Benefit Overview For Classified Staff

Medical Insurance

WSU offers comprehensive, employer/employee paid medical insurance. Employees have the option between ten plans, including three Preferred Provider Plans, four Managed Care Plans, and three Consumer Directed Health Plans (CDHP). These plans are currently offered through Group Health Medical, Kaiser Permanente, and Uniform Medical. Wellness Incentives are offered to eligible participants, at the value of \$125 per year.

Dental Insurance

Employees may choose from three dental plans, including two Managed Care Plans and one Preferred Provider Plan. Current providers include Uniform Dental, Willamette Dental and DeltaCare. There is no monthly premium associated with this coverage.

Tax-Free Medical Savings Accounts

These programs can assist with out-of-pocket health care costs.

- <u>Flexible Spending Arrangement (Employee Funded)</u> This voluntary account is available with the non-CDHP Medical Plans.
- <u>Health Savings Account (Employer/Employee Funded)</u> This account is automatically activated when enrolled in a CDHP Medical Plan.

Life Insurance

WSU provides employees with a basic policy of \$25,000 Term Life Insurance and \$5,000 Accidental Death & Dismemberment (AD&D) at no cost. For a monthly premium, new employees can increase their Life Insurance policy up to \$250,000 guaranteed (\$100,000 for those 60 and over), and potentially up to \$750,000 with medical review. Additional AD&D amounts are also available up to \$250,000. Spouse/Registered Domestic Partner and dependent policies can also be purchased.

Long-Term Disability (LTD) Insurance

WSU provides a basic LTD policy at no cost to the employee. This policy will provide a maximum benefit of up to \$240 per month after 90 calendar days of total disability. Employees may enhance this benefit by purchasing optional coverage, which insures 60% of their salary.

<u>Retirement Plans</u> – Classified Staff employees have the following retirement plan options:

- Public Employees Retirement System (PERS) Plan 2
 - PERS Plan 2 is a defined benefit plan that is based on the length of time the employee has worked, their salary and their age at retirement. Both the employer and the employee will contribute to this plan.
- Public Employees Retirement System (PERS) Plan 3
 - PERS Plan 3 offers a hybrid approach. The employer contributions fund the defined benefit portion which is based on the length of time the employee has worked, their salary and their age at retirement. The employee contributions fund the defined contribution portion in which the benefit is based on an accumulation of those contributions and investment performance.

Voluntary Investment Plans

All employees have the ability to make additional contributions to one or both of the two voluntary retirement programs up to the IRS maximum limits: The Voluntary Investment Program (VIP-TIAA-CREF) and/or the State of Washington Deferred Compensation Program.

SelectPlus

This program offers employees access to individual in-home caregivers including babysitters, full and part time nannies, pet sitters, tutors, and a nationwide network of individual senior care providers.

Additional Benefits

- Dependent Care Assistance Program (DCAP)
- Automobile and Homeowners Insurance



Payroll, Annual Leave and Sick Leave Basics

Payroll:

Paid Twice a Month: Work done 1st – 15th – paid on the following 25th

Work done $16^{th} - 31^{st}$ - paid on the following 10^{th}

Paid Holidays:

10 paid holidays per year; 1 paid personal holiday per calendar year

Annual Leave:

8 hours per month*

Maximum of 240 hours on anniversary date

Sick Leave:

Full time employees earn 8 hours per month* Unlimited accruals

2016 Monthly Medical Premiums

Plans	Employee Only Coverage	Employee and Spouse	Employee and Child(ren)	Full Family
Group Health Classic	\$118	\$246	\$207	\$335
Group Health CDHP with an HSA*	\$22	\$54	\$39	\$71
Group Health Sound Choice	\$45	\$100	\$79	\$134
Group Health Value	\$81	\$172	\$142	\$233
Kaiser Permanente Classic	\$144	\$298	\$252	\$406
Kaiser Permanente CDHP with an HSA*	\$29	\$68	\$51	\$90
Uniform Medical Plan Classic	\$84	\$1 <i>7</i> 8	\$147	\$241
Uniform Medical Plan CDHP with an HSA*	\$21	\$52	\$37	\$68
UMP Plus-Puget Sound High Value Network	\$59	\$128	\$103	\$172
UMP Plus-UW Medicine Accountable Care Network	\$59	\$128	\$103	\$172

^{*}Health Savings Account

This document provides a summary of the benefits available through employment with WSU. For more detailed information, please visit our website at www.hrs.wsu.edu/New+Employee+Information or contact our office at 509.335.452 or hrs@wsu.edu.

^{*}Part time employees earn prorated amount