



### **3344-63-05 Benefits.**

(A) Retirement plans (mandatory plans).

All Cleveland State University employees must contribute to a program of the Ohio public employees retirement system (OPERS) or the alternative retirement plan (ARP) for eligible full-time classified staff. Employee and employer contribution percentages are determined by the state of Ohio.

(1) OPERS Benefits

The OPERS plan in which employees participate and the contribution rates to those plans are determined by employees' classifications at CSU and State legislation. OPERS provides detailed information for their plans on their website.

(2) Ohio alternative retirement plan (ARP)

(a) The ARP is a 401(a) defined contribution plan. Under a defined contribution plan, retirement contributions are directed to a personal account. Eligible full-time staff members choosing the ARP must establish a CSU ARP account selected from companies approved by the Ohio department of higher education and contracted by CSU. Employees decide how to invest the funds in those accounts. The benefit is determined by the value of the account balance (contributions plus earnings, gains, or losses) and the payment option selected at retirement. Employees are vested after one year of service.

(b) Upon leaving the university, employees may take their vested account balance, either by receiving it in cash, keeping the funds in the account, or rolling the funds into another tax-advantaged plan or individual retirement account.

(B) Tax deferred retirement savings plans (voluntary plans).

- (1) Federal and state tax provisions allow non-profit educational institutions and public employers to offer voluntary retirement savings plans (403(b) or 457 plan). These tax-deferred retirement savings plans allow employees to voluntarily contribute pre-tax pay to an account established with one of the university's approved retirement plan investment providers. Because these programs provide pre-tax retirement savings, the IRS has established rules as to when the funds can be withdrawn from the plan prior to retirement age.
  - (2) Each tax year, the IRS establishes annual contribution limits for both the 403(b) and 457 retirement savings plans. Employees may start or stop participation in these programs at any time during the year.
  - (3) Representatives of prospective and approved investment providers of the University are not permitted to solicit business by phone, in person, email or mail at the university, or contact employees during scheduled work hours.
- (C) Disability. If a staff member experiences a disabling condition due to illness or injury for a period that is expected to extend beyond ninety days, the staff member may apply for disability benefit through the university's disability administrator or the State Retirement System.
- (D) Disability separation and disability retirement. An employee who becomes incapable of performing the duties of his or her position may be granted disability benefits through the State of Ohio retirement system and/or the University's disability administrator. University paid life insurance will be continued for up to three years while the employee is on a disability separation. Medical, dental, and vision coverage (if enrolled on the date of separation) may be available for purchase through COBRA continuation coverage provisions.
- (E) Vikehealth and well-being program.
- (1) Cleveland state university believes that health and well-

being are important priorities in helping the university community enjoy a better quality of life at work, at home, and when retired. The university's vikehealth and well-being program provides the university community with tools and resources to accomplish their personal wellness goals through a wide range of resources.

- (2) The University offers incentives to faculty and staff for voluntary participation in the vikehealth & well-being program. Faculty and staff must work at least twenty hours per week, with an appointment of six months or longer, to qualify for the vikehealth & well-being incentives.
  
- (F) Staff development programs and policies. The staff development program at Cleveland state university is an educational assistance program for full-time and part-time employees. The department of human resources shall develop guidelines for eligibility and the implementation of the staff development program.
  
- (G) Student fee authorization program for dependents. The student fee authorization program at Cleveland State University is an educational assistance program available for dependents of eligible full-time and part-time classified staff. The department of human resources shall develop guidelines for the implementation of the student fee authorization program.

(H) Sick leave payout.

- (1) Payout upon retirement. Classified non-bargaining staff members who, at the time of service retirement or disability retirement, have ten or more years of service with Cleveland State University and any other Ohio public employer shall be compensated in an amount not to exceed one-fourth the value of accrued but unused sick leave credit up to two hundred and forty hours based on their rate of hourly pay at the time of retirement. Requests for payout must be made prior to the employee's last day worked.
- (2) Payout upon death: In the event of death, the university shall pay out one-fourth the value of accrued but unused sick leave credit up to two hundred and forty hours based on the employee's hourly rate of pay at the time of death.
- (3) Maximum payout and cancellation of credit: The maximum sick leave payout upon retirement, disability, or death shall be one quarter of the unused sick leave balance up to two hundred and forty hours. Payment for sick leave under this policy reduces the employee's sick leave credit balance to zero. Individuals may receive only one payout as a result of their public employment.

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