

## 2016 Benefit Overview Faculty and Administrative Professional Positions

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### **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.

- Flexible Spending Arrangement (Employee Funded) - This voluntary account is available with the non-CDHP Medical Plans.
- Health Savings Account (Employer/Employee Funded) - 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.

**Retirement Plans** - Faculty and Administrative Professionals have the following retirement plan options:

- Teachers Retirement System (TRS) Plan 3 and Public Employees Retirement System (PERS) Plan 3  
The TRS Plan 3 (for Faculty) and PERS Plan 3 (for Administrative Professional) are tax-deferred hybrid plans that offer a Defined Contribution component and a Defined Benefit component. WSU will make employer contributions to a Defined Benefit account; employees will make contributions to a Defined Contribution plan.
- WSU Retirement Plan (WSURP) – Vendor, TIAA-CREF  
The WSURP (for Faculty and Administrative Professional) is a tax-deferred defined contribution plan. WSU provides 100% matching contributions. Both employee and employer contributions are immediately and fully vested.

### **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

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## Payroll, Annual Leave and Sick Leave Basics

### Payroll:

Paid Twice a Month:                    Work done 1<sup>st</sup> – 15<sup>th</sup>    - paid on the following 25<sup>th</sup>  
    Work done 16<sup>th</sup> – 31<sup>st</sup>    - paid on the following 10<sup>th</sup>

### Paid Holidays:

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

### Annual Leave:

Faculty in 12 month appointment

14.67 hours per month\*

Maximum of 352 hours at any time

Administrative Professional

14.67 hours per month\*

Maximum of 352 hours at any time

Faculty in 11 month or less appointment

No annual leave accrued

### Sick Leave:

Full time employees earn 8 hours per month\*

Unlimited accruals

\*Part time employees earn prorated amount

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## 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	\$178	\$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

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*This document provides a summary of the benefits available through  
employment with WSU. For more detailed information, please visit our website at  
[hrs.wsu.edu/New+Employee+Information](http://hrs.wsu.edu/New+Employee+Information) or contact our office at 509.335.4521 or [hrs@wsu.edu](mailto:hrs@wsu.edu).*