

2016 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.

- **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 – 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

