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## **BENEFIT PROGRAMS**

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### **OPTIONAL BENEFITS**

**Group Dental Insurance:** SWOSU offers an optional dental plan for regular-status employees who are assigned to routinely work 30 or more hours per week. Additionally, covered eligible employees may elect to provide coverage for qualifying dependents. All dental insurance premiums, if elected, are paid by the employee.

**Section 125 Plan:** SWOSU participates in a Section 125 Benefit Plan. This program is available to regular-status employees who are assigned to routinely work 30 or more hours per week. The Section 125 Plan is for tax-sheltering (before tax) premiums for the employees on dependent coverage and allows the employee to participate in flexible spending accounts such as medical and dependent day care. Participating employees are given the opportunity to have certain insurance deductions made before payroll taxes are calculated. A sample listing of eligible deductions includes, but is not limited to: health, vision and dental insurance deductibles and co-payments, as well as various other out of pocket eligible deductions. (See SWOSU web site for Section 125 Flexible Benefit Plan Expense Reimbursement Voucher and Dependent Day Care Provider Acknowledgement Form.)