



BENEFITS FOR UNCLASSIFIED EMPLOYEES

BENEFITS PROGRAM

Academic employees working at least half-time on appointments of 90 days or longer (or per term for a 9-month appointment) are eligible to enroll for health, dental and life insurance benefits. On an annual basis, the State of Oregon decides the types of benefit plans offered and the level of contribution the State will pay toward those benefits. This amount is called the “state contribution.”

The state 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 state contribution to allocate toward medical and dental insurance and a \$5,000 basic life insurance policy. For plan year 2006, when the cost of the insurance exceeds the state contribution, the out-of-pocket cost is subsidized, resulting in no cost to the employee. This is regardless of the level of coverage.

Employees with other group medical coverage may elect to “opt out” of the PEBB medical plan and receive opt-out dollars. Employee dental insurance and the \$5,000 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 Blue Cross/Blue Shield, which offers worldwide coverage for all covered services. **VISION COVERAGE** is included in the medical package. **DENTAL COVERAGE** is available

through Oregon Dental and Willamette Dental Service.

All **LIFE INSURANCE** coverage beyond the required \$5,000 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.

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

RETIREMENT PLANS

Academic employees have the option of enrolling either in the Oregon Public Service Retirement Plan (OPSRP) or the Optional Retirement Plan (ORP), if they are in positions expected to work 600 hours or more in a calendar year. Employees who are new to state service will join at the beginning of the month after completing six consecutive months of service.

The retirement plans receive funding from employee and employer contributions. Employees are vested when they have made contributions in any part of five (5) years.

Retirement choices link:

<http://www.ous.edu/benefits/optional.htm>

USE/ACCRUAL OF LEAVE TIME

Vacation

Vacation leave is available to academic employees employed at .50 FTE or more on a twelve-month appointment. Employees are eligible for 15 hours of vacation leave per month after six months of service (part-time staff at .50 FTE or more earn leave time on a pro-rata basis). Vacation leave accruals are capped at 260 hours.

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 various State of Oregon laws 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 portion, 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 25% 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.

Employee Assistance Program

Eastern offers the EAP to provide short-term effective, professional and confidential counseling services for employees working half-time or more. A limited number of referral/counseling visits per calendar year per family are provided free of charge for personal or job-related issues.

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 207, 962-3548).