KANSAS STATE UNIVERSITY
K-STATE RESEARCH AND EXTENSION
SUMMARY OF BENEFITS FOR UNCLASSIFIED PERSONNEL
on the Federal Employee Retirement System (FERS)

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, dependent care FSA is limited to $208.33 per pay period. **Re-enrollment is required each year.**
***6. Federal Employees Retirement Plan (FERS)**	The university contributes 10.7% of the employee's gross compensation. The employee contributes .8% of their gross compensation:	All employees hired under federal appointment granted from January 1, 1984, through June 30, 1986 and those initially hired under CSRS who in 1987 and 1998 elected to be covered by the Federal Employees Retirement System.	An employee is eligible for an immediate annuity at age 62 with 5 years of creditable service, or age 60 with 20 years of service, or with 30 years of service at the minimum retirement age (MRA) of 55 if born before 1948 gradually changing to age 57 if born in 1970 or after. A reduced benefit optional retirement is possible at the MRA with 10 years of service or more. The benefit is reduced at the rate of 5% a year for each year the employee is under age 62, unless the employee has 20 years of service and the annuity begins at age 60 or later. Deferred retirement annuities are available for those separating employees that have completed at least five years of service. An employee involuntarily separated from service is eligible for a retirement benefit at age 50 with 20 years of service and at any age with 25 years of service. The FERS retirement annuity is determined according to the formula of 1% of high-three average pay times years of creditable service. A factor of 1.1% is used if age 62 or later with at least 20 years of service. A survivor annuity of up to 50% of the basic retirement annuity may be elected for a spouse upon retirement. Retirees age 62 or older receive a cost-of-living adjustment.

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7. Social Security	The University and the local Extension Board each contribute 7.65% of their respective portions of compensation with an equal amount contributed by the Employee	Upon employment.	Pays benefits upon retirement, disability, or death if eligibility requirements are met. Also includes medical coverage under Medicare at age 65 or after receiving disability benefits for two years.
***8. Thrift Savings Plan**	The University and the Employee	Upon employment with a federal appointment.	The Thrift Savings Plan is a retirement savings plan. Contributions can be withdrawn while still in federal service under limited circumstances and will be taxable. Loan provisions are available. Employees pay no taxes on contributions or earnings until withdrawal from the account. Six investment fund options are available. Beginning in 2006 there are no longer any percentage limits on employee contributions other than restrictions imposed by the IRS. The first 3% contributed by the employee is matched dollar for dollar by the University. The next 2% the employee contributes is matched 50 cents on the dollar. The University automatically contributes 1% of the employee's basic pay, whether the employee contributes or not.
9. 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.
***10. Disability Income Benefit**	From FERS contributions	Upon employment with a federal appointment.	FERS Disability benefits are paid if an employee retires because of disability. During the first year the annuity amounts to 60% of the high-three average pay minus 100% of any Social Security disability benefits to which the employee is entitled. After the first year of disability retirement, the benefit is 40% of the high-three average pay. The disability benefit is then reduced by 60% of the initial social security benefit to which the employee is entitled. The resulting total is equal to at least 40% of the high-three average salary plus 40% of the Social Security disability benefits. At age 62 the benefit is recomputed to the amount the employee would have received if continuing to work to age 62. The annuity receives an annual cost-of-living adjustment.
***11. Death Benefit**	From FERS contributions	Must have completed at least 18 months of creditable FERS service and be subject to FERS on the date of death.	Death in service benefits are payable from the Federal Employees Retirement System. When an employee dies in service, the qualifying surviving spouse receives a lump sum payment (amount is indexed to the Cost-of-Living Adjustment) plus the higher of one-half the employee's annual pay rate at death or one-half of the employee's high-three average pay. If the employee had 10 years of service, the spouse also receives an annuity equaling 50% of the accrued basic retirement benefit. These benefits are paid in addition to Social Security. 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 Federal Employees 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.

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13. TEA Life Insurance	Employee	Upon employment.	$10,000 to $250,000 with a maximum of 5 times annual salary coverage available. 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.
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.

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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 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.
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 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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