

Employee CORE Health Insurance Benefits

A benefit eligible position is one that is at least .50 FTE and is at least 90 days in length and qualified under PEBB rules. The employer contribution towards the CORE benefit package for full-time classified employees is between 95% and 97%, and for .50 FTE or greater unclassified employees it is 95%. Part-time classified employees receive a pro-rated employer contribution towards their benefit package. The CORE benefit package includes the following plans/deductions codes:

Benefit	Deduction Code*
Employee basic life insurance	CL1
Dental Insurance	PD*
Medical insurance	PM*
VSP Basic Vision (Full time Kaiser medical enrollment excluded from coverage)	PVP
PEBB Employee Share Pre-tax**	P5P or P3P
Employer Contribution***	PSA
PEBB, HEM Incentive****	PIH
VSP Plus Plan Pre-tax (Full time Kaiser medical enrollment excluded from coverage)	PVU (not a core enrollment)
Benefit subsidy for part-time classified employees enrolled in a part-time plan	PST
Opt-out in place of medical insurance or medical	POO A
\$40 Premium Subsidy. If monthly salary base is less than or equal to \$3,016 (effective 09/1/2017). Salary base rate is the full-time equivalent rate. Must be enrolled in a full-time medical plan.	P40

*Deduction Code is a three digit code identifying the deduction/plan. Dental plans start with “PD” and medical plans start with “PM”

** PEBB Employee Share Pre-tax, this is the employee’s share of CORE premium costs minus any subsidies. Part time employee’s amount it is prorated based on the number of hours worked/paid in the pay period.

***Employer Contribution: For full-time classified and .5+FTE unclassified employees, this amount shows at 100% of premium costs for CORE benefits. The employee cost is calculated and shown under the Employee Premium Share deduction code (P5P or P3P). For part-time classified employees, the employer contribution is prorated based on the number of hours worked/paid in the pay period.

****PEBB, Incentive for HEM: If you are eligible and participate in the HEM program you will receive a monthly cash back incentive of \$17.50. This shows up as a negative deduction, thus reducing your cost.

Part-time classified employees may have additional out of pocket cost for CORE benefits (greater than 5%) based on the prorated employer contribution and the plan/tier they are enrolled in. To determine the total employee cost, add the amounts listed under the above codes together.

If you cover a domestic partner on your CORE benefits package and are required to pay the imputed tax value for that coverage, this will appear on your earnings statement in the earnings section as additional taxable income.

Employees may also sign up for additional optional benefits through PEBB, such as employee, spouse or dependent life insurance (deduction codes “CL2”, “CL3”, “L02”, and “L03”) accidental death & dismemberment insurance (“LAE” or “LAF”), disability insurance (“LST”, “LTD”), long term care insurance (“LCE” and “LCS”), and flexible spending accounts (“PXM” and “PXS”). These are not included in the CORE benefits package and are deducted from the employee’s pay.

On the sample earnings statement, the employee is a full-time unclassified employee who has chosen the PEBB Statewide Plan for medical coverage and ODS Traditional for dental coverage. To determine the employee’s cost of the CORE benefits package, add the following benefit codes together:

Deduction Code	Description	Employee	Employer
CL1	PEBB Basic Life \$5,000	.90	0.00
P5P	PEBB Empl Prcnt, Pre-Tax	88.02	0.00
PDT	ODS Traditional Pre-Tax	149.91	0.00
PMV	PEBB Statewide, Pre-Tax	1,885.62	0.00
PSA	PEBB Employer Contribution	-2,060.49	1,383.00
PVP	VSP Pre-Tax (Vision Plan)	24.06	0.00
TOTAL cost to employee for CORE Benefits Package		88.02	1,383.00
PIH	Pebb, Incentive for HEM	-17.50	
Cost after HEM Incentive (if applicable)		70.52	

PEBB Health Engagement Model (HEM) Incentive and Cost Containment Surcharges

PEBB has three health care and cost containment programs for the 2020 plan year. If you enroll in a medical plan, your participation status in each of these programs will determine if there is any additional cost and/or cashback incentive.

- **Health Engagement Model (HEM):** Available only to employees with active coverage as of November 2019. Participating employees will receive a monthly cashback incentive. This incentive shows as a “negative” deduction, which results in cashback to the employee.
- **Tobacco Use:** A surcharge is assessed based on your and your enrolled spouse/domestic partner’s tobacco use.
- **Spouse/Domestic Partner Other Non-PEBB Employer Coverage:** A surcharge is assessed if your enrolled spouse/domestic partner has other employer group coverage available and does not enroll in that coverage.

Deduction Code	Description	Amount
PIH	PEBB, Incentive for HEM	-17.50 employee
PTS	PEBB Tobacco Surcharge Pre-Tax	25.00 employee or spouse/domestic partner only 50.00 employee + spouse/domestic partner
POS	PEBB Other Cvg Surchg Pre-Tax	50.00

Pension & Voluntary Retirement Deductions

Employees may be eligible for pension contributions, paid for by OSU, if they meet the pension eligibility requirements. For additional information on eligibility, please visit the OSU website at <http://oregonstate.edu/admin/hr/benefits/pension>. Eligible classified employees are automatically enrolled in Public Employees Retirement System (PERS)/Oregon Public Service Retirement Plan (OPSRP). Unclassified employees are given a one-time irrevocable choice between PERS/OPSRP and the Optional Retirement Plan (ORP). Eligible employees receive an employee contribution, paid for by OSU which appears in the deductions section under the “Employer” column (as they are funded by the employer and are not a deduction from your pay). The PERS/OPSRP deduction codes start with “R0” for PERS/OPSRP members and the ORP deduction codes begin with “R1” through “R3” for ORP members. OSU also pays an Employer a contribution, which does not appear on your statement. The Employer portion is used in the PERS/OPSRP system to fund the pension benefit for retiring employees. In the ORP program, the Employer contribution is reflected on the employee’s ORP statement. The Employer contribution is subject to vesting rules for both the ORP and PERS/OPSRP programs.

Employees may also enroll in additional voluntary retirement savings through either the Tax-Deferred Investment 403(b) Plan or the Oregon Savings Growth (457) plan. These deductions will appear with deduction codes beginning with “S”.

Workers’ Compensation

Workers’ compensation insurance provides benefits for workers who are injured as a result of work. Employees are required to pay an assessment by payroll deduction for each full or partial hour of work. The basis for determining the assessment is the number of hours worked. This deduction is shown on your earnings statement as deduction code “TWC”.

State & Federal Income Tax Withholding

Deductions are determined by filing status provided by the employee on their W-4. If no W-4 is filed, employee’s withholding is based on a default of single status with zero dependents. Withholding is determined by formulas provided by Federal and State governments.

Social Security & Medicare Tax

Deductions for Social Security and Medicare tax are based on certain percentage rates set by the Federal government. Yearly maximums are set for Social Security subject wages. Once the maximum amount has been withheld, no further deduction is taken until the following January. The percentage of Social Security and Medicare tax may differ from year to year. Both the rate sheet and the maximum amounts are available on the online Fact Sheet available at the Social Security website at www.SSA.gov.