

**INDIANA STATE UNIVERSITY  
SUPPORT STAFF  
BENEFIT SUMMARY SHEET  
2009**

Eligible members of the Support Staff of Indiana State University participate in the University Staff Benefits program. This sheet is designed to summarize and outline Staff Benefits policies and programs presented in the *University Handbook*. Abstracts of coverage are available in the Staff Benefits Administration Office. Indiana State University reserves the right to amend these policies and benefits at any time. Wherever there may be a discrepancy with the master contract, the provisions in the master contract take precedent.

**LIFE INSURANCE (Underwritten by Hartford)**

Participation is mandatory for all new benefit eligible ISU employees. The coverage amount is based on two and one-half times appointment salary rounded up to the next whole thousand with a maximum coverage of \$100,000 and includes the same amount of Accidental Death and Dismemberment (AD&D) benefits. The University currently pays all of the cost of coverage. For employer-paid coverage in excess of \$50,000, an assessed tax known as imputed life may be added to the employee's taxable liability. Coverage is effective on the first of the month following the date of employment unless the date of employment is the 1<sup>st</sup> of the month, then coverage would start on the date of employment.

**VOLUNTARY LIFE INSURANCE (Underwritten by Standard Insurance Company)**

Additional amounts of life insurance may be purchased on employee, spouse or same-sex domestic partner and dependent children. For new employees, guarantee issue levels are available if application form is returned to the Staff Benefits Office within the first 31 days of employment. After 31 days, coverage is approved only with evidence of insurability. Employees pay the full cost of voluntary life coverage.

**VOLUNTARY PERSONAL ACCIDENT INSURANCE (Underwritten By CIGNA)**

CIGNA Group Insurance offers personal accident insurance to all active benefits eligible employees working at least 30 hours per week. Personal accident insurance is a very affordable way to increase the amount of coverage in cases of unforeseen accidents. This plan covers accidental dismemberment, paralysis, loss of sight, loss of hearing, travel assistance, and rehabilitation. This plan also provides a way for spouses/qualified partners and dependent children to obtain additional accident coverage to help survivors cope with the financial impact should a family member die as a result of an accident. Coverage may be purchased in units of \$25,000 from \$25,000 to \$750,000 (or up to 10 times your annual salary) at very affordable prices.

**HEALTH COVERAGE (Self Insured)**

The Indiana State University health coverage includes medical, dental, and prescription drug plans. Enrollment is within the first 31 days of employment, with coverage effective on the first of the month following enrollment, unless date of hire is the first of the month, then the effective date would be the first of the month also. Enrollment beyond the first 31 days is available during the annual open enrollment period or by approved qualifying events within 31 days following the event. There are four coverage options: employee only, employee/child(ren), employee/spouse or same-sex domestic partner, and employee/dependents. The option of paying health premiums on a pre-tax basis (reduction) is available which may lower taxable income and increase take home pay. The rates are broken into three groups based upon appointment salary as follows:

	<b>Employees with Base Salary under \$25,499:</b>	<b>Employees with Base Salary \$25,500 to \$72,999:</b>	<b>Employees with Base Salary \$73,000 and above:</b>
<b>Type of Coverage</b>	Employee Monthly Deduction	Employee Monthly Deduction	Employee Monthly Deduction
Employee	\$101.00	\$125.00	\$153.00
Employee/Child(ren)	\$182.00	\$231.00	\$268.00
Employee/Spouse/Partner	\$229.00	\$294.00	\$333.00
Employee/Dependents	\$251.00	\$322.00	\$363.00

**Medical (Administered by Principal)**

The plan uses the Sagamore Plus Network for providers in the local area and PHCS Healthy Directions for providers outside the Sagamore Plus Network. The plan requires certification prior to a hospital inpatient admission. A pre-existing condition clause provides up to \$2,500 in coverage during the first 12 months of coverage for any medical condition for which advice, treatment, or consultation was received during the 12 months prior to the effective date of coverage. The pre-existing clause will be waived if enrolled in a group health plan within 63 days prior to effective date of coverage with ISU, and a certificate of creditable coverage is provided within the first 60 days of employment. Maternity benefits are excluded from the pre-existing condition clause. The plan provides benefits based on your choice of providers.

**In-Network Benefits- Sagamore Plus ([www.sagamorehn.com](http://www.sagamorehn.com)): In Indiana, and parts of Illinois, Kentucky and Ohio  
Healthy Directions Network ([www.PHCS.com](http://www.PHCS.com)): Outside of Sagamore network area**

When network providers are utilized benefits are paid based upon the type of service received. Some network benefits are paid at 80% of covered charges with no deductible; these services include hospitalization, surgery, anesthesia, and some wellness (routine) services. Other network benefits are subject to a \$250 calendar year deductible (\$750 family aggregate deductible). Benefits that are subject to the deductible are paid at 80% of covered charges; these services include x-rays, therapies and labs. Covered members are subject to an out-of-pocket maximum per year. Once the out-of-pocket expense reaches \$2,500 per individual per calendar year (\$5,000 family aggregate) benefits will increase to 100% for the remainder of the calendar year. Out-of-pocket maximum does not pertain to deductibles, office visit co-pays, emergency room co-pays, dental services covered under the dental plan, or prescriptions covered under the prescription drug card plan.

**Out-of-Network Benefits-** All services by providers not in the network are subject to the applicable calendar year deductible per person (applicable family aggregate deductible). After the deductible, benefits are paid at 50% of the usual and customary charge. Once out-of-pocket expenses reach \$7,500 per individual per calendar year (\$15,000 family aggregate) benefits will increase to 100% of excess-covered charges for the remainder of the calendar year. Out-of-pocket maximum does not pertain to deductibles, office visit co-pays, emergency room co-pays, dental services covered under the dental plan, or prescriptions covered under the prescription drug card plan.

**Dental (Administered by Delta Dental @ [www.deltadentalin.com](http://www.deltadentalin.com))**

A listing of Delta Preferred Option dentists should be utilized for maximum benefit payments. When using a preferred dentist a twice yearly cleaning and examination and once yearly bitewing x-ray is paid at 100% of the usual, customary and reasonable charge with no deductible. The maximum payment per calendar year per covered individual for covered dental services is \$1,200. Co-payments range from 10% to 50% depending upon procedure performed and choice of a dentist. However, when utilizing a non-preferred, traditional dentist, there is a \$50 per person per calendar year deductible with a separate (lower) fee schedule. Orthodontia benefits are included with a \$100 deductible and 50% payment with a lifetime maximum of \$1,200 for covered individuals under age 19.

**Prescription Drug Card Plan (Administered by Anthem Prescription Management) [www.anthemprescription.com](http://www.anthemprescription.com)**

The prescription drug plan is designed to provide prescription services at discounted rates and offers a mail order service in addition to local pharmacy service. Employees have the option of obtaining maintenance prescriptions (30-day or 90-day supply) through the mail or at a local pharmacy. However, because prescription prices can vary, it is recommended that the employee compare the prices of each service to ensure they are getting the best deal. The card can be used at a wide network of participating pharmacies and is designed for ease of purchase with no claim hassle. The plan has a \$10 deductible plus 10% co-pay for generic prescriptions, a \$20 deductible plus 20% co-pay for single source brand prescriptions, and a \$20 deductible plus 50% co-pay for brand name prescriptions with a generic equivalent. The prescription card can also be used on all FDA approved prescriptions not covered by the ISU plan. Member will pay 100% but will receive the applicable discount provided by Anthem.

**FLEXIBLE SPENDING ACCOUNTS (Administered by Principal)**

Employees may designate a calendar year amount to deduct from their paychecks tax exempt to be used to pay for eligible medical and dependent care expenses. This money can be used to pay for items not covered; for example, deductibles, co-pays, approved over-the-counter items, or dependent care expenses. New employees may enroll during the first 31 days of employment or during the annual open enrollment period (during the month of November of each year).

**VISION COVERAGE (Underwritten by SPECTERA) [www.spectera.com](http://www.spectera.com)**

Employees are eligible to enroll in the voluntary vision coverage plan through Spectera during the open enrollment period (during the month of March each year) or within the first 31 days of their employment date. The plan utilizes a network of providers and requires that employees enroll for a one-year lock-in period. During this lock-in period, covered members can obtain one eye exam per 12 months, one set of lenses per 12 months, and one set of frames per 24 months. Single coverage is available for \$9.80 per month and family coverage is available for \$22.60 per month. The plan also provides a reimbursement schedule for services obtained through a non-network provider. The option of paying vision premiums on a pre-tax basis (reduction) that may lower taxable income and increase take home pay is available.

**LONG-TERM DISABILITY INSURANCE (Underwritten by the Hartford Group Insurance Company)**

Employees are eligible for long-term disability benefits after three years of continuous, regular employment with the University. This policy guarantees employees a 66.67% income protection and annuity contribution continuation after six months of continuous total disability. The 66.67% income is from all sources: Hartford, Social Security, Workers' Compensation, or PERF/STRF. The University pays premiums for long-term disability benefits for all eligible employees. Participation is mandatory.

Immediate participation is available if enrolled in a group disability insurance program (within 90 days prior to ISU employment), which provides income protection upon disability for at least five years. Verification on the type of coverage, insurance company name, effective and end dates within the first 90 days of employment is required. *One-year appointments are not eligible for participation in this program.*

**RETIREMENT PLANS**

**PERF - State Mandated**

All regular benefit eligible employees participate in the Public Employees' Retirement Fund immediately. The University will pay the 3% employee annuity savings contribution. The Indiana State University pension contribution currently equals approximately 6.3% of gross earnings from date of hire. This pension contribution rate is actuarially determined by PERF each year. Retirement qualifications for PERF normal retirement with full benefits are age 65 with 10 years of service; age 60 with 15 years service or age 55 or older and the sum of your age at retirement and your total years of creditable service under PERF equals 85 or more. Early retirement with reduced benefits are age 50 to 59 with 15 or more years of service.

**PERF – Voluntary Contributions**

Active members of PERF are allowed to make additional voluntary contributions of up to 10% to the PERF annuity savings account. The voluntary contributions are taken from the payroll check **after taxes**, with interest and earnings of the contributions remaining tax deferred until withdrawal. The voluntary contributions are invested in your PERF annuity savings account in the same investment options as the mandatory 3% contributions are being invested. You may not have these contributions invested differently.

**TAX DEFERRED ANNUITIES**

Tax deferred annuities are available to full-time staff. Voluntary contributions are taken before taxes from employee checks and reduce tax liability under Section 403(b) of the Internal Revenue Code. Maximum annual contributions are based upon Federal guidelines.

## **SOCIAL SECURITY - MANDATORY**

All employees participate in the Social Security program immediately. Current contribution rate is 7.65% of gross earnings. The FICA rate is a combination of a 6.2% Social Security tax and a 1.45% Medicare tax. ISU matches employee contributions to annual wage base.

## **FAMILY AND MEDICAL LEAVE ACT**

ISU will provide eligible employees unpaid leave (paid if leave balances available) of up to 12 work weeks per year as defined under the Act for qualifying family and medical reasons. Eligible employees must have been employed for at least 12 months and have completed at least 1,250 hours of service in the 12 month period immediately preceding the date on which the leave commences.

## **SICK LEAVE**

Regular support staff employees accrue sick leave hours at the rate of 12 working days per fiscal year. Sick leave will be available for use upon accrual after the initial three (3) months of employment. Employees who work less than full time accrue sick leave on a pro-rata basis.

## **VACATION**

All regular support staff employees accrue vacation based on years of service. Employees that work less than full time will accrue vacation on a prorated basis. The maximum accrual at any time is twice the annual maximum allowance. Vacation time will be available for use upon accrual after the initial 3 months of employment. Vacation periods should be arranged in advance with the appropriate supervisor.

<u>Vacation Earned During</u>	<u>Days Per Year</u>
Year 1 through 3	10
Year 4 through 6	12
Year 7 through 10	15
Year 11 and above	20

## **PAYROLL**

Payroll checks are issued every other Friday. (Benefits are deducted from 24 checks each year. Benefit deductions are not taken from the third check of any month.)

## **DIRECT DEPOSIT**

Direct deposit of payroll checks is mandatory and is available for any bank or financial institution in the United States. Forms to obtain direct deposit are available in the Payroll Office, 408 Rankin Hall, (812) 237-3533 or [www.indstate.edu/payroll](http://www.indstate.edu/payroll).

## **PARKING**

On-campus parking is available to faculty, staff, and University students. Parking hangtag fees may be paid in full or by pay period on a pre-tax basis (reduction) that may lower taxable income and increase take home pay. Information on parking regulations and rates are available from Traffic and Parking Services, (812) 237-4339 or [www.indstate.edu/pubsafety](http://www.indstate.edu/pubsafety).

## **UNIVERSITY ID CARD**

All employees are required to have a University Identification Card that can be obtained from the office of Public Safety. This card also provides access to Recreational Sports facilities and workshops.

## **FEE WAIVERS**

Fee waivers are offered on a limited basis to faculty, monthly professional staff, support staff, spouses/partners, and dependent children. Staff may take up to 15 hours of course work at ISU each academic year at a reduced rate. Spouses/Partners may enroll in one course at ISU (maximum of four hours) per semester at half fees. Dependent children of qualified employees of ISU who are full-time Undergraduate students will receive 80 percent of qualified tuition per semester for a maximum ten (10) semesters waived. Qualified employees must have been employed at Indiana State University in that capacity for at least one year for dependent children to receive the waiver.

Faculty and staff who elect to take graduate courses at ISU may be taxed on the value of the fee waiver benefit. Spouses/Partners who enroll in graduate courses will have the value of the fee waiver benefit added to the employee's taxable income for the year. For eligibility requirements and more information regarding the fee waiver benefit, contact the Staff Benefits Office. There are no reciprocal agreements with other colleges or universities.

## **HUMAN RESOURCES CONTACTS:**

812-237-4114

812-237-4151 (Staff Benefits)

800-230-7374

812-237-4371 (Employment)

812-237-4114 (Human Resources)

300 Rankin Hall  
Terre Haute, IN 47809

[www.indstate.edu/humres/staffben](http://www.indstate.edu/humres/staffben)  
[www.indstate.edu/humres/employment](http://www.indstate.edu/humres/employment)

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