



# Comprehensive Benefits Summary for Staff

2018



2019

## Regular Appointments of Half-Time (.5 FTE\*) or More

### • Retirement

**Employee/Employer Matching Contributions** - The University's 403b retirement plan is one of the best offered by small private universities. Contributions are invested with TIAA (Teachers Insurance and Annuity Association) [www.tiaa.org/plu](http://www.tiaa.org/plu). There is a **one-year waiting period** before new employees may participate in the retirement plan (unless they have participated in a qualified retirement plan within the past year).

Once an employee is eligible, the University will contribute 7.5% of the employee's salary to their retirement account. The employee's elective deferrals of up to 6% of pay will be matched by the University in an amount equal to 50% of the amount the employee elects to defer, with a maximum University matching contribution equal to 3% of pay. See chart for PLU contribution calculation.

Employee's Contribution	PLU's Contribution
0%	7.5%
1%	7.5% + .5% = 8%
2%	7.5% + 1% = 8.5%
3%	7.5% + 1.5% = 9%
4%	7.5% + 2% = 9.5%
5%	7.5% + 2.5% = 10%
6%	7.5% + 3% = 10.5%

**Employee Voluntary Non-matched Contributions** - This account provides employees with an opportunity to accumulate additional tax-deferred retirement savings on a voluntary basis. No waiting period is required. IRS restrictions do apply in calculating the maximum amount that may be tax-deferred. Contributions are invested with TIAA.

### • Medical & Vision

There are three medical plan alternatives that give a variety of care options including HMO and community providers.

- Kaiser Permanente Access PPO
- Kaiser Permanente Essentials/Core
- Kaiser Permanente HSA HMO

This year PLU's monthly contribution for employee-only-coverage for the base plan (Kaiser Permanente Access PPO) is \$661.12, or 92% of the monthly premium. For those who elect employee-only-coverage on the Kaiser Permanente Essentials/Core Plan, PLU contributes \$515.54 per month towards premium. For those who elect Kaiser Permanente HSA HMO, PLU contributes \$455.56 per month towards premium and \$75 per month for those who elect employee-only-coverage or \$150 per month for those who elect family coverage towards a Health Savings Account (HSA). Coverage for eligible dependents is available at the participant's expense. The employee portion of the premium is deducted monthly from your pay on a pre-tax basis. To provide a less costly option for employees with children, PLU will contribute more for dependent children's coverage on the Kaiser Permanente Essentials/Core Plan. The University's annual contribution per enrolled employee is approximately \$7,900.

**NOTE:** For new benefits-eligible employees, the **effective date for medical insurance** is the first of the month following 30 days of employment. Employees who have group medical insurance benefits from another source, whether through employment or otherwise, may not enroll on PLU's plans. (Example: individuals eligible for coverage under a spouse's plan elsewhere will need to decide if they want to enroll on that plan or on the PLU plan, but can't enroll on both).

### • Dental

The University contributes 95% of the premium for the base dental plan (Willamette Dental) towards the dental plan you select. This year's PLU monthly contribution is \$42.94. The employee portion of the premium is deducted monthly from your pay on a pre-tax basis. Dependent coverage is available at the participant's expense. You may enroll in a dental plan even if you do not enroll in a medical plan, and vice versa. The annual value of the University's contribution towards the dental benefit is \$515 per enrolled employee.

You may choose between two dental plan options:

- **Delta Dental of Washington**
- **Willamette Dental of WA, Inc.**

**NOTE:** For new benefits-eligible employees, the **effective date for dental insurance** is the first of the month following 30 days of employment. Employees who are eligible for group dental insurance benefits from another source, whether through employment or otherwise, may not enroll on PLU's plans. (Example: individuals eligible for coverage under a spouse's plan elsewhere will need to decide if they want to enroll on that plan or on the PLU plan, but can't enroll on both).

## • Domestic Partner

The University provides benefits to eligible same sex and opposite sex domestic partners of "with benefits" employees on the same basis that benefits are extended to spouses. A signed affidavit is required. See the Domestic Partner Policy and Guidelines on the HR website for more information.

## • Emergency Shared Leave

This program was designed to provide limited financial assistance in prolonged, life-threatening and catastrophic medical situations, by allowing eligible employees to voluntarily share a portion of their accrued leave time to help fund the medical leave of an authorized recipient. In an extreme situation in which an eligible staff member has depleted their accumulated leave, President's Council may authorize Human Resources to create a leave bank to which other eligible employees may donate a portion of their accrued vacation or sick time to assist the person on medical leave. One year of service, and certain other requirements must be met in order to apply for emergency shared leave and to donate to someone's established leave bank.

## • Employee Assistance Program (EAP)

The professional counselors at First Choice EAP provide a free problem assessment and referral service where employees and their immediate family members can go for help in solving a variety of emotional, behavioral, family, relationship, financial, elder care, and mental health or chemical dependency concerns. Complete confidentiality is assured. The annual cost to the University of providing employees with this benefit is approximately \$15,169 in total fees. [www.FirstChoiceEAP.com](http://www.FirstChoiceEAP.com)

## • Holidays

The number of University-observed holidays varies slightly each year. During fiscal year 2018-2019, there will be 15 paid holidays. To figure the value of these 15 paid holidays, multiply your monthly salary by .64 if you work full time.

**Summer Flex** — In addition to the official holidays observed by PLU, the University provides full-time staff with 40 hours (5 days) of paid time off during the summer months. This benefit is prorated for "with benefits" part-time employees working between .5 FTE and .99 FTE.

During 2018 this summer schedule benefit will be available from June 4th through August 17th. It is up to each office to develop and follow the work schedule that provides the best service to the PLU community, and meets the individual preferences of each employee to the greatest extent possible. Time not taken by Friday, August 17th is lost and may not be carried forward beyond that date.

## • Life Insurance/AD&D

The term life insurance and accidental death and dismemberment program are carried by Unum insurance company. The face value of both basic policies provided by the University is one times your annual salary. Employees age 70+ receive lower coverage. Annual cost to PLU is approximately \$108 for each employee insured. For new benefits-eligible employees, the effective date for these benefits is the first of the month following 30 days of employment.

In addition to the term life coverage provided by the University, you are eligible to purchase voluntary term life insurance for yourself, your spouse and/or children through Unum insurance company at reasonable group rates.

## • Long-term Disability Insurance

After one year of employment, the University pays the premium for long-term disability (LTD) insurance through Unum insurance company at a typical annual per person cost of approximately \$148. The one-year waiting period may be waived for new employees who have had prior group LTD coverage with no lapse in coverage and documentation of prior policy. In the event of long-term total or partial disability, the plan pays 60% of covered monthly salary to a maximum benefit of \$6,000 per month. Any deductible sources of income are subtracted from this payment. Benefits commence on the first of the month following 90 days of documented total or partial disability.

## • Medical Leave

Any employee who has completed at least one year of employment with PLU may request a Family/Medical Leave of Absence (which may be paid or unpaid) for up to twelve weeks. Eligibility for these medical leaves, and their terms and conditions are explained in the Family and Medical Leaves of Absence Policy.

## • Reimbursement Accounts

Employees may elect to participate in a Section 125 Flexible Spending Account (FSA). Expenditures for dependent care costs and some health care expenses not covered by insurance may be withheld from pay on a pre-tax basis. Employees save Social Security Tax in addition to federal income tax. Elections are made during open enrollment for the fiscal year and may not be changed unless there is an IRS-defined qualifying event.

The **Good Fit** Benefit Book website outlines the eligible expenses. The annual cost to the University for providing program administration is approximately \$7,200 in total fees. [www.HealthEquity.com](http://www.HealthEquity.com)

## • Sick Leave

Full-time employees earn 8 hours of paid sick leave per month worked, up to a maximum of 100 days equivalent to 800 hours. This benefit is prorated for those working between .5 FTE and .99 FTE. Paid sick leave accumulations provide for short-term salary coverage in the event of sickness or disability. The value of this benefit can be conservatively calculated by multiplying .55 times your monthly salary. New employees accrue sick leave hours starting the first day of employment and may take accrued sick leave following satisfactory completion of their introductory period.

## • Social Security and Medicare Benefit Program

The University matches your contribution each year with a contribution into your Social Security retirement account and Medicare program. A rough computation of the cost of these contributions for the calendar year 2018 can be made by multiplying 6.2% times your annual salary up to a limit of \$128,400 in earnings for Social Security, and 1.45% times your annual salary for Medicare with no limit.

## • Transportation Incentives

The University encourages employees to care for the environment and reduce traffic congestion by using alternative transportation to get to work. PLU and Commute Smart encourages the use of alternative transportation methods by offering an annual ORCA transit pass (a small portion of which is paid by the employee), preferential parking for carpoolers, and an Emergency Ride Home program, among other benefits. [www.plu.edu/commute](http://www.plu.edu/commute)

## • Travel Insurance

Employees are covered for up to \$100,000 in accidental death and dismemberment insurance when traveling on University business. In addition there is a **24-hour Travel Insurance Program** that provides on-call professionals to assist employees with medical and travel emergencies, when they are 100 miles or more from home/campus on pre-approved travel related to the business and curriculum of the university.

## • Tuition Exchange and Tuition Remission

The University has a strong commitment to life-long learning which it supports through the following tuition assistance programs and by offering a number of additional on- and off-campus professional development programs. For complete information, refer to Tuition Benefits Policy.

**Tuition Exchange** - - The University participates in two programs which offer tuition exchange benefits for qualified dependent children of eligible University employees. Both programs have specific application deadlines, eligibility requirements, and both programs are competitive and not guaranteed.

- The Tuition Exchange, Inc., an association of over 672 institutions all across the United States providing varying levels of tuition discounts. This benefit is available to full-time employees who have completed three years of service, and is based upon additional University criterion. Only a limited number of dependents typically receive the benefit each year. [www.tuitionexchange.org](http://www.tuitionexchange.org)
- The Evangelical Lutheran Church in America (ELCA) Tuition Plan Program includes 24 colleges and universities. These institutions provide tuition remission to qualified PLU dependents. This benefit is available to both full-time and part-time employees who have completed three years of service.

**Tuition Remission** - -The waiting period for tuition remission benefits for PLU courses is the beginning of the school term following completion of one year of service. Once the applicable waiting period has been completed, an eligible employee and/or eligible dependents may apply for tuition remission. Dependent eligibility is defined as a legal spouse, domestic partner (affidavit required), or a child who is under the age of 25, is unmarried, and is claimed as a dependent on the employee's IRS form 1040. The tuition remission benefit available at PLU is:

Employee Length of Service	Employee	Eligible Dependent
Less than 1 year	-0-	-0-
At least 1 full year, and up to 2 full years	50%	-0-
Over 2 full years, and up to 3 full years	75%	50%
Over 3 full years of service <b>or</b> tenured <b>or</b> tenure-track faculty	90%	75%

Employees working at least half time (.5 FTE) but less than full-time (1.0 FTE) may multiply their full-time equivalence (FTE) by .50, .75 or .90, depending on their length of service, to determine the percentage of remission. Tuition remission is also prorated for eligible spouses, domestic partners, and dependent children. Master's level tuition remission is available to eligible employees, spouses, and domestic partners and **will be taxable income to the employee and will most likely increase taxes withheld and decrease net pay.**

## . Vacation

PLU offers very generous time-off programs, including vacations and holidays. All staff begin accumulating vacation time on the first day of work, and may take accrued vacation following satisfactory completion of their introductory period. The amount of vacation time earned is based on number of hours worked, length of service, and whether one is nonexempt or exempt. An amount equal to the amount of accumulated but unused vacation leave, up to a maximum of 80 hours of accumulated vacation, will be paid upon an employee's separation of employment.

- Employees in nonexempt positions - Full-time staff accumulate vacation at the following rates (prorated for less than full-time):

Completed Full Years of Employment	Typical Vacation Days per 12-Month Period	Typical Monthly Accrual Rate	Maximum Vacation Accrual
New Hire to 4th anniversary	10	6.68 hours	90 hours
During 5th year to 9th anniversary	15	10 hours	135 hours
During 10th year and beyond	20	13.34 hours	180 hours

- Employees in exempt positions - Full-time staff accrue vacation at the rate of 14.67 hours per month, equivalent to 22 days per year (prorated for less than full-time). The maximum vacation accrual is 200 hours.

## . Workers Compensation

The University pays between 68% to 71% of the premium for your state industrial insurance which covers you in the event of on the job injury or work-related illness. At current rates the University will contribute between \$399 to \$451 for the calendar year 2018 for each full-time salaried employee.

## . Miscellaneous

No attempt has been made to calculate the value of the University's payment for unemployment compensation, bereavement leave, emergency death benefits, free parking, or the value an individual might receive from the use of a University identification card to obtain free or discounted admission to the various facilities, productions and events.

NOTE: The above descriptions provide only a summary of benefits. To obtain a more thorough explanation of these benefits, please refer to the **Good Fit** Benefit Book website, the Personnel Manual, and Summary Plan Descriptions. Pacific Lutheran University reserves the right to amend or revise any and all benefits in order to comply with regulatory changes and/or to meet the University's objectives. In the event of any question, the plan document will prevail. [www.plu.edu/human-resources/Benefits/home.php](http://www.plu.edu/human-resources/Benefits/home.php)

# PLU's Good Fit Medical Plan Options effective 6/1/2018

	Kaiser Permanente Access PPO		Kaiser Permanente Essentials (Core)
<b>Providers</b>	<b>In-Network</b> <b>Enhanced Benefit Provider:</b> Kaiser Permanente doctors and clinicians <b>Preferred Contracted providers,</b> including Access PPO, First Choice Health and OptumRx pharmacies	<b>Out-of-Network</b> Any licensed provider	<b>In-Network</b> Kaiser Permanente doctors and clinicians in 25 locations in Washington. 9,000 affiliated primary and specialty physicians
<b>Deductible</b> Deductible does not apply to preventive care, prescription drugs or vision exams/ hardware unless specified otherwise.	<b>Deductible combined, whether for in or out-of-network care</b> \$750 /individual, \$1,500/family		\$1,000/individual, \$2,000/family
<b>Out-of-Pocket (OOP) Limit</b>	\$3,000/individual, \$6,000/family <b>Includes all cost shares for covered services (deductible, coinsurance &amp; copays)</b>		
<b>Lifetime Maximum</b>	Unlimited		
<b>Office Calls (Visits)</b>	<b>Deductible and coinsurance apply</b> No copay 95% (Enhanced Benefit Providers) 90% (Preferred Contracted Providers)		<b>Deductible and coinsurance apply</b> \$30 copay 80%
<b>Hospitalization</b>	<b>Deductible and coinsurance apply</b> Emergency Rm Copay \$150 Outpatient 90% Inpatient 90%		<b>Deductible and coinsurance apply</b> \$150 80% 80%
<b>Preventive Care</b>	<b>Not subject to deductible or coinsurance</b> 100%	<b>Deductible and Coinsurance apply</b> 70%	<b>Not subject to deductible or coinsurance</b> 100% (no copay)
<b>Vision</b>	<b>Not subject to deductible or coinsurance</b> Eye Exam 1 per 12 months, 100% Hardware		<b>Not subject to deductible or coinsurance</b> 1 per 12 months, 100% \$30 copay
<b>Manipulative Therapy (Chiropractic)</b>	<b>Deductible and coinsurance apply</b> 90% 15 visits per year combined for in-and-out-of-network care		<b>Deductible and coinsurance apply</b> \$30 copay, 80% 10 visits per year
<b>Prescriptions</b>	<b>IN-NETWORK ONLY - Not subject to deductible</b>		<b>Not subject to deductible</b>
Preferred Generic	\$15 copay/30-day supply		\$15 copay/30-day supply
Preferred Brand	\$25 copay/30-day supply		\$30 copay/30-day supply
Non-Preferred Generic/Brand	\$45 copay/30-day supply		n/a
Mail Order	90-day supply for 2 copays		90-day supply for 2 copays
Pharmacy	Kaiser pharmacy; any of OptumRx's national network of 65,000 pharmacies Discount for Preferred & Non-Preferred prescriptions: \$5 less when obtained at a Kaiser pharmacy		Kaiser pharmacy
<b>Hearing Benefit</b>	\$1,000 per ear every 36 months (hardware)		
<b>Other Benefits</b>	See Kaiser Summary of Benefits for details		

Monthly Rates	Access PPO		Essentials (Core)	
		PLU's contribution		PLU's contribution
<b>Employee Only</b>	\$55.10	\$661.12	\$20.00	\$515.54
<b>With a Spouse/ Domestic Partner</b>	\$686.28	\$746.18	\$312.32	\$761.38
<b>With a Spouse/DP + 1 child</b>	\$1,002.48	\$791.64	\$481.42	\$867.20
<b>With Spouse/DP + 2 or more children</b>	\$1,343.48	\$840.68	\$650.48	\$973.04
<b>With 1 child</b>	\$371.30	\$706.60	\$64.06	\$746.42
<b>With 2 or more children</b>	\$693.68	\$752.96	\$211.80	\$873.54



# PLU's Good Fit Medical Plan Options effective 6/1/2018

		<b>Kaiser Permanente HSA HMO</b>	
<b>Providers</b>		<b>In-Network</b> Kaiser Permanente doctors and clinicians in 25 locations in Washington. 9,000 affiliated primary and specialty physicians	
<b>Deductible</b> Deductible does not apply to preventive care. It does apply to all other services, including prescription drugs.		<b>Single (Employee Only)</b> \$1,500	<b>Family (Employee + Any Dependents)</b> \$3,000
<b>Out-of-Pocket (OOP) Limit</b>		<b>Single (Employee Only)</b> \$3,500	<b>Family (Employee + Any Dependents)</b> \$7,000
		Includes all cost shares for covered services (deductible, coinsurance & copays)	
<b>Lifetime Maximum</b>		Unlimited	
<b>Office Calls (Visits)</b>		Deductible and coinsurance apply No copay; 80%	
<b>Hospitalization</b>		Deductible and coinsurance apply	
Emergency Rm Copay		No copay; 80%	
Outpatient		80%	
Inpatient		80%	
<b>Preventive Care</b>		Not subject to deductible or coinsurance 100%	
<b>Vision</b>		Not subject to deductible or coinsurance	
Eye Exam		1 per 12 months, 100%	
Hardware		Not subject to deductible or coinsurance Up to \$250 in 12-month period for age 19+; (for age 18 & under, see Summary for details)	
<b>Manipulative Therapy (Chiropractic)</b>		Deductible and coinsurance apply 80% 10 visits per year	
<b>Prescriptions</b>		Subject to deductible (Copays apply only after deductible is met)	
Preferred Generic		\$15 copay/30-day supply	
Preferred Brand		\$30 copay/30-day supply	
Non-Preferred Generic/Brand		n/a	
Mail Order		90-day supply for 3 copays (no discount on copays)	
Pharmacy		Kaiser pharmacy	
<b>Hearing Benefit</b>		Not covered on HSA plan, however is an eligible expense reimbursed by the HSA account	
<b>Other Benefits</b>		See Kaiser Summary of Benefits for details	
<b>Monthly Rates</b>		<b>HSA HMO</b>	
			<b>PLU's contribution plus \$75.00/mo (\$900/year) for HSA Individual / \$150/mo (\$1,800/year) for HSA Family deposited into Health Savings Account</b>
<b>Employee Only</b>	\$15.00		\$455.56
<b>With a Spouse/ Domestic Partner</b>	\$215.32		\$728.04
<b>With a Spouse/DP + 1 child</b>	\$359.62		\$825.32
<b>With Spouse/DP + 2 or more children</b>	\$503.84		\$922.64
<b>With 1 child</b>	\$35.00		\$677.12
<b>With 2 or more children</b>	\$113.76		\$839.84

This is a brief comparison of the **Good Fit** medical plans' major benefit provisions. It is not intended to provide you with a full description. All benefits are subject to the terms and conditions of the group medical coverage agreement. If you have questions about a particular benefit, please contact PLU's Human Resources at x7185.

# PLU's Good Fit Dental Plan Options effective 6/1/2018

	Delta Dental of WA		Willamette Dental of WA, Inc.
Provider Network	<i>In network</i>	<i>Out of network</i>	<b>All care must be obtained from a Willamette Dental Clinic. There are 22 locations throughout Washington including:</b> <ul style="list-style-type: none"> <li>• Bellevue: 626 120<sup>th</sup> Avenue Northeast, Suite B210</li> <li>• Federal Way: 181 South 333<sup>rd</sup> Street, Suite C-100</li> <li>• Kent: 510 Washington Avenue North</li> <li>• Olympia: 3773-C Martin Way, Suite 105</li> <li>• Puyallup: 702 South Hill Park Drive, Suite 201</li> <li>• Seattle: 133 Dexter Avenue North</li> <li>• Silverdale: 3505 NW Anderson Hill Road, Suite 101</li> <li>• Tacoma: 3866 South 74<sup>th</sup> Street, Suite 200</li> <li>• Tumwater: 6120 Capital Boulevard South SE</li> </ul> <i>Call 1-855-433-6825 for appointments or customer service</i>
	<b>Preferred Provider</b>	<b>Premier Provider</b> (to limit your balance to PLU's coinsurance difference and ensure direct billing)	
	Go to <a href="http://www.deltadentalwa.com">www.deltadentalwa.com</a> or call 1-800-554-1907		
<b>Deductible –</b> Annual <i>calendar</i> year Waived for Class 1?	\$50/\$150 <i>Yes</i>	\$100/\$300 <i>Yes</i>	No deductible N/A
<b>Office call copayments</b>	None	None	\$15 copay (Missed appointment = \$30 fee) Specialist = \$30 copay ER during office hours = \$15 copay ER after office hours = \$15 + \$20 after hours copay
<b>Class I – Preventive Care</b> Cleanings, x-rays, fluoride treatments	100%	90%	100% after office visit copay
<b>Class II – Basic Care</b> Fillings, extractions	80%	60%	<b>Benefits Paid at 100% after applicable copays</b> 100% for fillings, routine extractions, osseous surgery and root planning
<b>Class III – Major Care</b> Inlays, onlays & dentures	50%	30%	<b>Benefits Paid at 100% after applicable copays</b> \$150 copay/tooth for bridges & crowns \$275 complete denture (upper or lower) \$75, \$90, \$125 copay for root canals \$50 copay for surgical extractions
<b>Class IV – Orthodontics</b>	No coverage		<b>Benefits Paid at 100% after applicable copays</b> <ul style="list-style-type: none"> <li>• Pre-Orthodontic Treatment - Initial orthodontic exam \$25*</li> <li>• Pre-Orthodontic Treatment - Study models and X-rays \$125*</li> <li>• Case presentation \$0</li> </ul> Orthodontic service \$1,500 copay *Applies to Ortho co-pay if banded
<b>Calendar Year Maximum</b> Per covered individual	\$1,500	\$1,500	No annual maximum except for TMJ at \$1,000 per year to a lifetime maximum of \$5,000

## Monthly Rates, after PLU's contribution of \$42.94 (was \$42.94)

<b>Employee only</b>	<b>\$9.06</b>	<b>\$ 2.26</b>
<b>With a Spouse/Domestic Partner</b>	<b>\$60.06</b>	<b>\$48.06</b>
<b>With a Spouse/DP and Child or Children</b>	<b>\$121.06</b>	<b>\$102.50</b>
<b>With a Child or Children</b>	<b>\$70.06</b>	<b>\$57.00</b>

*This is a brief comparison of the Good Fit dental plans' major benefit provisions. It is not intended to provide you with a full description. All benefits are subject to the terms and conditions of the group dental coverage agreement. If you have questions about a particular benefit, please contact PLU's Human Resources at x7185.*