



## 2025 Benefit Overview Faculty and Administrative Professional Positions

### **Medical Insurance**

WSU offers comprehensive, employer/employee paid medical insurance. Employees have the choice 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. (*See premiums on back*) 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.

### **Vision Insurance**

We offer three vision plans, with current providers being MetLife Vision, EyeMed Vision, and Davis Vision. 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.

- **Medical or Limited Flexible Spending Arrangement (Employee-Funded)** - These voluntary accounts are pre-loaded with your full annual election as of the account effective date, and you pay this back over the course of the year through payroll deduction. Contributions range from \$120 to \$3200 in 2025.
- **Health Savings Account (Employer/Employee-Funded)** - This account is automatically activated when enrolled in a CDHP Medical Plan. Maximum annual contributions are \$4300 (single) - \$8550 (family), with additional \$1000 for employees over 55. Employer annual contribution can be \$700 (single) or \$1400 (family).

### **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 taxable benefit of up to \$240 per month after 90 calendar days of total disability. Employees are automatically enrolled in a 60% salary replacement of the first \$16,667 of monthly earnings. This benefit enhances the basic policy provided by WSU. Employees can reduce this benefit to a 50% salary replacement benefit or waive out of the coverage.

**Retirement Plans** – Faculty and Administrative Professionals can choose from the Teachers Retirement System (TRS) Plan 3, the Public Employees Retirement System (PERS) Plan 3 (401a), and the WSU Retirement Plan (WSURP) (403b).

- 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 (pension) component. WSU will make employer contributions to a Defined Benefit account; employees will make contributions ranging from 5% - 15% to a Defined Contribution plan.
- The WSURP (for Faculty and Administrative Professional) is a tax-deferred defined contribution plan. WSU provides 100% matching contributions. Both employee and employer contributions, ranging from 5% - 10% based on age, are immediately and fully vested.

### **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)
- Employee Assistance Program (EAP)
- Employee Wellbeing Program
- Library Access
- Automobile and Homeowners Insurance
- Paid Family Medical Leave
- WACares Long Term Care Benefit
- Employee Discounts to WSU Events

### **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:**

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

**Annual Leave:**

Faculty in 12 month appointment  
 16.67 hours per month\*  
 Maximum of 352 hours at any time

Administrative Professional  
 16.67 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*

### **2025 Monthly Medical Premiums**

<b>Plan Name</b>	<b>EE Only</b>	<b>EE &amp; Sp / Partner</b>	<b>EE &amp; Child(ren)</b>	<b>Full Family</b>
<b>UMP Classic</b>	<b>\$133</b>	<b>\$266</b>	<b>\$233</b>	<b>\$366</b>
<b>UMP CDHP</b>	<b>\$46</b>	<b>\$92</b>	<b>\$81</b>	<b>\$127</b>
<b>UMP Select</b>	<b>\$83</b>	<b>\$166</b>	<b>\$145</b>	<b>\$228</b>
<b>UMP Plus</b>	<b>\$158</b>	<b>\$316</b>	<b>\$277</b>	<b>\$435</b>
<b>Kaiser WA Classic</b>	<b>\$128</b>	<b>\$256</b>	<b>\$224</b>	<b>\$352</b>
<b>Kaiser WA CDHP</b>	<b>\$25</b>	<b>\$50</b>	<b>\$44</b>	<b>\$69</b>
<b>Kaiser WA Value</b>	<b>\$119</b>	<b>\$238</b>	<b>\$208</b>	<b>\$327</b>
<b>Kaiser WA SoundChoice</b>	<b>\$73</b>	<b>\$146</b>	<b>\$128</b>	<b>\$201</b>
<b>Kaiser NW Classic</b>	<b>\$189</b>	<b>\$378</b>	<b>\$331</b>	<b>\$520</b>
<b>Kaiser NW CDHP</b>	<b>\$37</b>	<b>\$74</b>	<b>\$65</b>	<b>\$102</b>

*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/employees/benefits/new-employee-information](https://hrs.wsu.edu/employees/benefits/new-employee-information) or contact our office at 509.335.4521 or [hrs.benefits@wsu.edu](mailto:hrs.benefits@wsu.edu).*