spouse or domestic partner. Also eligible are disabled children age 26 and over, including disabled children of your spouse or domestic partner who became disabled before age 26 and have been continuously covered.

Need to update your address? To ensure that you receive time-sensitive mailings and are in a medical plan that covers your geographic area, be sure to keep your address updated via ADP.
Adding dependents to your coverage
To add dependents to your coverage, you must supply proof of dependent eligibility.
- Spouse: Copy of valid marriage certificate
- Domestic Partner: Municipal registration of domestic partnership.
- Dependent Child: Copy of birth certificate, adoption documents, or proof of legal guardianship

Paying for benefits
While many of your benefit contributions are deducted from your paycheck on a pre-tax basis, some benefit contributions are made on an after-tax basis.

You make pre-tax contributions for:
- Medical, dental, and vision care
- Flexible Spending Accounts and/or a Health Savings Account
- Tax Deferred Annuity Plan

You make after-tax contributions for:
- Supplemental Life Insurance
- Premiums for nonqualified* registered domestic partner benefits coverage. The value of this coverage is considered imputed income

* The University follows the IRS definition of a qualified tax dependent to determine tax treatment of premiums.

Changing your benefits during the year
IRS regulations limit when you can make changes to your benefits during the year. Once you’ve submitted your benefits elections, you cannot change your medical, dental, vision care, or FSA elections outside the annual Open Enrollment period, which takes place each fall, unless you experience an IRS-defined change in status as listed below. Changes must be consistent with the change in status.

If you experience one of these life events, please contact the Director of Human Resources as soon as possible because you only have 30 days from the date of the status change to make changes
Changes in status that may allow you to make benefit changes:

• Marriage
• Registering a domestic partnership
• Divorce
• Birth
• Adoption
• Death
• Change in number of dependents
• Change in employment status—beginning or end of employment for you or your spouse/domestic partner; beginning or return from an unpaid leave of absence; going from benefits-ineligible to benefits-eligible; beginning or ending family medical leave
• Dependent losing eligibility
dependent child reaches the maximum age of 26
• Dependent gaining eligibility
• Change in health coverage—significant change in health care coverage or cost for you or your eligible dependent
• Retirement
• Moving into or out of a medical plan’s service area
Is there a deadline for submitting my benefits elections?

Yes. You need to elect your benefits and provide all supporting documentation for family coverage within 30 days of your hire date or the first day you’re eligible for benefits.

When will I get my medical, dental, vision care, and/or prescription cards?

You will receive your ID cards two to three weeks after you submit your enrollment documentation. If you need to use a benefit before receiving your ID card, call the Director of Human Resources.

What if I miss the 30-day enrollment period for benefits?

If you miss the 30-day enrollment period, you will not be able to enroll until the next annual Open Enrollment period (occurring each fall) unless you experience an IRS-defined change in status, such as a birth or change in marital status. Enrollment changes must be consistent with the change in status and must be submitted within 30 days of the status change. Changes made during the annual Open Enrollment period will go into effect on January 1 of the upcoming calendar year.

When will my coverage start?

Once your elections are submitted, your start date is your date of hire or the first day you were eligible for benefits. You will be charged premiums retroactively for medical, dental, and/or vision coverage.
How do I enroll my domestic partner?

You’ll need to provide a Certificate of Registration showing that you and your partner are registered as domestic partners. Please note: the effective date of your certificate must be prior to the effective date of coverage.

If you and your domestic partner register after your date of hire, you will have 30 days from the date of registration to add your domestic partner to TU’s coverage. Your partner’s coverage start date will be the date of registration.

How do the various pre-tax accounts—the Health Flexible Spending Account (FSA), Limited Purpose FSA, Health Savings Account (HSA), and Dependent Care FSA—differ?

There are three kinds of FSAs: Health, Limited Purpose, and Dependent Care. An HSA is a different kind of account for employees in one of the HDHPs. All four accounts allow you to deduct money from your paycheck before taxes, thereby reducing your taxable income, to pay for eligible expenses.

• Health FSAs can be used to pay eligible out-of-pocket expenses for yourself and your eligible dependents, such as copays for medical office visits and prescriptions, coinsurance and deductibles, dental expenses, and eyeglasses and contact lenses.

• Limited Purpose FSAs can be used to pay deductibles, coinsurance, and copays for dental and vision care only. If you are enrolled in a Health Savings Account (HSA) and elect a Health FSA, you will automatically be enrolled in the Limited Purpose FSA. The HSA can be used to cover out-of-pocket medical expenses (in addition to dental and vision expenses).

• Dependent Care FSAs can be used to pay eligible dependent child (up to age 13) and adult care so that you (and your spouse) can work or look for work. They can be used to pay eligible dependent care providers and daycare facilities, including senior centers, after-school care, or day summer camp, though some specialty camps are not eligible.

• Health Savings Accounts (HSAs) can only be opened if you are enrolled in one of the HDHPs. This account is fully owned by you and you keep the money in your HSA, even if you leave Tiffin University. You can use it for eligible medical expenses like copays, coinsurance, and deductibles, or you can save the money for future health care expenses. Unlike the FSAs, unused contributions will roll over from year to year.

• If you’re enrolled in an HSA, you are not eligible for the Health FSA—but you may enroll in the Limited Purpose FSA, which works like the Health FSA but can only be used for dental and vision care expenses.
ATTEND

New employee orientation

University new employee orientation is held the monthly from 8:30 a.m. to 3:30 p.m. HR will contact you with the schedule.

CALL OR STOP BY

Have questions?

Call: 419-448-3054; M- F, 7:30 a.m.–4:00 p.m.;

Stop by: lower level of Seitz

Email: herdlickd@tiffin.edu

Fax: 419-443-5048
HAVE QUESTIONS? WE CAN HELP.
Call: 419-448-3054; M-F, 7:30 a.m.–4:00 p.m.

Stop by: M–F, 7:30 a.m.–4:00 p.m.
Lower Level, Seitz Hall

Email: herdlickd@tiffin.edu
Fax: 419-443-5048

Remember: You must make your benefit elections meeting within 30 days of your date of hire.