



2026
**University of
Akron
New Hire
Benefits**

Benefits Administration – Human Resources is available by phone, email, Workday Help, or in person to answer your questions.

*Office hours: 9am – 4pm Monday – Friday, or by appointment
(Administrative Services Building, 185 E. Mill Street.)*

Email: AskHR@Uakron.edu

BENEFITS ELIGIBILITY

EMPLOYEE ELIGIBILITY

Faculty & Staff with an average work week of 40 hours: Eligible to receive group health insurance and ancillary benefits.

Faculty & Staff with an average work week of 30 or more hours: May be eligible to receive ACA group health insurance benefits.

DEPENDENT ELIGIBILITY

Spouse

A spouse is defined as an individual who is lawfully married to another individual. Spouses are subject to the working spouse rule, which mandates that if a spouse has access to employer subsidized (at least 50%) medical, prescription drug, and dental insurance they will need to enroll with their employer's plan for primary coverage. They can remain on the University's plan but will be covered for secondary insurance only for medical and dental coverage.

Children

Your dependent children who have not reached the age limit of 26 (i.e. 26th birthday) and are your biological children, legally adopted children or children placed with you for adoption, stepchildren or children for whom you have legal guardianship or legal custody.

Disabled dependent children, after attaining limiting age; eligible if specific criteria are met, as stated in the dependent eligibility guidelines found within the plan documents. Plan documents can be found in Workday within the [Plan Document Library](#).

COVERAGE EFFECTIVE DATE:

Your benefits will be effective on the first day of the month following the date of your eligible appointment or on the date of a qualifying status change, if you enroll within 31 days of the event. Annual open enrollment elections are effective January 1 of the new plan year.

UA'S CURRENT LIST OF HEALTH PLAN CARRIERS:

Vsp

Delta Dental

CVS Caremark

Anthem

Chard Snyder

Lincoln Financial

BENEFITS ELIGIBILITY



UA BENEFIT PROGRAMS

Table 1: Benefit Programs for full and part-time employees.

Available to employees at 100% FTE	Available to employees under 100% FTE
Dental	Sick Leave ²
Disability	State Retirement Plan
EAP (Employee Assistance Program)	Supplemental Retirement Accounts
Flexible Spending	Tuition Remission ³
Life Insurance	Workers' Compensation
Medical & Prescription Drug	
Parental Leave ¹	
Retirement ARP (Alternative Retirement Plan)	
Supplemental Retirement Accounts	
Sick Leave ²	
State Retirement Plan	
Tuition Remission	
Vision	
Workers' Compensation	

Vacation Eligible Groups⁴

- 12-Month Faculty (FT only)
- Classified Staff (FT & PT)
- Unclassified Staff (FT only)
- Professional Staff (FT only)
- Police (FT & PT)
- CWA & SBU Bargaining Unit (FT & PT)

Table 2: Vacation eligible groups

**In Accordance with the Affordable Care Act employees working 30-39 hours a week have medical plan access.*

For specific details refer to the University Rules or the appropriate [Collective Bargaining Agreement \(CBA\)](#). University Rules can be found on the [General Counsel's website](#).



1 Refer to University Rules - 3359-11-02 (Family and Medical Leave, Leave of Absence, Paid Maternity Leave, Paid Paternity Leave, Paid Adoptive and Foster Parent Leave and Vacations for Employees Other Than Bargaining Unit Faculty), 3359-26-04 (Absence from Campus) or the appropriate collective bargaining agreement.

2 Refer to University Rules 3359-26-04 (Absence from Campus), 3359-11-01 (Sick Leave for School of Law Faculty, Professional Staff, Classified, and Other Non-Bargaining Unit Faculty), 3359-11-02 (Family and Medical Leave, Leave of Absence, Paid Maternity Leave, Paid Paternity Leave, Paid Adoptive and Foster Parent Leave and Vacations for Employees Other Than Bargaining Unit Faculty) or the appropriate collective bargaining agreement.

3 Subject to minimum hours worked. Refer to University Rules 3359-20-04.3 (Faculty Privileges and Benefits), 3359-26-02 (General Staff and Personnel Policies and Procedures) or the appropriate collective bargaining agreement.

4 Refer to University Rules 3359-11-03 (Vacation Policy for Full-Time, Administrative Faculty, (Other Than Bargaining Unit Faculty), and Professional Staff), 3359-26-04 (Absence from Campus) or the appropriate collective bargaining agreement.

MEDICAL & PRESCRIPTION COVERAGE INFORMATION

	Gold	Blue
	In-Network / Out of Network	In-Network / Out of Network
Deductibles	Single \$400 / \$800 Family \$800 / \$1,600	Single \$600 / \$1,200 Family \$1,200 / \$2,400
Coinsurance	15%/ 35%	25%/45%
Out-of-Pocket Max	Single \$2,500 /\$5,000 Family \$5,000/\$10,000	Single \$4,500/\$9,000 Family \$9,000/\$18,000
 <p><i>Medical and RX Combined Limit)</i> &</p>		
Employee Co-pays		
PCP	\$25	\$30
Specialist	\$35	\$45
Urgent Care	\$50	\$70
Emergency Room	\$100	\$140
	Out of Network: Subject to Deductible & 35% Coinsurance	Out of Network: Subject to Deductible & 45% Coinsurance
		
Prescription Drug Coverage		
Retail:	\$10	\$12
Generic	25% up to \$70	30% up to \$85
Preferred	35% up to \$85	40% up to \$125
Non-Preferred	30% up to \$125	35% up to \$150
Specialty	\$25	\$30
Mail order: Generic	25% up to \$175	30% up to \$225
Preferred	35% up to \$215	40% up to \$250
Non-Preferred	Out of Network: Not covered	Out of Network: Not covered

Medical plans are administered by Anthem. Prescription plans are administered by CVS Caremark.

To find providers visit:

Anthem: <http://www.anthem.com/>

CVS: <http://www.caremark.com/>

Note: Drug categories may change periodically based on CVS Caremark's formulary updates, which can occur without notice.

PRE-TAX RATE TABLES – MEDICAL/PRESCRIPTION

The tables below show annual pre-tax rates for the medical & pharmacy benefit. Employee contributions are calculated based on a percentage of the plan rate.

For employees paid monthly, divide by the number of pays you have per year for your per-pay deduction. i.e., 9- month employees divide by 9 pays a year.

For employees paid bi-weekly, divide by 24 to get your per pay deduction (there are two pays a year that do not have benefit contributions deducted).

GOLD PLAN RATES:

Table 1: Employee contribution rates based on salary tier for Gold Plan.

SALARY RANGE & CONTRIBUTION RATE	EMPLOYEE	EMPLOYEE & SPOUSE	EMPLOYEE & CHILD(REN)	FAMILY
\$0 - \$33,999 (15%)	\$1552	\$3,105	\$2,947	\$4,500
\$34,000 - \$43,999 (17%)	\$1,759	\$3,519	\$3,339	\$5,100
\$44,000 - \$54,999 (18%)	\$1,863	\$3,726	\$3,536	\$5,400
\$55,000 - \$74,999 (19%)	\$1,966	\$3,933	\$3,732	\$5,700
\$75,000 - \$101,999 (20%)	\$2,070	\$4,140	\$3,929	\$6,000
\$102,000 - \$134,999 (21%)	\$2,173	\$4,347	\$4,125	\$6,300
\$135,000 + (23%)	\$2,380	\$4,761	\$4,518	\$6,900

BLUE PLAN RATES:

Table 2: Employee contribution rates based on salary tier for Blue Plan.

SALARY RANGE & CONTRIBUTION RATE	EMPLOYEE	EMPLOYEE & SPOUSE	EMPLOYEE & CHILD(REN)	FAMILY
\$0 - \$33,999 (6.8%)	\$640	\$1,283	\$1,207	\$1,847
\$34,000 - \$43,999 (8.99%)	\$847	\$1,697	\$1,600	\$2,447
\$44,000 - \$54,999 (10.09%)	\$950	\$1,904	\$1,796	\$2,747
\$55,000 - \$74,999 (11.19%)	\$1,054	\$2,111	\$1,992	\$3,047
\$75,000 - \$101,999 (12.28%)	\$1,157	\$2,318	\$2,189	\$3,347
\$102,000 - \$134,999 (13.38%)	\$1,261	\$2,525	\$2,385	\$3,647
\$135,000 + (15.57%)	\$1,468	\$2,939	\$2,778	\$4,247

ACA ELIGIBLE RATES

Table 1: ACA employee contribution rates.

COVERAGE LEVEL	GOLD PLAN	BLUE PLAN
EMPLOYEE	\$2,476	\$1,560
EMPLOYEE & SPOUSE	\$12,828	\$11,006
EMPLOYEE & CHILD(REN)	\$11,722	\$10,038
EMPLOYEE & FAMILY	\$22,130	\$19,476

FLEXIBLE SPENDING ACCOUNT (FSA)

ABOUT THE BENEFIT

FSA contributions must be used within the plan year, or they will be forfeited in accordance with the IRS rules.

The plan has a carry-over option. Health FSA funds deposited during the 2026 calendar year must be used by December 31, 2026, except that funds up to \$680 may be carried over to the 2027 plan year. This only applies to Health FSAs and does not apply to dependent care FSAs.

The plan has a 90-day run out period through March 31, 2027, to send in your receipts for reimbursement for services rendered in 2026.

Claims that cannot be paid for with the FSA debit card must be submitted via a [claim form](#).



DEPENDENT CARE ACCOUNTS

This account reimburses you for any child and dependent care expenses (daycare, private sitter, etc.) that would otherwise be eligible for a tax credit by the IRS.

Employees can contribute a maximum of **\$3,750 if married and filing separately or a total of \$7,500 per household**.

Eligible expenses can be reimbursed only up to the current balance of payroll contributions in your account and cannot exceed your annual election amount.



HEALTH CARE ACCOUNTS

This account sets aside money to pay for eligible out-of-pocket health care expenses (copays, coinsurance, prescriptions, etc.) for you or any of your eligible dependents during the plan year.

Employees can contribute a **maximum of \$3,400** annually into a health care flexible spending account.

To be considered eligible for reimbursement, health care expenses cannot be paid by or available through any benefits plan.

New participants will receive a debit card for easy FSA withdrawals for eligible items.

Health care FSA funds cannot be used to reimburse health plan contributions or premiums, including premiums for long-term care and COBRA.

You may use your full annual election amount prior to having the full amount of payroll contributions deducted and deposited into your account.

ABOUT THE PLAN

- The University provides dental coverage for you and your eligible dependent at 15% cost share.
- The plan offers you a choice of in-network or out-of-network coverage.
 - **Using a Network Provider** - *Tell the provider's office that you are covered by Delta Dental when making an appointment, or at the time of service.*
 - ***Using a Non-network Provider** - *Your provider may require you to pay for services in full and be reimbursed by Delta Dental by filing a claim form.*
- Delta Dental of Ohio® provides national network coverage through Delta Dental PPO and Delta Dental Premier®. Search for a provider at www.deltadentaloh.com/find-a-dentist.
- **Pre-treatment estimate:** *Upon your request, Delta Dental will determine benefit coverage prior to you receiving dental service(s) if the course of treatment is expected to be \$200 or more. Your dentist can send a written description of the procedures and proposed charges to Delta Dental before treatment begins.*

SUMMARY & COMPARISON CHART

Table 1: Summary of dental services and coverage.

SERVICE	PPO DENTIST PLAN PAYS	PREMIER DENTIST PLAN PAYS	NON-PARTICIPATING DENTIST
Diagnostic & Preventative	100%	100%	100%
Basic Services	70%	70%	70%
Major Services	50%	50%	50%
Orthodontic Services*	50%	50%	50%
Balance Billing Protection	Yes	Yes	No

*Orthodontic Services covered up to age 19, with \$1,000 lifetime maximum.

Deductible: \$50 per person for basic and major services.

Annual Benefit Maximum: \$1,250 per person for all services.

ANNUAL RATES

Table 2: Annual rates per level of coverage.

LEVEL OF COVERAGE	ANNUAL PRE-TAX RATE OF 15%
Employee	\$58.39
Employee & Spouse	\$120.24
Employee & Child(ren)	\$112.84
Employee & Family	\$173.86

ABOUT THE PLAN

- The Vision Plan provides you and your covered dependents with vision care services, such as eye exams, eyeglasses and contact lenses.
- If the condition is medical in nature – Vision coverage will be coordinated with your medical plan.
- The Vision Plan offers you a choice of network or non-network coverage when you seek vision services. You can perform a provider search by accessing Vision Service Plan’s (VSP) website via www.vsp.com.
 - *Using a VSP Choice Network Provider* - Tell the provider’s office that you are covered by VSP when making an appointment, or at the time of service. There is no identification card for Vision.
 - *Using a Non-Network Provider* – The plan pays less for covered services than it does when you use a network provider. Your provider may require you to pay for services in full and be reimbursed from VSP by filing a claim.

PLAN SUMMARY

Table 1: Summary of plan services with cost.

SERVICE	VSP SIGNATURE NETWORK	OTHER PROVIDERS MAXIMUM REIMBURSEMENT
Well Vision Exam	\$10 copay/plan year	Up to \$35
Prescription Glasses	\$15 copay	--
Lenses	Included every year	Single vision: up to \$25 Lined bifocal: up to \$40 Lined trifocal: up to \$55
Frames <i>(every other plan year)</i>	\$140 allowance, 20% off after allowance	Up to \$45
Contact Lenses <i>(in lieu of glasses)</i>	No copay, \$140 allowance, 15% off contact lens exam & fitting	Up to \$105
Laser Vision Correction	Average 15% off regular cost or 5% off promotional cost with contracted facilities	None

ANNUAL RATES

Table 2: Annual rates.

LEVEL OF COVERAGE	ANNUAL PRE-TAX RATE OF 100%
Employee	\$85.56
Employee + 1	\$171.12
Employee + 2 or more	\$250.32

LIFE INSURANCE

Table 1: Life Insurance coverage options and associated costs.

BENEFIT	COVERAGE	EMPLOYEE COST
Basic Life 2x Salary	2x your salary up to \$100,000	\$0.00
\$50,000	\$50,000	\$0.00 with credit back to employee based on benefit premium difference
\$10,000	\$10,000	\$0.00 with credit back to employee based on benefit premium difference
Supplemental Life up to 5x Salary	Up to 5x your salary with guaranteed issue of \$500,000 or less. EOI is required for coverage over \$500,000**	\$0.339 per \$1,000 with UA credit based on basic life premium.
*Spouse & Child(ren) \$5,000 / \$2,500	\$5,000 Spouse \$2,500 Per child	\$1.68 per month (post-tax)
*Spouse & Child(ren) \$10,000 / \$5,000	\$10,000 Spouse \$5,000 Per child	\$3.60 per month (post-tax)
Accidental Death & Dismemberment	Equal to your life benefit up to \$100,000	Basic: No cost Supplemental: Your cost is built in to the supplemental life cost at \$0.017 / \$1,000

AGE REDUCTION FORMULAS APPLIES TO ALL BASIC LIFE INSURANCE COVERAGE AS LISTED BELOW:

- At age 65- 92% of the amount of life insurance you had prior to age 65;
- At age 66- 84% of the amount of life insurance you had prior to age 66;
- At age 67- 76% of the amount of life insurance you had prior to age 67;
- At age 68- 68% of the amount of life insurance you had prior to age 68;
- At age 69- 60% of the amount of life insurance you had prior to age 69;
- At age 70- 50% of the amount of life insurance you had prior to your first reduction.

FUTURE CHANGE NOTICE: After your initial hire, you may only update life insurance coverage during annual Open Enrollment. Subsequent changes are limited to the next level of coverage and may not skip levels.

**Guaranteed issue amount is effective at the later of the date you become eligible and the date your enrollment is complete. The portion requiring EOI is effective upon approval from Lincoln.

* The amount of dependent insurance chosen for spouse is limited to 50% of the employee's amount of life insurance. All eligible dependent children are covered under one plan at one premium rate.

Tax Implications: Under section 79 of the Internal Revenue Code, the University is required to report the imputed cost of any employer-provided life insurance benefit that exceeds \$50,000. The imputed cost is calculated using the IRS Premium Table. You can view the IRS Premium Table and information on group term life insurance in [IRS publication15-B](#).

Don't forget to add Beneficiaries to your coverage!

Beneficiaries are the person(s) designated to be paid life insurance benefits upon your death. Beneficiaries can be reviewed/changed at any time in Workday through the "Benefits and Pay" app.

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 a limited sick leave balance.

SHORT-TERM DISABILITY (STD)

- One plan option—employee paid.
- 60% Salary replacement up to \$1,400 as non-taxable income.
- 14-day injury waiting period.
- 28-day illness/pregnancy waiting period.
- All sick leave must be exhausted before benefit initiates.
- **Pre-existing condition:** 12-month lookback; 12 months after effective date of coverage.

Table 1: Age and cost of short-term disability insurance.

AGE	MONTHLY PREMIUM <small>PER \$10 OF COVERAGE</small>
Under 40	\$0.241
40-49	\$0.213
50-59	\$0.275
Over 60	\$0.378

LONG-TERM DISABILITY (LTD)

- Two plan options:
 - **60% basic:** Offers 60% salary replacement up to a monthly maximum of \$5,000 and is paid for by UA.
 - **70% buy-up:** Offers 70% salary replacement up to a monthly maximum of \$6,000 and is paid by the employee, less the cost of the basic plan.
- 6-month waiting period.
- All sick leave must be exhausted before the benefit initiates.
- **Pre-existing condition:** 3-month lookback; 12 months after effective date of coverage.

Table 2: Coverage level and cost of long-term disability insurance.

PLAN	MONTHLY PREMIUM <small>PER \$100 OF COVERAGE</small>
60% Basic	\$0.00
70% Buy-Up	\$0.257

PREMIUMS & BENEFIT OFFSETS

Pre-existing condition clause: A "Pre-existing Condition" means any injury or sickness for which you incurred expenses, received medical treatment, care or services including diagnostic measures, took prescribed drugs or medicines, or for which a reasonable person would have consulted a Physician within 12 months before your most recent effective date of insurance.

Benefit Offsets: An employee for whom disability benefits are payable under this policy may be eligible for benefits from other income benefits. If so, the insurance company may reduce the disability benefits by the amount of such other income.

RETIREMENT PROGRAMS

Ohio public institutions do not participate in the federal Social Security system, other than contributions to Medicare. Instead, **faculty and staff are required to participate in the Ohio state retirement system**. In recognition of the diverse retirement needs of employees, the state provides retirement through two systems, Ohio Public Employees Retirement System (OPERS) for staff, and State Teachers Retirement System of Ohio (STRS) for faculty.

As an additional option, The University of Akron Alternative Retirement Plan (ARP) 401 (a), is also available to eligible employees of public institutions who hold a full-time position of 100% FTE.

It is important that you understand how each program works so you can pick the one that best fits your retirement savings objectives. You should carefully consider your personal situation before making an election. You also may want to seek the advice of a retirement planning professional who is familiar with the plan options.

- If eligible, **you have 120 days from, and including, the effective date of your eligible appointment to make your irrevocable election** and enroll in either ARP or OPERS/STRS.
- *Benefits Administration must receive your completed Retirement Program Election form by noon on the last business day before the 120th day. If no election is made, you will automatically be enrolled in OPERS/STRS and will have 180 days from your hire date to make an election WITHIN the state plan.*

STATE RETIREMENT PROGRAMS

STRS and OPERS offer choices of three plans within their systems to new members. Watch for an introduction mailer from STRS or OPERS to learn more about their plan offerings [OR](#) visit their websites

Table 1: State Plan Information.

AVAILABILITY & CONTRIBUTIONS	OPERS	STRS
Available To	Full/Part Time Staff	Full/Part Time Faculty
Types of Plans Available	Traditional Member-Directed Combined *OPERS-Law Enforcement OPERS-ARP	Defined Benefit Defined Contribution Combined Plan STRS-ARP
Employer Contribution	14% (includes mitigating rate) *18.1% OPERS-LE (includes mitigating rate)	14% (includes mitigating rate)
Employee Contribution	10% *13% OPERS-LE	14%

If you elect the (Alternative Retirement Plan) ARP, you must choose an ARP provider in the Retirement@Work portal. Your enrollment in ARP is not complete until you have enrolled with your chosen ARP provider. Failure to select a vendor will result in automatic enrollment with TIAA.

Retirement contributions will be sent to either OPERS or STRS (based on your appointment classification) until an election is made between the appropriate state system and the ARP (if eligible). If ARP is elected, contributions as of your ARP eligibility date will be transferred automatically to your chosen ARP providers by OPERS/STRS. You do not earn service credit under the state system while participating in the ARP.

RETIREMENT PROGRAMS

PLAN TYPES

Defined Benefit: The defined benefit plan is available through OPERS and STRS. In this type of a plan, your retirement income is determined by a calculation that uses your age, years of service, and final average salary. You and the university make contributions to this plan to fund the retirement benefits. The investment of contributions in this plan type are managed OPERS/STRS; therefore, you do not bear any investment risk. Your benefit grows as your years of service and final average salary increase.

Defined Contribution: A defined contribution plan is available through the ARP, and STRS. In this type of plan, your retirement income is driven by several variables including the performance of the investment choices you select, amount of contributions deposited into your account, and the payment option you choose at the time of retirement. You and the university make contributions to this plan, and you decide how to allocate those contributions among a variety of investment options. Your balance at your retirement is equal to the contributions made to the plan and the investment earnings or losses the account experiences. When participating in a defined contribution plan, the law requires that a portion of the employer contribution be sent to the state system to be applied towards the unfunded liability associated with the defined benefit plans ("mitigating rate"). This amount may be adjusted up or down on a periodic basis as determined by State law and the retirement system.

Combined Plan: This plan includes features of the Defined Benefit and Defined Contribution plans. Your retirement benefits are determined by:

- A formula that uses your age, years of service and final average salary.
- AND
- A portion from contributions to the plan and the investment earnings or losses on that account.

You and the university make contributions to this plan. You determine the investment options under the defined contribution portion of the plan. At retirement, you receive a portion from the defined benefit formula and your account balance for the defined contribution portion.

There are many important factors to consider when selecting your retirement plan. Carefully consider your options. You may want to speak to a retirement planning professional to discuss your long term- financial goals and other personal considerations such as your risk tolerance, your potential length of employment, and other retirement savings.

For more details and to see a list of ARP and SRA vendors, visit the [Benefits SharePoint Site](#). You can also visit the state retirement system websites at www.strsoh.org or www.opers.org.

RETIREMENT PROGRAMS

Attention Returning Retirees:

Contact OPERS/STRS about any impact reemployment may have on your OPERS/STRS health care coverage. Individuals not eligible for the ARP will pay into the OPERS/STRS money purchase plan.

The ARP option is available if you meet the following:

- Full-time employees who retire and return within 1 year and never had the option to choose an ARP may choose between ARP & the state system.
- Full-time or part-time employees who retire or resign and return within 1 year and previously contributed to ARP must contribute to ARP.
- Full-time employees who retire or resign and return after 1 year may choose between ARP & the state system.
- Full-time new hire on or after August 1, 2025.
- Previous part-time employees that never had the option to participate in ARP who are subsequently hired as full-time will have the option between ARP & the state system.

SUPPLEMENTAL RETIREMENT ACCOUNTS (SRA)

Many private sector companies offer 401(k) plans. As a university employee, you have the opportunity to contribute to something similar called a Supplemental Retirement Account (SRA). SRAs allow you to enhance your retirement plan savings through voluntary contributions and include traditional (pre-tax) and ROTH (after-tax) options.

Table 2: Supplemental Retirement Plan Information.

Available Pre-Tax & Roth Plans	<ul style="list-style-type: none"> • Ohio Deferred Compensation (ODC) 457 (b) • 457 (b) Through a selected vendor • 403 (b) Through a selected vendor
Enrollment	<ul style="list-style-type: none"> • Enroll at any time during eligible employment through the Retirement@Work Portal (except for ODC 457) <ul style="list-style-type: none"> ○ Account and salary deferral must be set up for contributions to post ○ ODC 457 (b) enrollment must be completed through www.ohio.457.org • Contributions begin on the date you schedule or the next scheduled pay
Making Changes	All changes must be made through the Retirement@Work Program or the ODC website
Plan Contributions	Contributions are employee-only
Investments & Vendors	<ul style="list-style-type: none"> • Each vendor offers a variety of investment options • You assume the risk of all earnings and losses • You are responsible for management fees associated with your investments • Fees may vary from vendor to vendor
Advantages	<ul style="list-style-type: none"> • Ability to lower your current state and federal taxes through tax-deferred savings • Savings through automatic payroll deductions • You build retirement savings