Welcome to Kansas State University

Understanding Your Benefits

Human Capital Services
Your Benefits

My Money
- Retirement Plans
- Spending Accounts
- Take-Home Pay
- Paid Time Off

My Insurance
- Medical
- Dental
- Vision
- Life
- Disability

My Lifestyle
- Child Care
- Sports and Entertainment
- Tuition Reimbursement

My Health
- Wellness Initiatives
- EAP
- HealthQuest
Retirement – Mandatory

Kansas Board of Regents

- 1-year waiting period unless waiver is granted
- Employee contribution = 5.5%
- Employer contribution = 8.5%
- Immediate vesting

2 companies available: TIAA-CREF, VOYA

Eligibility for Retirement: Age 55 and 10 Years of Service
Age 60 with no service requirement
Voluntary Retirement Savings

Immediate Eligibility

<table>
<thead>
<tr>
<th>Deferred Compensation</th>
<th>Voluntary 403(b)</th>
</tr>
</thead>
<tbody>
<tr>
<td>• KPERS 457 Plan</td>
<td>• Numerous providers</td>
</tr>
<tr>
<td>• Provider – Great West Financial</td>
<td>• Employee Contributions Only</td>
</tr>
<tr>
<td>• Open enrollment</td>
<td>• Pre-tax or after tax options</td>
</tr>
<tr>
<td>• Subject to IRS limitations</td>
<td>• Subject to IRS limitations</td>
</tr>
</tbody>
</table>

Plans are governed by the Internal Revenue Service
Vacation Leave
12 Month Employees*
• 8 Hours per Pay Period
• Maximum per Month: 2 days
• Maximum per Year: 22 days
• Accumulation Limit: 38 days (304 hours)

Sick Leave
• 3.7 hours per pay period
  – No accrual limit
• Illness or disability
• Personal medical appointments
• Illness or disability of family members

Special Purpose Leave
Inclement Weather
Jury Duty
Funeral

Family Medical Leave Act (FMLA)
• Eligible after 12 months and 1250 hrs
• Allows 12 weeks leave – medical and military contingency
• Paid Leave Used Concurrently

* Or < 12 month non-instructional employees
Long-Term Disability Benefit

Approval Required

- 60% of bi-weekly salary
- 180 day waiting period
Workers’ Compensation

Accidents and Injuries at Work

• Mandatory reporting within 3 days
• Life-threatening injury
  – Emergency Room, Via Christi Health Center
• Non-life threatening injury
• Contacts in your department for reporting accidents
Holidays

New Year’s Day
Martin Luther King Day
Memorial Day
July 4th
Labor Day

Veteran’s Day
*classes still in session*

Thanksgiving

Christmas
*Discretionary*
*For those that earn leave*
Tuition Assistance - Employees

- Full-time, benefits-eligible employees upon employment
- Graduate and undergraduate levels
- K-State tuition only
- Max = 1 course (3 cr hrs) per semester

Tuition Grant for Family

Dependent/Spouse  Varying criteria

Contact Office of Student Financial Assistance

Learning Quest – 529 Education Savings Program
Employee Discounts

Discounts at K-State

- K-State Athletics
- McCain Auditorium Performances
- Colbert Hills Golf Course
- Recreation Center

STARS – State Thanks & Recognition

- Statewide
  - Cell service
  - Hotels
Life Insurance

Basic Plan – Provided by K-State
- Benefit is equal to 150% of annual salary
- Beneficiary Form REQUIRED

Optional Group Life (KPERS)
- Up to $250,000
- Guaranteed $50,000 if enrolled within 30 days of hire
- Spousal coverage available

Optional Teachers and Employees Association (TEA)
- Up to $250,000
- Guaranteed $50,000 if enrolled within 30 days of hire
- Family coverage available
Health Insurance
Health Savings Account
Flexible Spending

State of Kansas (KSU) employees
Group Health Insurance

Medical

• Eligible 1st of month following 30+ days of hire
• Plan Choices A or C
• Provider Options
  Blue Cross/Blue Shield or Aetna
• Enroll within 30 days of hire
  Must provide documentation for spouse and dependents
• Open Enrollment each October
• HealthQuest Premium Discount available
## Health Plan Comparison

<table>
<thead>
<tr>
<th></th>
<th>Plan A</th>
<th>Plan C</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>In Network</strong></td>
<td><strong>Non-Network</strong></td>
</tr>
<tr>
<td><strong>Annual Deductible</strong></td>
<td>$300 Single $600 Family</td>
<td>$500 Single $1,500 Family</td>
</tr>
<tr>
<td><strong>Annual Coinsurance</strong></td>
<td>20% coinsurance</td>
<td>50% coinsurance</td>
</tr>
<tr>
<td><strong>Co-payment</strong></td>
<td>$25 Primary $45 Specialist $50 Urgent Care $100 ER</td>
<td>Deductible &amp; 50% Coinsurance</td>
</tr>
<tr>
<td><strong>Prescriptions</strong></td>
<td>20% Generic 35% Preferred 60% Non Preferred $75 Special Case</td>
<td>Deductible &amp; 50% Coinsurance</td>
</tr>
<tr>
<td><strong>Out of Pocket Max</strong></td>
<td>$4,750 Single $9,500 Family</td>
<td>$4,750 Single $9,500 Family</td>
</tr>
</tbody>
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Employee must be enrolled in a Health Savings Account (HSA) or in some cases a Health Reimbursement Account (HRA)

More information can be found at [www.ksu.edu/hcs](http://www.ksu.edu/hcs)
Selecting your health plan

1. Pick a plan design (A or C)
   - Which plan design provides the coverage you and your family need?
   - What is the total plan cost? What is the member contribution?
     • Premiums, Deductible, Coinsurance & Co-payments = ?

2. Review the Provider Networks
   - Blue Cross Blue Shield or Aetna
   - Each of the medical plans uses a different provider network
Additional Health Insurance Components

• Prescriptions – Caremark (included in all plans)
• Flexible Spending
• Health Savings or Health Reimbursement – required for Plan C
• Delta Dental (extra charge for spouse/dependents)
• Vision Care – Superior Vision
What is a Health Savings Account?

- An employee-owned bank account for saving money to pay for current or future medical expenses for members enrolled in a qualified high deductible health plan (State of Kansas Plan C)

- Unspent HSA funds roll over and accumulate year to year and can be invested

- Portable - The account and the money belong to you
You are **NOT** eligible for an HSA if:

- Enrolled in Medicare
- Receiving Social Security benefits
- Enrolled in TRICARE or TRICARE for Life
- Enrolled with the Veteran’s Administration (VA) and/or have received VA medical services within a three-month period immediately preceding enrollment in Plan C
- Covered as a dependent under another plan that isn’t a Qualified High Deductible Health Plan (QHDHP)
- Can be claimed as a dependent on another individual’s tax return (e.g., Parents)
- Spouse has Health Care Flexible Spending Account
What is a Health Reimbursement Account?

- Only for Plan C members not qualified for an HSA
- EMPLOYER funded only
- No employee contributions allowed
- May have a full Health Care Flexible Spending account
- Not portable
- Unused funds do not roll from year to year
- Must provide expense documentation proof to US Bank
- Same employer funding and timing as HSA
Flexible Spending Accounts (FSA)

**Health Care FSA**

Plans A and B
- Out of pocket medical costs except premiums

Plan C w/Limited FSA (dental & vision expenses only)

**Dependent Care FSA**

Expenses for dependent care while working

Renewed at Open Enrollment each October

Limits regulated by the Internal Revenue Service
Health and Wellness Programs

HealthQuest

- Health Insurance Premium Discount
- Health coaching
- Wellness programs
- Lifestyle Coaching
- Tobacco Cessation Program
Employee Assistance Program

- Short Term Personal Counseling
  - Up to eight sessions per issue
- Legal Advice and Discounts
- Personal Money Management Assistance & Information
- Work-Life Solutions
Live Your Best

- Financial Wellness Workshops
- Movement Challenge
  - Runs from September 13 to October 10
  - “Move” an equivalent of 10,000 steps per day
  - Departmental competition to be the “Most Active Department”
  - Free pedometers & discounts on wearables (fitbit, Jawbone, etc.)

Join the movement!  k-state.edu/purpleisprogress
Employee Headquarters

www.ksu.edu/hcs
Pay Information

9-Month Appointment
20 Pay Periods

12-Month Appointment
26 Pay Periods

Start Date: 08/16/2015
Pay Check: 09/11/2015
Employee Self Service

Human Capital Services

Protecting our greatest resource — you.

Kansas State University’s greatest resource is its faculty and staff. To better serve these individuals, the university established the Division of Human Capital Services to focus on recruiting, developing and retaining a diverse, highly qualified workforce. This division maximizes the university’s ability to support the needs of all employees, including faculty, unclassified professionals, support staff and students.

As the university works toward becoming a Top 50 public research university by 2025, it is more important than ever that we value our employees’ various skill sets and provide them with opportunities to grow. The HCS staff is ready to answer any of your questions regarding what’s available to you as a K-State employee, and we invite you to seek us out.

Highlights

HRIS/Employee Self Service

www.k-state.edu/hcs
Employee Self-Service is available 24/7

- Get *your* information any time
- Update your address/phone
- View paycheck for any pay period
- Change direct deposit
- Change W-4 elections
- View leave balances
- View optional benefits summary
HCS is here to help you...

Meet us in the Ballroom