KANSAS STATE UNIVERSITY
K-STATE RESEARCH AND EXTENSION
SUMMARY OF BENEFITS FOR UNCLASSIFIED PERSONNEL
on the Civil Service Retirement System (CSRS)

Benefits	Who Pays	When Eligible	What Employee Receives
1. Vacation	The University and local Extension Board	Accrues upon employment. Leave is credited and available for use the first day of the next pay period.	Earn eight hours of annual leave in the first and second pay periods of each month up to a total of 176 hours (22 working days). No annual leave is earned in June except for those employees not appointed the entire fiscal year. Maximum accumulation at the beginning of any pay period is limited to 304 hours (38 days). Maximum payment for accrued leave is: terminating employment – 176 hours; retirement – 240 hours.
2. Holidays	The University and local Extension Board	Upon employment.	Eight or more days of paid holidays each year as designated by the Governor. Extension Agents observe holidays each year as established by County/District policy.
3. Sick Leave	The University and local Extension Board	Accrues upon employment. Leave is credited and available for use the first day of the next pay period.	Employees earn 3.7 hours sick leave per pay period for a total of 96.2 hours (12 days) per year. Sick leave may be used for personal or family illness and medical or dental appointments. At retirement, if an employee has 800 or more hours of accumulated sick leave, there is compensation based on years of service and hours of sick leave accumulated. Employees transferring within the State of Kansas system retain all accumulated sick leave.
***4. Health Insurance**	Employee and University and local Extension Board	Upon employment. Open season enrollment opportunity is available each fall.	Employees can choose from among the Service Benefit Plan (Blue Cross - Blue Shield) Standard or Basic Options, various employee organization plans, and comprehensive medical plans (HMO's). The benefits, costs, and other major features and provisions of each plan are described at www.opm.gov. Continuation of coverage is available to retirees providing there has been continuous enrollment for the immediate 5 years preceding the retirement date.
5. Flexible Spending Accounts	Employee	First day of month following 60 days of employment.	Flexible Spending Accounts (FSA) are available for unreimbursed medical and dental expenses and for dependent care expenses. FSA deductions are withheld from the paycheck and are not subject to federal or state income taxes or Social Security tax. Health care FSA is limited to $145 per pay period, and a dependent care FSA is limited to $208.33 per pay period. **Re-enrollment is required each year**.
***6. Federal Civil Service Retirement Plan (CSRS)**	The University and the employee each contribute 7% of the employee's gross compensation.	All employees serving under federal appointment granted prior to January 1, 1984, who elected not to be covered by the Federal Employees Retirement System but to remain covered under the Civil Service Retirement System.	An employee is eligible for an immediate annuity at age 62 with five years of civilian service, or age 60 with 20 years of creditable service, or age 55 with 30 years of creditable service. Deferred retirements are available at age 62 for those leaving federal service prior to eligibility for an immediate annuity. A separated employee can elect not to receive a deferred retirement annuity and apply for a refund of their retirement contributions (no interest is paid). An employee involuntarily separated from service is eligible for a reduced (two percent a year if under age 55) immediate annuity if age 50 and completion of 20 years of creditable service; or any age if employee has completed 25 years of creditable service. The annuity is determined by multiplying 1.5% of the high-3 average pay by service up to 5 years; adding 1.75% of the high 3 average pay multiplied by the number of years of service between 5 and 10; and adding 2% of the high-3 average pay multiplied by all service over 10 years. Unused sick leave is added to total creditable service to determine the annuity. The basic employee annuity may not exceed 80 percent of the employee's high-3 service average pay except where the unused sick leave when added to total service causes the annuity to exceed 80%. A survivor annuity of up to 55% of the basic retirement annuity may be elected for a spouse upon retirement. All annuities are adjusted annually with a cost-of-living allowance indexed to the consumer price index.
7. Medicare	Employee contributes 1.45% of gross compensation with equivalent contributed by the employer	Upon Employment	Pays benefits upon retirement for medical coverage under Medicare at age 65 or after receiving disability benefits for two years.

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8. Voluntary Tax Sheltered Annuity	Employee	Upon employment.	Employees may participate in a voluntary tax deferred or tax sheltered annuity retirement plan up to the maximum limit allowed by the Internal Revenue Code. Funds are withheld from the paycheck before federal and state taxes are computed, thus deferring taxation until retirement or receipt of the funds. The contributions are then deposited by KSU in an account of the employee's choice with a life insurance 403(b) annuity or a mutual fund 403 (b)(7) account.
***9. Thrift Savings Plan**	Employee	Upon employment with a federal appointment.	The Thrift Savings Plan is a voluntary federal retirement savings plan. Contributions can be withdrawn while still in federal service under limited circumstances and will be taxable. Loan provisions are available. Beginning in 2006 there are no longer any percentage limits on employee contributions other than restrictions imposed by the IRS. Funds may be invested in six different accounts. Employees pay no taxes on contributions or earnings until withdrawn from the account.
***10. Disability Income Benefit**	From CSRS contributions	Upon employment with a federal appointment.	Disability annuity benefits are paid from the Civil Service Retirement System if an employee retires because of disability. The benefit will be the higher of two computations: (1) the annuity computed using the employee's years of service and high-3 average salary under the general formula; OR (2) the lesser of the following: a) 40% of the high-3 average salary, or b) the annuity computed according to the general formula after increasing the length of service as if the employee had worked to age 60.
***11. Death Benefit**	From CSRS contributions	Must have completed at least 18 months of creditable CSRS service and be subject to CSRS at the time of death.	Death in service benefits are payable from the Civil Service Retirement System in the form of survivor annuity to a qualifying surviving spouse. The survivor annuity for an employee with at least 22 years of service at the date of death is computed at 55% of the yearly retirement annuity which the employee has earned at the time of death. For an employee with less than 22 years of service at the date of death, the survivor annuity is 55% of the smaller of: 40% of the employee's high-3 average salary; or the regular annuity obtained after increasing the employee's service by the period of time between the date of death and the date he/she would have reached age 60. The benefits are payable for life unless the surviving spouse remarries prior to age 55. Dependent children's benefits are also payable. The survivor annuity and the children's benefits receive annual cost of living adjustments indexed to the Consumer Price Index. If there is no surviving spouse or dependent children, the employee's parents, employee's estate or a designated beneficiary receives a lump sum payment of the employee's contributions to the Civil Service Retirement System.
***12. Federal Employees Group Life Insurance**	The University and employee	Upon employment with a federal appointment.	Basic life insurance costs $ .15 per $1,000 of basic insurance amount per bi-weekly pay period. The basic insurance amount is equal to annual rate of pay rounded to the next $1,000 plus $2,000. An extra benefit provides double life insurance benefits until age 36, decreasing at 10% per year until age 45, at which time the extra coverage ends. Additional optional insurance is available including family coverage for spouse and each dependent child. Continuation of coverage options is available upon retirement providing there has been continuous enrollment for the immediate 5 years preceding the retirement date.
13. TEA Life Insurance	Employee	Upon employment.	$10,000 to $250,000 with a maximum of 5 times annual salary coverage available. Guarantee issue of $20,000 regardless of health. Teachers and Employees Association of KSU provides this group term life insurance program to members and their dependents through payroll deduction. Three options are available for dependent coverage. Coverage is contingent on good health of the employee. This insurance is underwritten by Metropolitan Life Insurance Company.
14. Long Term Care	Employee	Upon employment	Long term care insurance is available to the employee, spouse, parents, and parents-in-law. Underwritten by Long Term Care Partners. Various daily benefit amounts available. See www.ltcfeds.com.
15. Jury Duty	The University and local Extension Board	Upon employment	Leave with pay for jury duty or other required appearance before a court, legislative committee, or other public body.

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16. Military Leave	The University and local Extension Board	Upon employment.	Leave without pay to cover the length of required service. Members of a reserve component (including national guard) of the military service of the U.S. are granted a maximum of 15 working days military leave with pay in a federal fiscal year when called to active duty. Members of a Kansas or state national guard are granted military leave with pay for the duration of any official call to state emergency duty.
17. Sabbatical Leave	The University	After six years of employment.	A privilege available to full-time faculty members who have served continuously for six years or longer. It may be granted for the purpose of pursuing advanced study, conducting research studies or securing appropriate professional experience. Sabbatical leave may be five months at full pay or eleven months at half pay.
18. Workers Compensation	The University	Upon employment	Employee's injured in the Manhattan area must seek medical care at the Occupational Health - Mercy West, 315 Seth Child Road. Compensation for medical services may be paid for on-the-job accidents. Compensation for time the employee is unable to work may be paid after a 7-day waiting period. If the employee is unable to return to work for 21 consecutive days or more, compensation also will be paid for the 7-day waiting period. Other compensation may be paid as provided in the Workers' Compensation Reform Act. The following list identifies the State Self-Insurance Fund's managed care contractors in the State of Kansas where injured employees are to receive medical attention for on-the-job accidents/injuries: a. Manhattan and close surrounding area - 1. Life threatening injury or illness- call 911 or report directly to the Emergency Room- Mercy Regional Health Center, 1823 College Avenue. 2. Non-life threatening injury or illness- treated at Occupational Health- Mercy West, 315 Seth Child Road, from 8:00am - 5:00pm, Monday-Friday. For non-life threatening injuries or illnesses occurring on other days of the week or times of day, call the 24-hour Occupational Health Hot Line at 785-323-6000 or toll free at 866-323-6003. b. Lawrence and close surrounding area - Lawrence Memorial Hospital; c. Kansas City general area - University of Kansas Hospital or KU Med West; d. Topeka - St. Francis Hospital and Medical Center; e. Winfield and general surrounding area - Snyder Clinic; f. Wichita and close surrounding area - Wichita Clinic and after hours to Wesley Hospital; and g. in the rest of the State of Kansas - go to primary care physician or a nearby hospital emergency room. An injured employee may seek the services of any other provider, but if the claim is determined to be compensable, those services may be considered unauthorized and payment will be limited to a maximum of $500. If an employee is not satisfied with the treatment/diagnosis received by a contracted or authorized provider, they should contact their Workers' Compensation claims adjustor at (785) 296-2364. Direct telephone calls may be made from the employee's department. The State Self-Insurance Fund office will not accept collect telephone calls.
19. Bereavement Leave	The University and local Extension Board	Upon employment.	May be granted upon the death of a close relative. Cannot exceed six working days in any one instance.
20. Savings Bonds	Employee	Upon employment.	Series EE bonds in $100, $200, $500, $1000, $5000 and $10,000 denominations may be purchased through payroll deduction. Employees may contribute as little as $5 per pay period, and when the purchase price of the bond selected is accumulated, the bond will be sent directly to the employee.
21. Employee Assistance Program	The University	Upon employment.	An education, intervention, and referral service designed to help employees and family members with personal problems and concerns. Also included is a wellness component to help develop healthier mental, emotional, and physical lifestyles.

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22. Education Savings Program	Employee	Upon employment	The Kansas Learning Quest Education Savings Program offers an easy way to invest for a college education. It is administered by the American Century Investment Company. After-tax contributions offer the advantage of tax-deferred earnings growth and reduced taxes upon withdrawal.
23. Tuition Assistance	The University	Full-time employee after 12 months of continuous regular employment	KSU may pay the cost of tuition and fees for up to (1) KSU undergraduate or graduate level course, regardless of number of hours, during the fall, spring, and summer semesters and related intersessions, that enhances the employee's professional development or growth.

*** Indicates federal benefits.**

This is a summary only; specific questions should be referred to your Department or Unit Head, Area Director, Extension Operations at (785) 532-5790, or the KSU Department of Human Resources at (785) 532-6277.

Additional information regarding federal benefits can be found at: www.opm.gov

Additional information regarding K-State benefits can be found at: www.ksu.edu/hr/benefits

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