Policy ID:	ADM-HUM-24 Minor Revision 3 Status: C
Title:	Employer-Paid Benefits
Description:	Benefits information for eligible employees
Category:	Human Resources
Applies to:	Staff,Faculty
Contact:	Human Resources
Purpose:	In addition to good working conditions and competitive pay, it is the University of Central Oklahoma's practice to provide a combination of supplemental benefits to all eligible employees.

Policy Statement:

Benefits are provided to all regular employees working 30 hours or more, and employees may extend benefits to their eligible dependents by paying the associated premium costs. New employees and their dependents may be subject to six-month waiting period for pre-existing conditions. Employees can only change coverage during open enrollment (typically during the month of October), or in the case of a qualifying event — such as marriage, divorce, birth, adoption, death, loss of other coverage, etc.

Employees and/or dependents are eligible to continue health insurance through the provisions of COBRA (a federally mandated program) in the event of an employee's termination or death, divorce, upon reaching maximum age eligibility in the case of a dependent child, etc.

Health Insurance

Coverage for health insurance is effective the first day of the month after employment begins. The employee portion is paid by UCO; however, employees may be required to pay a portion of their premium depending on their plan selection. If an employee is verifiably covered by another plan, he or she may be entitled to receive a pre-determined dollar amount that UCO would otherwise pay towards the employee's UCO provided health coverage.

Life Insurance

Employees may be eligible for Basic Life and Accidental Death & Dismemberment (AD&D) coverage in the amount of two times annual base salary, to a maximum of $250,000, with coverage effective the first day of the month after employment begins. Active employees who qualify for basic life also may apply for Additional Life coverage to supplement Basic Life amount. Any additional coverage will be at the employee's expense. Application may also be made to cover eligible dependents.

Long-term Disability

Long-term disability is paid by UCO for employees with benefits. If an employee is sick or hurt and unable to work for six months, at the end of six months and with a qualifying disability, the employee may begin drawing approximately 60% of their base pay. The benefit may continue as long as the employee is disabled, up to age 65. There is a six-month waiting period before a new employee is eligible for long-term disability.

As soon as it appears likely that an employee will not be returning to work for an extended period of time, it should be reported to the Benefits Coordinator in the Offices of Human Resources to start satisfying the six-month waiting period, and to avoid delays in receiving benefits.

Retirement

Oklahoma Teachers' Retirement (OTRS) is **required** for benefited administrative employees, professional employees, and faculty. OTRS is **optional** for other employees working an average of 20 or more hours per week. The employee contributes 7% of the first $15,000 of OTRS base wages, which includes cost of the fringe benefits paid by the University per fiscal year. UCO contributes on OTRS base wages that exceed $15,000 per fiscal year.

Eligibility for participation with 100% vesting begins on the first day of employment.

Retirement benefits for those with at least 10 years of service may include, but are not necessarily limited to:

- Free UCO Wellness Center Membership
- Non-expiring parking permit
- Retiree/Emeritus Campus ID

UCO Library Privileges

Employee Assistance Program (EAP)

- EAP is a confidential program offered to employees and eligible dependents, as part of contracted services through an outside provider. Everyone needs extra support at times. Life presents challenges in many different forms, be it caring for an ailing loved one, alcohol or drug misuse, troubled relationships, worry over a child's behavior, need for financial counseling, etc. It is at these times that advice from a caring, professional counselor can make all the difference. Counselors are available 24 hours a day, seven days a week. The EAP coordinates with UCO benefits and insurance providers when referrals are needed for extended counseling, medication, etc.

- The program has been established to provide professional and confidential counseling to facutly, staff, and their family members. The program is further designed to assist the employee with personal problems before they result in deterioration of health, family life, or job performance. These problems may include marital and family problems, financial or legal problems, mental health problems (depression, anxiety, etc) alcohol or drug problems, stress/work-related problems.

- Voluntary utilization of EAP is completely confidential. No record of the employee's use of EAP is available to the University. All client information is maintained at the EAP provider's office located off campus. For more information on how to make an appointment, see the contact page.

Glossary of Terms:	
Legal Citation:	
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FAQs:	
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