The University is pleased to announce that there are no major changes to the comprehensive benefit program at the University for 2016. Medical coverage will continue to be offered through Apex Health Solutions. As announced in previous communications, Akron General Health System will no longer be an in-network provider. For more details about how this may affect you, please see the FAQs on our website.

Each fall the University offers an open enrollment period which gives employees the opportunity to elect or to change enrollment in the University’s benefit plans. Now is the time to review your current benefit elections and your personal data to make changes as necessary. Any part-time employees who are newly eligible for benefits due to the Affordable Care Act will be notified in a separate mailing.

Any benefit decisions made during the open enrollment period will take effect January 1st and will remain in effect throughout that calendar year unless there is a Family Status Change.

**Important Action Items**

- Complete online 2016 Open Enrollment via MyAkron. If you do not have computer access, please come to the Benefits Office located in the Administrative Services Building between 8 a.m. and 4:30 p.m. Monday through Friday for assistance.

- Complete the Working Spouse Form if your spouse is enrolled for medical and/or dental coverage with UA and return to Benefits Administration.

- If adding a new dependent, all supporting documentation (i.e. birth certificates, marriage certificates, etc.) must be received by the Benefits Office in order to complete the dependent’s enrollment.

- Make Flexible Spending Account elections. This must be done annually. If you do not elect this coverage through MyAkron, you will not have this benefit in 2016.

- All enrollment elections must be completed by November 30, 2015 at 5 p.m. All working spouse forms and dependent documentation must be returned to the Benefits Office by November 30, 2015.
Determining Eligibility

Employee Eligibility
As defined in Section 3359 of the Rules of the University Board of Trustees, all faculty, contract professional and staff employees who worked more than 30 hours per week are eligible to receive group insurance benefits.

Dependent Eligibility
If an employee is insured, eligible dependents may be:

Spouse
Defined under Chapter 3101 of the Ohio Revised Code and Subject to Spouse/Partner Eligibility Rule (Working Spouse Rule)

Same Sex Domestic Partner
Subject to Spouse/Partner Eligibility Rule (Working Spouse Rule)

Working Spouse/Partner Rule
Working spouses/same sex domestic partners of University employees who have access to employer subsidized (at least 50%) medical and dental insurance will need to enroll with their employer’s plan for primary coverage. They can remain on the University’s plan, but will be covered as secondary insurance only. When making your plan selections for the coming year, those enrolling their spouses/domestic partners will be required to complete a Working Spouse-Primary Coverage Certification form. It is recommended that you verify the coordination of benefits provisions of your spouse’s primary plan to ensure secondary coverage is permissible.

Where can I get help?

Benefits Administrators are available to answer your questions about benefits and Open Enrollment. They can be reached by phone or email.

Phone: 330.972.7090
8:00 am – 5:00 pm
Monday through Friday

Walk-in: 8:00 am – 4:30 pm
Monday through Friday
Administrative Services Building
Room 135

Children under age 26
Children includes biological children, adopted children, stepchildren and foster children under the age of 26. If the child is developmentally disabled or physically handicapped, insurance may be continued after age 26 under the circumstances described in the group policy.

Adult Children (Medical and Prescription Coverage Only)
Adult Children include unmarried biological children, adopted children, and step children who are between age 26 and 27 and who do not have access to any other group coverage, is a resident of the state of Ohio, or is a full-time student if not residing in Ohio.

The University requires that employees certify eligibility of all new dependents. If you are adding a dependent for the first time, proof of dependency is required at the time elections are made.

Submit documentation in accordance with plan eligibility requirements.

Elections cannot be processed until all required documentation is received by The Office of Benefits Administration.

Find more information under general plan provisions and eligibility section of the website.
The University is pleased to continue to offer the Gold and Blue Plans with Apex Health Solutions, an Akron company affiliated with SummaCare that administers benefits for self-funded employers. This plan includes comprehensive healthcare coverage and preventive care benefits including an annual routine physical exam, immunizations and well-childcare. To maximize your benefits, you should use providers in the SC Premier network.

Prescription coverage is included with the Gold and Blue Plans. The University has contracted with CVS CareMark to provide prescription benefit coverage. You will continue to have access to a large network of local pharmacies and mail order services with the added option of obtaining a 90 day supply of medications at a local CVS pharmacy or by mail order.

<table>
<thead>
<tr>
<th>Plan Highlights for 2016</th>
<th>Gold Plan In-Network</th>
<th>Gold Plan Out-of-Network</th>
<th>Blue Plan In-Network</th>
<th>Blue Plan Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calendar Year Deductible</td>
<td>$200 Single $400 Family</td>
<td>$400 Single $800 Family</td>
<td>$400 Single $800 Family</td>
<td>$800 Single $1,600 Family</td>
</tr>
<tr>
<td>Out of Pocket Maximum</td>
<td>$1,500 Single $3,000 Family</td>
<td>$3,000 Single $6,000 Family</td>
<td>$3,000 Single $6,000 Family</td>
<td>$6,000 Single $12,000 Family</td>
</tr>
<tr>
<td>Co-Insurance</td>
<td>90% after deductible 70% after deductible</td>
<td>80% after deductible 60% after deductible</td>
<td>80% after deductible 60% after deductible</td>
<td>80% after deductible 60% after deductible</td>
</tr>
<tr>
<td>Office Visit</td>
<td>$20 Co-pay $25 Co-pay</td>
<td>70% of R &amp; C after deductible</td>
<td>$25 Co-pay $35 Co-pay</td>
<td>60% of R &amp; C after deductible</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$35 Co-pay per visit 70% of R &amp; C after deductible</td>
<td>$50 Co-pay per visit 70% of R &amp; C after deductible</td>
<td>$50 Co-pay per visit 70% of R &amp; C after deductible</td>
<td>$50 Co-pay per visit 70% of R &amp; C after deductible</td>
</tr>
<tr>
<td>Emergency Room – Facility Fees</td>
<td>$75 Co-pay per visit (Co-pay waived if admitted.)</td>
<td>$75 Co-pay per visit, then 100% of R &amp; C (Co-pay waived if admitted.)</td>
<td>$100 Co-pay per visit (Co-pay waived if admitted.)</td>
<td>$100 Co-pay per visit, then 100% of R &amp; C (Co-pay waived if admitted.)</td>
</tr>
<tr>
<td>Prescription</td>
<td>30 Day Retail 90 Day Mail Order</td>
<td>30 Day Retail 90 Day Mail Order</td>
<td>30 Day Retail 90 Day Mail Order</td>
<td>30 Day Retail 90 Day Mail Order</td>
</tr>
<tr>
<td>Tier 1 – Generic</td>
<td>$10</td>
<td>$25</td>
<td>$12</td>
<td>$30</td>
</tr>
<tr>
<td>Tier 2 – Preferred Brand</td>
<td>20% up to $50 max</td>
<td>20% up to $125 max</td>
<td>25% up to $60 Maximum</td>
<td>25% up to $150 Maximum</td>
</tr>
<tr>
<td>Tier 3 – Non Preferred Brand</td>
<td>25% up to $70 max</td>
<td>25% up to $175 max</td>
<td>35% up to $100 Maximum</td>
<td>35% up to $250 Maximum</td>
</tr>
<tr>
<td>Tier 4 – Specialty</td>
<td>25% up to $125 max</td>
<td>n/a</td>
<td>35% up to $150 Maximum</td>
<td>n/a</td>
</tr>
<tr>
<td>Out of Pocket Maximums</td>
<td>$5,350 Individual $10,700 Family</td>
<td>n/a</td>
<td>$3,850 Individual $7,700 Family</td>
<td>n/a</td>
</tr>
</tbody>
</table>
# Delta Dental PPO (Point-of-Service)

<table>
<thead>
<tr>
<th>Service</th>
<th>PPO Dentist Plan Pays</th>
<th>Premier Dentist Plan Pays</th>
<th>Non-participating Dentist</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diagnostic &amp; Preventative</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Basic Services</td>
<td>70%</td>
<td>70%</td>
<td>70%</td>
</tr>
<tr>
<td>Major Services</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Orthodontic Services — Up to age 19, with $1,000 lifetime maximum.</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Balance Billing Protection</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Deductible</td>
<td>$50 Per person for basic and major services.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual Benefit Maximum</td>
<td>$1,250 Per person for all services.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Vision Care

<table>
<thead>
<tr>
<th>Service</th>
<th>VSP Signature Network</th>
<th>Other Providers</th>
</tr>
</thead>
<tbody>
<tr>
<td>WellVision Exam (per calendar year)</td>
<td>$10 Copay</td>
<td>Up to $35</td>
</tr>
<tr>
<td>Prescription Glasses</td>
<td>$15 Copay</td>
<td>--</td>
</tr>
<tr>
<td>Lenses (every calendar year)</td>
<td>100%</td>
<td>Single vision: up to $25</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Lined bifocal: up to $40</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Lined trifocal: up to $55</td>
</tr>
<tr>
<td>Frames (every other calendar year)</td>
<td>$140 Allowance, 20% Off Amount Over Allowance</td>
<td>Up to $45</td>
</tr>
<tr>
<td>Contact Lens (instead of glasses)</td>
<td>No Copay. $140 allowance for contacts and the contact lens exam.</td>
<td>Up to $105</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Medically Necessary Contacts up to $210</td>
</tr>
<tr>
<td>Laser Vision Correction</td>
<td>Average 15% off the regular price or 5% off the promotional price from contracted facilities.</td>
<td>None</td>
</tr>
</tbody>
</table>

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**Employee Assistance Program Features**

- Unlimited phone consultation
- 6 complimentary face-to-face counseling sessions per person per occurrence

Speak with an IMPACT professional for guidance and support related to:
- General day-to-day issues, Stress, Depression or anxiety, Alcohol/drug abuse, Legal/financial matters, Identity theft recovery assistance, Child/eldercare and other family issues

**Comprehensive Work/Life Web**

Website provides a host of information via webinars, tip sheets, self-searches, calculators and documents on events/issues related to finance, legal, identity theft and much more.

Visit us at MyIMPACTSolution.com and use login: U Akron
Life and AD&D Insurance is provided by the University for two times your annual salary up to $100,000. Employees may also purchase supplemental insurance up to five times their annual salary with a maximum of $500,000 without an evidence of insurability medical exam or up to $1,000,000 with a successful evidence of insurability medical exam. Costs vary by age and salary.

To review your current beneficiaries visit My Akron, go to the Faculty/Staff tab and click on Benefits Summary. If you wish to change your beneficiaries, please use this form.

You may also wish to purchase Dependent Life Insurance for your spouse, same-sex domestic partner, and your child(ren) between the ages of 14 days and 26 years. You may select coverage for $5,000 Spouse/SSDP and $2,500 Child(ren)) or $10,000 Spouse/SSDP and $5,000 Child(ren). The amount of dependent life insurance chosen for the spouse is limited to 50% of the employee's amount of life insurance.

Disability Insurance provides financial protection for eligible employees by paying a percentage of weekly earnings in the event of a disability. Consider enrolling in a disability insurance plan if you have inadequate emergency funds set aside to pay for an unexpected accident or illness or you have limited sick leave balance.

Short-term Disability Plan
This plan provides 60% salary replacement up to a maximum weekly benefit of $1,400. There is a waiting period for benefits to begin. For injury, the waiting period is 14 days and for illness (including pregnancy), the waiting period is 28 days. You must exhaust all sick leave before the policy pays benefits. The cost of short-term disability insurance is paid by employees with rates that vary by age and salary. This plan is subject to a 12/12 pre-existing condition limitation. See plan certificate of coverage for more detail.

Long-term Disability Plan
The Base Plan for long-term disability insurance is funded by the University. This plan provides 60% salary replacement up to a monthly maximum of $5,000. This plan required a six month waiting period and sick leave exhausted before benefit are paid out. The Buy Up plan provides 70% salary replacement up to $6,000 monthly benefits. For this option, you will pay the difference in cost from the Base Plan. Rates vary by salary. This policy is subject to pre-existing condition exclusions. See plan certificate of coverage for more detail.

Flexible Spending Accounts—Health and Dependent Care
Flexible spending accounts allow employees to set aside money on a pre-tax basis to pay for eligible out-of-pocket medical and dependent care expenses, therefore reducing taxable income. The monies set aside for these accounts must be used for expenses not reimbursed by other coverage. Monies not recovered through claims will be lost under the “Use It or Lose It” IRS rule.

The Health Care Spending Account allows you to be reimbursed for non-covered and medically necessary medical, dental or eye care expenses. Employees can contribute a maximum of $2,500 annually into a health care flexible spending account. New participants will receive a debit card for easy FSA withdrawals for eligible items.

The Dependent Care Spending Account allows you to be reimbursed for child and dependent care expenses that are required for you or your spouse to work. Employees can contribute a maximum of $2,500 or $5,000 if married and filing a joint tax return.

The University of Akron has adopted IRS Notice 2005-42, which allows participants an additional 2½ months of claim incurrence for the health care spending account beyond the end of the calendar year. It does not eliminate the "Use It or Lose It" rule, but it will reduce participant forfeitures by allowing claims to be incurred up to March 15, 2017. The dollars do not roll forward, but the account remains active for the additional 2½ month period. FSA claims incurred by March 15, 2017 must be submitted for reimbursement by May 31, 2017.

Supplemental Retirement Accounts (SRAs)
You have the option of participating in supplemental retirement plans on a tax-deferred basis. These plans include 403(b) and 457(b) accounts. You may also choose to open a Roth 403(b). With the Roth 403(b) account, you contribute money on an after-tax basis. The returns that you make are not taxed. Once you hit retirement, you can take money out and avoid paying any taxes on it.

Contribution limits for these plans are established by the IRS on an annual basis. For 2016 the annual contribution limit is $18,000. Participants who are age 50 and over at the end of the calendar year can also make additional “catch-up” contributions up to $6,000.

For more information about providers and contact information, salary reduction agreement, and plan administration (loans and withdrawals) visit our website.
## 2016 Monthly Medical, Dental and Vision Rates *

<table>
<thead>
<tr>
<th></th>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$0.00 – $30,000</td>
<td>$30,001 – $35,000</td>
<td>$35,001 – $45,000</td>
<td>$45,001 – $64,000</td>
<td>$64,001 – $88,000</td>
<td>$88,001 – $123,000</td>
<td>$123,001+</td>
<td>All Salaries</td>
</tr>
<tr>
<td>Employee</td>
<td>$78</td>
<td>$85</td>
<td>$92</td>
<td>$98</td>
<td>$105</td>
<td>$111</td>
<td>$118</td>
<td>$31</td>
</tr>
<tr>
<td>Employee + Spouse/SSDP</td>
<td>$157</td>
<td>$170</td>
<td>$183</td>
<td>$196</td>
<td>$209</td>
<td>$222</td>
<td>$235</td>
<td>$61</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$149</td>
<td>$161</td>
<td>$174</td>
<td>$186</td>
<td>$199</td>
<td>$211</td>
<td>$224</td>
<td>$58</td>
</tr>
<tr>
<td>Employee + Spouse/SSDP + Child(ren)</td>
<td>$228</td>
<td>$246</td>
<td>$265</td>
<td>$284</td>
<td>$303</td>
<td>$322</td>
<td>$341</td>
<td>$89</td>
</tr>
<tr>
<td>Adult Child(ren)</td>
<td>Additional $262/month</td>
<td>Additional $262/month</td>
<td>Additional $262/month</td>
<td>Additional $262/month</td>
<td>Additional $262/month</td>
<td>Additional $262/month</td>
<td>Additional $262/month</td>
<td>Additional $246/month</td>
</tr>
</tbody>
</table>

### Vision

#### Employee Monthly Contribution Rates

<table>
<thead>
<tr>
<th>Plan</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$9.84</td>
</tr>
<tr>
<td>Employee + One</td>
<td>$19.68</td>
</tr>
<tr>
<td>Family</td>
<td>$28.79</td>
</tr>
</tbody>
</table>

### Dental

#### Employee Monthly Contribution Rates

<table>
<thead>
<tr>
<th>Plan</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>No Charge</td>
<td>No Charge</td>
</tr>
<tr>
<td>No Charge</td>
<td>No Charge</td>
</tr>
</tbody>
</table>

### Life

#### Short Term Disability

The cost of short-term disability insurance is paid by employees with rates that vary by age and salary.

### Long Term Disability

The Base Plan for long-term disability insurance is funded by the University. You can elect the Buy Up plan. For this option, you will pay the difference in cost from the Base Plan. Rates vary by salary.

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* Assumes 12 month employee.
How to Enroll Online

To review your current benefits plan or make your 2016 benefit elections,

1. Log onto My Akron

2. Click on the Faculty/Staff tab, then click “Benefits Enrollment.”

3. You should be here.

4. After Open Enrollment is finalized, you will receive an email with instructions on how to view your 2016 enrollment selections and make changes if necessary.

5. **Confirmation Statements:** If you would like a paper copy of your 2016 Benefits Enrollment Confirmation Statement, follow the online instructions to print a copy for your records.
### Office of BENEFITS ADMINISTRATION

Provides assistance with all employee health & wellness benefits, retirement information, FMLA, sick/vacation/unpaid leave, short & long term disability, and department presentations.

- **PHONE:** (330) 972-7090
- **FAX:** (330) 972-2336
- **EMAIL:** benefits@uakron.edu
- **WEBSITE:** [www.uakron.edu/hr/benefits](http://www.uakron.edu/hr/benefits)

### EMPLOYEE ASSISTANCE PROGRAM – Impact Solutions

Provides confidential assistance and counseling to employees and their dependents. Also administers 24/7 Crisis Hotline.

- **PHONE:** (800) 227-6007
- **EMAIL:** [www.myimpactssolution.com](http://www.myimpactssolution.com)
- **LOGIN:** uakron

### HEALTH INSURANCE – AHS

Apex Health Solutions

- **PHONE:** (800) 753-8429
- **WEBSITE:** [www.apex-healthsolutions.com](http://www.apex-healthsolutions.com)

### NURSE LINE

Provides 24/7 access to a nurse for advice on how to treat minor injuries/illnesses and discuss if an office visit, urgent care, or emergency room is appropriate.

- **PHONE:** (800) 379-5001

### HEALTH INSURANCE – AHS

Apex Health Solutions

- **PHONE:** (800) 753-8429
- **WEBSITE:** [www.apex-healthsolutions.com](http://www.apex-healthsolutions.com)

### RETAIL PRESCRIPTION – CVS CareMark

- **PHONE:** (888) 202-1654
- **WEBSITE:** [www.caremark.com](http://www.caremark.com)

### DENTAL – Delta Dental Of Ohio

- **PHONE:** (800) 524-0149
- **WEBSITE:** [www.deltadentaloh.com](http://www.deltadentaloh.com)
- **NETWORKS:** PPO & Premier Networks

### VISION – VSP (Vision Service Plan)

- **PHONE:** (800) 877-7195
- **WEBSITE:** [www.vsp.com](http://www.vsp.com)
- **NETWORKS:** VSP Signature Network

### FLEXIBLE SPENDING ACCOUNTS – NWGS

- **PHONE:** (888) 808-3008
- **WEBSITE:** [www.nwgsonline.com](http://www.nwgsonline.com)

### LIFE INSURANCE – Minnesota Life

- **PHONE:** (800) 843-8358
- **WEBSITE:** [www.securian.com](http://www.securian.com)

### SHORT TERM DISABILITY – Cigna

- **PHONE:** 1-800-362-4462
- **WEBSITE:** [www.CIGNAaccess.com](http://www.CIGNAaccess.com)

### LONG TERM DISABILITY – Cigna

- **PHONE:** 1-800-362-4462
- **WEBSITE:** [www.CIGNAaccess.com](http://www.CIGNAaccess.com)

### STATE TEACHERS RETIREMENT SYSTEM (STRS)

- **PHONE:** (888) 227-7877
- **WEBSITE:** [www.strosoh.org](http://www.strosoh.org)

### SCHOOL EMPLOYEES RETIREMENT SYSTEM (SERS)

- **PHONE:** (866) 280-7377
- **WEBSITE:** [www.ohsers.org](http://www.ohsers.org)