

# BGSU – Benefits at a Glance

Bowling Green State University provides a comprehensive benefit program as part of a total compensation package for all full-time faculty and staff. Below you will find a summary of those benefits. A full description of each benefit can be found on the Office of Human Resources website at: [www.bgsu.edu/hr](http://www.bgsu.edu/hr).

## **HEALTH & PRESCRIPTION DRUG INSURANCE:**

BSGU Offers two medical plans administered through Medical Mutual of Ohio. Both plans include prescription drug coverage administered by CVS Caremark. All plans offer in-network and out-of-network coverage.

Plan A: Traditional PPO (Preferred Provider Organization)

Plan B: High Deductible Plan

## **HEALTH ACCOUNTS**

BSGU offers three types of Health Accounts that will allow employees to set aside pre-tax dollars to pay for out-of-pockets expenses for themselves and their eligible dependents.

Health Savings Account/HSA

Flexible Spending Account (FSA) - Medical

Flexible Spending (FSA) – Dependent Day Care

## **DENTAL COVERAGE**

Dental coverage is offered through Delta Dental of Ohio. The plan provides full coverage for diagnostic and preventive care and additional coverage for other dental services.

## **VISION COVERAGE**

Vision coverage is offered through VSP. The plan offers in-network and out of network coverage for eye exams, frames and lenses.

## **LIFE & DISABILITY**

BSGU offers basic life insurance through Minnesota Life/Securian Life. The basic coverage is equal to one and one-half times your rate of pay, not to exceed \$125,000.

Long-term disability is offered through UNUM. The amount of the benefit you receive is based on your salary earned before your disability began.

## **RETIREMENT**

BSGU offers several options for meeting your retirement goals. Retirement program eligibility is based on your employment type.

OPERS – Ohio Public Employees Retirement System

STRS – State Teachers Retirement System

ARP – Alternative Retirement Plan

**SUPPLEMENT RETIREMENT PLANS**

BGSU offers supplemental savings options that allows an employee to set aside additional money through pre-tax contributions to help reach their retirement goals.

Ohio Deferred Compensation (457)  
403(b) program options

**WORK LIFE BALANCE**

Employee Assistance Program offered through Impact Solutions. This benefit offers confidential support to the employees and their eligible family members. This also offers a host of ancillary programs and information on identity theft, elder care, legal services, etc.

**TUITION FEE WAIVERS**

BGSU offers tuition fee waivers for eligible employees, spouses, and dependent children.

**VOLUNTARY BENEFITS**

BGSU currently offers voluntary benefits plans for Accident, Critical Illness, and Hospital Indemnity through Aflac.

**VACATION AND SICK LEAVE**

Vacation accruals per calendar year = 22 days  
Sick Leave accrual per calendar year = 15 days

**HOLIDAYS**

The University observes the following holidays: New Year's Day; Martin Luther King Day; Presidents Day; Memorial Day; Independence Day; Labor Day; Columbus Day; Veteran's Day; Thanksgiving Day and Christmas Day.