



Enrollment Window and Pay of Benefits

You have 30 days from your start date to make elections for benefits which take effect the first of the following month after enrollment. Within your first 30-days, you may also change benefit elections. SOU employees pay for benefits a month in advance (January pay covers February benefits, etc.), so if you submit your elections after the month's payroll processing and benefits are intended to begin the first of the following month, you will then pay for two months of premiums in the following month's payroll (ex: you make elections on the 31st, benefits begin the 1st of the following month; in that month you will pay for that month and the next month's benefit premiums). Payroll cut off is the 15th of the month, all forms need to be submitted by then to go through that month's payroll.

Mandatory state retirement (PERS and the ORP) requires a six-month wait period before taking effect and may be 100% paid for by SOU. If you have already qualified for state retirement, contributions may start upon hire. Voluntary retirement (Oregon Savings Growth Plan 457 and the Tax Deferred Investment 403(b)) may be started at anytime and are available to all employees.

Links and Information

The PEBB online enrollment portal can be found at: www.PEBBenroll.com

(If your information has not yet fed into the PEBB system, you will not be able to use the PEBB online enrollment portal and must complete paper forms.)

- You will need your University ID (940-XXX-XXX) and University Email to create a profile.
- You have the option to enroll online (if available to you) or enroll with a paper form, which you will need to return to the Benefits Office. (If unable to enroll online, once SOU has entered your enrollments into the PEBB system, you can then login through the above link and view your elections and change beneficiary information at any time)

Most Useful Links for New Hires

- SOU Benefits website: <https://inside.sou.edu/hrs/benefits.html>
- SOU Total Compensation: <https://inside.sou.edu/hrs/comp-calc.html>
- SOU Retirement: <https://inside.sou.edu/hrs/retirement.html>
- PEBB Website: www.PEBBInfo.com
- PEBB Online Enrollment: www.PEBBenroll.com
- PEBB Payroll Deduction Estimator: <http://www.mypebb.com/calc2020.html>
- PEBB Forms: <https://www.oregon.gov/OHA/PEBB/Pages/forms.aspx>
- PEBB Provider Contacts: https://www.oregon.gov/oha/PEBB/Pages/Contact_Us.aspx

HEALTH AND RETIREMENT OVERVIEW

Visit inside.sou.edu/hrs/prospective-employee-information.html to view digitally.

The Benefits of Working at SOU

Southern Oregon University is committed to offering a robust benefits package that provides employees with options to choose the appropriate coverage to help manage health, wellness, and retirement needs. Health benefits are administered by the Public Employees Benefits Board (PEBB), and are divided into two separate categories, Core and Optional benefits. Employees can enroll a spouse/domestic partner and dependent children (up to the age of 26) in health plans. Retirement is administered by the Public Employees Retirement Systems (PERS), or for unclassified employees if elected, the Optional Retirement Plan (ORP) through either TIAA or Fidelity. One of many great benefits of working for SOU is that the University covers 100% of the cost of employee's mandatory state retirement (exception is ORP Tier 4). Employees also have the ability to contribute to a Tax-Deferred Investment 403(b) and/or the Oregon Savings Growth Plan 457. Both plans offering pre-tax and post-tax (Roth) options and can be started, stopped, or adjusted at any time.

Core Health Benefits

SOU's Core benefits are Medical, Dental, Vision and \$10,000 of guaranteed issue basic life insurance. SOU offers three medical plans and depending on what medical plan you choose, employees only pay 3% or 5% of their total Core benefit premium amount, SOU covers the rest. SOU offers the following medical plans: Providence PEBB Statewide (employee pays 5% of Core premiums), Moda Synergy (employee pays 5% of Core premiums), and Providence Choice (employee pays 3% of Core premiums). There are three dental plans available: two plans with Moda (Delta) Dental and one plan with Willamette Dental (a clinic location). Vision insurance is offered through VSP (Vision Service Plan) with an option to upgrade coverage for a better glasses benefit. Full-time employees only covering themselves can pay between about \$21 to \$47 a month for their Core benefits, and if enrolling a family in coverage, employees can expect costs to be between about \$59 and \$121 a month. A summary of our Core benefits can be found here on the PEBB website:

https://sharedsystems.dhsoha.state.or.us/DHSForms/Served/me5564_2021.pdf

Optional Health Benefits

Employees who elect to enroll in Optional Benefits pay 100% of the premium amount. Benefits available are:

- [Additional Life Insurance](#) for Employee and Spouse/Domestic Partner through The Standard Insurance
- \$5k Guarantee Issue [Dependent Life Insurance](#)
- [Short & Long Term Disability](#)
- [Accidental Death & Dismemberment](#)
- [Long Term Care](#), through UNUM
- Health/Dependent [Flexible Savings Accounts](#), through ASIFlex

Retirement Plan Options

SOU will contribute both the employer and employee shares of retirement. After six full months of qualifying employment, eligibility will be determined and employees will be notified by the Benefits Officer. If eligible, Classified employees will be able to participate in the Public Employees Retirement System (PERS). Unclassified employees (Administrators and Faculty) will have the option to elect PERS or the Optional Retirement Program (ORP, with either TIAA or Fidelity).

Employees can also invest their own money, through payroll deductions, at any time. Two tax-deferred investment programs are available through the University:

1. The Tax-Deferred Investment 403(b) plan — allows you to choose a percent (pre and/or post-tax), with contributions based on your monthly applicable gross. Funds are invested with either TIAA or Fidelity (you choose vendor). Once in the plan, investment types can be chosen. Employees can start/stop/change this plan at any time and can participate in both the 457 and 403(b) plans.
2. The Oregon Savings Growth 457 plan — allows you to choose a fixed monthly dollar amount (pre and/or post-tax), with contributions based on your monthly applicable gross. You choose the investment types upfront, though can change them as often as you like. Employees can start/stop/change this plan at any time and can participate in both the 457 and 403(b) plans.

Staff Tuition

Employees of SOU or qualified family members of SOU employees, who meet the requirements are eligible for the employee tuition rate set at 30% of resident undergraduate tuition, in addition to appropriate fees. Only one staff member or eligible dependent may use the staff fee benefit per term.

Staff rates for online courses are available to employees only with an additional \$65/credit hour delivery will be assessed for those courses. For more information on Staff Tuition, eligibility, deadline dates, etc., go to <https://inside.sou.edu/hrs/staff-tuition.html>.

Links and Information:

SOU Total Compensation Calculator (estimates employee's significance to SOU):

<https://inside.sou.edu/hrs/comp-calc.html>

SOU Benefit Website (links to PEBB website):

<https://inside.sou.edu/hrs/benefits.html>

SOU Retirement Website (links to PERS and ORP websites, as well as TDI 403(b) and OSGP 457):

<https://inside.sou.edu/hrs/retirement.html>

PEBB's New Hire Resource Center:

<https://www.oregon.gov/oha/PEBB/Pages/New-Hire.aspx>

2021 Benefit Information (note all higher ed. either pay 3% or 5% of core benefit premiums) :

<http://www.mypebb.com/calc2021.html>

Benefit Estimator for Monthly Benefit Premiums:

<http://www.mypebb.com/calc2021.html>