

2020 Benefit Overview For Classified Staff

Medical Insurance

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

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 \$35,000 Term Life Insurance and \$5,000 Accidental Death & Dismemberment (AD&D) at no cost. For a monthly premium, new employees can purchase Life Insurance coverage up to \$500,000 as a guaranteed issue, and potentially up to \$1,000,000 through medical underwriting. Additional AD&D amounts are 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, up to the first \$120,000 of annual 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 voluntary retirement programs up to the IRS maximum limits. The plans are the Voluntary Investment Program (VIP) through TIAA (a 403b plan) and/or the State of Washington Deferred Compensation Program (a 457b plan).

Additional Benefits

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

Payroll:

Paid Holidays:

Annual Leave:

Sick Leave:

*Part time employees earn prorated amount

Plan Name	EMPLOYEE	EMPLOYEE & SPOUSE/PARTNER	EMPLOYEE & CHILD(REN)	FULL FAMILY
Kaiser Washington				
Kaiser WA Classic	\$176	\$362	\$308	\$494
Kaiser WA CDHP w/HSA*	\$27	\$64	\$47	\$84
Kaiser WA SoundChoice	\$42	\$94	\$74	\$126
Kaiser WA Value	\$100	\$210	\$175	\$285
Uniform Medical Plan				
UMP Classic	\$104	\$218	\$182	\$296
UMP CDHP w/HSA*	\$25	\$60	\$44	\$79
UMP Plus	\$69	\$148	\$121	\$200
Kaiser Northwest				
Kaiser NW Classic	\$140	\$290	\$245	\$395
Kaiser NW CDHP w/HSA*	\$25	\$60	\$44	\$79

*Health Savings Account