



BENEFITS FOR CLASSIFIED EMPLOYEES

BENEFITS PROGRAM

Classified employees working at least half-time for a period of 90 days or longer are eligible to enroll for health, dental and life insurance benefits. Coverage is available for both same sex and opposite sex domestic partners. On an annual basis, the State of Oregon decides the types of benefit plans offered; the level of contribution is determined by collective bargaining. This amount is called the “state contribution.”

The contribution is in addition to salary. The dollar amount and the costs of various benefit plans are subject to change each year.

Eligible employees receive a contribution to allocate toward medical and dental insurance and a \$25,000 basic life insurance policy. For plan year 2010 **full-time employees** will have out-of-pocket costs subsidized when the cost of the insurance exceeds the state contribution, resulting in no cost to the employee, regardless of the level of coverage. For **part-time employees**, if the cost of benefit choices exceeds the state contribution, remaining premiums are deducted from pay. Part-time employees may choose either the full time plan or the lower cost part-time plan option.

Employees with other group medical coverage may elect to “opt out” of the PEBB medical plans and receive opt-out dollars. Employee dental insurance and the \$25,000 basic life insurance policy are required.

Since coverage is effective the first of the month following the hire date and the date of signature on enrollment forms, it is best to enroll as soon as possible after the hire date. After initial enrollment, changes may be made during the annual Open Enrollment period or due to a qualified family status change (i.e., birth, death, marriage, divorce, employment status change).

MEDICAL COVERAGE is available through PEBB’s Statewide Plan with Providence as the carrier, no matter where you live. However, employees who live or work in Multnomah, Clackamas, Washington and Yamhill counties may elect Providence Choice Health plans.

Additionally, employees who live or work in specific zip codes (ask HR for specific zip codes) may elect Kaiser Permanente. **VISION COVERAGE** is included in the full time plans, but not the part-time plan. **DENTAL COVERAGE** is available through Oregon Dental Service and Willamette Dental Service.

All **LIFE INSURANCE** coverage beyond the required \$25,000 basic life insurance policy is optional. There are several choices, such as: employee or spouse term life insurance, dependent life insurance, and accidental death and dismemberment coverage. Some plans require completion of a medical history statement and approval by the insurance company.

A **SHORT TERM DISABILITY** plan and four different levels of **LONG TERM DISABILITY** coverage are available. Disability plans offer income protection during times when an employee is unable to work due to an injury or illness. **Employees are subject to a pre-existing conditions exclusion under both the STD and LTD plans.**

Employees may establish **FLEXIBLE SPENDING ACCOUNTS** to use pre-tax income to pay for eligible healthcare and dependent-care expenses. These are IRS sanctioned accounts that allow you to authorize monthly deposits to an account from your before tax salary. Then, as you incur eligible expenses you request tax-free withdrawals from your account to reimburse yourself. These accounts are not to exceed \$5,000.00 per year.

LONG TERM CARE insurance is available but is subject to approval by UNUM.

RETIREMENT PLANS

Employees in positions expected to work 600 hours or more in a calendar year are retirement eligible and will be enrolled in PERS (Public Employees Retirement System). Employees who are new to state service will join at the beginning of the month after completing six consecutive months of service. The retirement plan receives funding from employee and employer contributions, both of which are paid by the employer. Employees are vested when contributions have been made in any part of 5 years.

USE/ACCRUAL OF LEAVE TIME

Vacation

Vacation leave eligibility and accrual rates will vary depending on the years of service, and balances are capped at 250 hours. Refer to the OPEU-SEIU/OUS Collective Bargaining Agreement for details. Vacation begins at 8 hours per month (pro-rated for part-time employees.)

Sick Leave

Full-time academic employees accrue eight hours of sick leave credit for each full month of service; part-time staff on .50 FTE or more earn pro-rata credit. Sick leave may be accumulated without limit.

Parental or Family Medical Leaves

The Federal Family & Medical Leave Act (FMLA) and the Oregon Family Leave Act (OFLA) provide qualified employees with up to 12 weeks of unpaid leave per year for the birth or adoption of a child, to care for a seriously ill family member, or when employees have serious health conditions. On FMLA-qualifying leaves, Eastern will continue to pay the employer-paid portion of the medical and dental premiums as long as employees pay their own portions, if any.

WORKERS COMPENSATION

Employees who are injured or become ill due to work-related reasons are insured by the state's workers' compensation plan. For approved claims, the State Accident Insurance Fund (SAIF) provides coverage for medical expenses and time loss.

OTHER BENEFITS

Staff Tuition Rates

Employees who have appointments of .50 FTE or more per term are eligible to take up to 12 credit hours at the reduced tuition rate of 30% per credit hour (rate subject to change). Staff rates may be transferred to an eligible family member, subject to some restrictions. Tuition reductions may be subject to tax as part of an employee's gross income if the spouse or dependent is enrolled in a graduate-level program. The staff tuition benefit may be used at any of the seven OUS institutions.

Savings Programs

The Oregon University System (OUS) makes available the Tax-Deferred Investment (TDI) Program, under section 403(b) of the Internal Revenue Code. Through the TDI Program, employees may accumulate tax-deferred savings to supplement retirement plans and social security. Payroll deductions are done on a pre-tax basis. Several insurance and investment companies in the Program provide a wide range of investment choices.

Other options for savings include the State of Oregon Deferred Compensation program which also offers a pre-tax savings program for retirement.

Payday

Payday is the last working day of each month. 9-month employees have the option of having pay redistributed over 12 months. Contact Human Resources for more information (Inlow 209, 962-3548)