The past year has been a year of many changes at the University. Included in these changes was the planning and administering of new requirements of the Affordable Care Act. While this act has created increased administrative requirements and cost to employers, The University is pleased to continue to offer a competitive and comprehensive benefit program.

There will be no vendor changes for 2015. Rates for medical, vision and supplemental life for 2015 have increased due to our claims experience. Enhancements to the current CVS Caremark prescription plan include expanded immunization coverage at $0 co-pay, prescription therapy for primary breast cancer prevention at $0 co-pay, addition of prescription out-of-pocket maximums, and reduced copays on prescriptions when using the CVS Minute Clinics for urgent care services.

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 by mail by mid-December of their enrollment options for 2015.

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

If you do not have computer access, please make plans to attend one of the Open Enrollment Question and Answer sessions listed below. There will be benefits staff available to assist you with your open enrollment process.

**Administrative Services Building (ASB) - Conference Room 120**
November 10—14 from 8 a.m. to 10 a.m. and 1 p.m. to 3 p.m.
November 17—21 from 10 a.m. to 12 p.m. and 2 p.m. to 4 p.m.

**Important Action Items**
- Complete online 2015 Open Enrollment via myakron.
- Complete the Working Spouse form if your spouse is enrolled for medical and/or dental and return to Benefits Administration.
- If adding a new dependent, all supporting documentation (i.e. birth certificates, marriage certificates, etc.) must be received by Benefits Administration 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 2015.
- All enrollment elections must be completed by November 21, 2014 at 5 p.m. All working spouse forms and dependent documentation must be returned to Benefits.
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

Email: Benefits@uakron.edu

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 stepchildren 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 Community Choice network. This network includes more than 50 hospitals and thousands of providers, including Akron Children’s Hospital, Akron General and Summa Health System.

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 2015</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</td>
<td>70% after deductible</td>
<td>80% after deductible</td>
<td>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>Specialist Visit</td>
<td>$35 Co-pay per visit</td>
<td>70% of R &amp; C after deductible</td>
<td>$50 Co-pay per visit</td>
<td>70% of R &amp; C after deductible</td>
</tr>
<tr>
<td>Urgent Care</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>Emergency Room – Facility Fees</td>
<td></td>
<td></td>
<td></td>
<td></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>$3,600 Individual $7,200 Family</td>
<td>n/a</td>
<td>$2,100 Individual $4,200 Family</td>
<td>n/a</td>
</tr>
</tbody>
</table>
## Delta Dental PPO (Point-of-Service)

<table>
<thead>
<tr>
<th>Service Description</th>
<th>PPO Dentist Plan Pays</th>
<th>Premier Dentist Plan Pays</th>
<th>Non-participating Dentist Fee (The nonparticipating Dentist Fee may be less than what your dentists charges and you are responsible for that difference.)</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>

## VSP Signature Network

<table>
<thead>
<tr>
<th>Service Description</th>
<th>VSP Signature Network</th>
<th>Other Providers Maximum Reimbursement</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 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>

## 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 Website
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: UAkron

Call the IMPACT program, 24/7: 800-227-6007

www.myimpactsolution.com
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, 2016. The dollars do not roll forward, but the account remains active for the additional 2½ month period. FSA claims incurred by March 15, 2016 must be submitted for reimbursement by May 31, 2016.

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 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 2015 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.
## 2015 Monthly Medical, Dental and Vision Rates *

<table>
<thead>
<tr>
<th>Salary Range</th>
<th>Gold Plan $0.00 – $29,999</th>
<th>Gold Plan $30,000 – $34,999</th>
<th>Gold Plan $45,000 – $63,999</th>
<th>Gold Plan $64,000 – $88,999</th>
<th>Gold Plan $89,000 - $120,999</th>
<th>Gold Plan $121,000+</th>
<th>Blue Plan All Salaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$73</td>
<td>$79</td>
<td>$86</td>
<td>$91</td>
<td>$97</td>
<td>$103</td>
<td>$109</td>
</tr>
<tr>
<td>Employee + One</td>
<td>$146</td>
<td>$158</td>
<td>$170</td>
<td>$182</td>
<td>$194</td>
<td>$207</td>
<td>$219</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$138</td>
<td>$150</td>
<td>$161</td>
<td>$173</td>
<td>$184</td>
<td>$196</td>
<td>$208</td>
</tr>
<tr>
<td>Employee + Spouse/SSDP + Child(ren)</td>
<td>$211</td>
<td>$229</td>
<td>$247</td>
<td>$264</td>
<td>$282</td>
<td>$299</td>
<td>$317</td>
</tr>
</tbody>
</table>

### Vision

<table>
<thead>
<tr>
<th>Employee Monthly Contribution Rates</th>
<th>Dental</th>
<th>Employee Monthly Contribution Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$9.84</td>
<td>No Charge</td>
</tr>
<tr>
<td>Employee + One</td>
<td>$19.68</td>
<td>No Charge</td>
</tr>
<tr>
<td>Family</td>
<td>$28.79</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.

---

* Assumes 12 month employee.
How to Enroll Online

To review your current benefits plan or make your 2015 benefit elections,

1. Log onto My Akron

   ![My Akron Login](image)

   - Log onto My Akron
   - Click on the Faculty/Staff tab, then click “Benefits Enrollment.”

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

   ![Benefits Enrollment](image)

3. You should be here.

   ![Benefits Enrollment](image)

4. After Open Enrollment is finalized, you will receive an email with instructions on how to view your 2015 enrollment selections and make changes if necessary.

5. **Confirmation Statements:** If you would like a paper copy of your 2015 Benefits Enrollment Confirmation Statement, follow the online instructions to print a copy for your records.
| **Office of BENEFITS ADMINISTRATION** | **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.myimpactsolution.com](http://www.myimpactsolution.com)
**LOGIN:** uakron |
|------------------------------------|----------------------------------|
| 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) |
| **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:** [wwwvsp.com](http://wwwvsp.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) |