

## **2022 BENEFIT OVERVIEW**

### **FACULTY 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 for you or your eligible dependents.

#### **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, Administrative Professional employees typically have the following retirement plan options:

[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.

[WWU Retirement Plan \(WWURP\)](#) – Vendor, Fidelity – a 403b plan

The WWURP (for Faculty and Administrative Professional) is a tax-deferred defined contribution plan. WWU 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 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](#)

## Faculty Payroll and 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>

**Leave:**

**Paid faculty leaves:** Short-term medical leave, maternity leave, parental leave, compassionate leave, bereavement leave, professional leave/sabbatical, etc. (see [section 11.1](#) and [section 10](#) of the faculty CBA for eligibility rules and benefits).

**Unpaid faculty leaves:** Leave for academic pursuits and more (see [section 11.2](#) of the faculty CBA for eligibility rules and benefits)

**Other:** Certain types of faculty including Librarians and Academic Administrators also accrue vacation leave, personal holidays, and winter break days.

### 2022 Monthly [Medical Premiums](#) (Whatcom County)

PLAN NAME	EMPLOYEE	EMPLOYEE & SPOUSE/PARTNER	EMPLOYEE & CHILD(REN)	FULL FAMILY
<b>Kaiser of Washington</b>				
Kaiser CDHP w/HSA*	24	58	42	76
Kaiser WA Value	113	236	198	321
Kaiser WA Classic	204	418	357	571
<b>Uniform Medical Plan</b>				
UMP Select	39	88	68	117
UMP CDHP w/HSA*	24	58	42	76
UMP Classic	110	230	193	313

\*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 workspace.

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.wvu.edu/hr](http://www.wvu.edu/hr) or contact our office at 360.650.3774 or [hr@wvu.edu](mailto:hr@wvu.edu).*