Human Resources

2021 BENEFIT OVERVIEW
CLASSIFIED POSITIONS

Medical Insurance
WWU offers comprehensive, employer/employee paid medical insurance. Employees have the option between ten plans (6 available in Whatcom County), including Preferred Provider Plans, Managed Care Plans, and Consumer Directed Health Plans (CDHP). These plans are currently offered through Kaiser Permanente WA 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
WWU 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
WWU 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 – Depending on individual service history, Classified Staff employees typically have the following retirement plan options:

- **Public Employees Retirement System (PERS) Plan 2** – a 401a plan
  PERS Plan 2 is a traditional, defined-benefit pension plan — when you meet plan requirements and retire, you’re guaranteed a certain monthly income for the rest of your life. At retirement, the income you receive from PERS 2 depends on two factors — how long you’ve worked and how much money you made. The formula for calculating your monthly retirement benefit is:

  \[ \text{2\% x service credit years x average final compensation} \]

- **Public Employees Retirement System (PERS) Plan 3** – a 401a plan
  PERS Plan 3 are tax-deferred hybrid plans that offer a Defined Contribution component and a Defined Benefit component. WWU will make employer contributions to a Defined Benefit account; employees will make contributions ranging from 5% - 15% to a Defined Contribution plan.

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 Fidelity (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, Annual Leave and Sick Leave Basics

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

Paid Holidays:
- 10 paid holidays per year; 1 paid personal holiday per calendar year; 1 paid personal leave day per fiscal year; 1 Winter Break day.

Annual Leave:
- Vacation: 8 hours per month*
- Sick: 8 hours per month*

*Part time employees earn prorated amount
**Employees shall accrue vacation at the rates set forth in the applicable Collective Bargaining Agreement

2021 Monthly Medical Premiums (Whatcom County)

<table>
<thead>
<tr>
<th>PLAN NAME</th>
<th>EMPLOYEE</th>
<th>EMPLOYER &amp; SPOUSE/PARTNER</th>
<th>EMPLOYEE &amp; CHILD(REN)</th>
<th>FULL FAMILY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kaiser of Washington</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kaiser WA Classic</td>
<td>189</td>
<td>388</td>
<td>331</td>
<td>530</td>
</tr>
<tr>
<td>Kaiser WA Value</td>
<td>112</td>
<td>234</td>
<td>196</td>
<td>318</td>
</tr>
<tr>
<td>Kaiser CDHP w/HSA*</td>
<td>26</td>
<td>62</td>
<td>46</td>
<td>82</td>
</tr>
<tr>
<td>Uniform Medical Plan</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UMP Classic</td>
<td>105</td>
<td>220</td>
<td>184</td>
<td>299</td>
</tr>
<tr>
<td>UMP CDHP w/HSA*</td>
<td>25</td>
<td>60</td>
<td>44</td>
<td>79</td>
</tr>
</tbody>
</table>

*Health Savings Account

Tuition Waiver - After meeting the requirements, you are eligible for a tuition waiver of up to 8 credits during the academic year and 4 credits during summer quarter.

Employee Wellness Classes – We have wellness classes right here on campus (once we’re able to of course!). Whole Body Fitness, lunchtime basketball, resources for nutrition and more! The Wade King Recreation Center is a state-of-the-art fitness facility with unparalleled accessibility and competitive rates. Swimming, climbing wall, and more are all within close proximity to your work space.

Click here to learn more about the perks that will be available to you as a Western employee.

This document provides a summary of the benefits available through employment with WWU. Please visit our website for more detailed information at www.wwu.edu/hr or contact our office at 360.650.3774 or hr@wwu.edu.