



## Comprehensive Benefits

### Summary for Faculty

2019



2020

### 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 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.

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%

## Healthcare

### • Medical & Vision

There are three medical plan options:

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

PLU's monthly contribution for employee-only-coverage on the Kaiser Permanente (KP) Access PPO is \$751.40 toward the premium. For those who elect employee-only-coverage on the KP Essentials/Core Plan, PLU contributes \$577.42 per month toward the premium. For those who elect KP HSA HMO, PLU contributes \$508.60 per month toward the premium and \$65 per month for those who elect employee-only-coverage or \$130 per month for those who elect family coverage toward the a Health Savings Account (HSA). Coverage for spouses/domestic partners and dependent children is available. The employee portion of the premium is deducted monthly from salary on a pre-tax basis.

### • Dental

The University's monthly contribution for employee-only-coverage on the Willamette Plan is \$48.38. For those who elect employee-only-coverage on the Delta Dental plan, PLU contributes \$43.80 per month toward the premium. Coverage for spouses/domestic partners and dependent children is available at the employee's expense. The employee portion of the premium is deducted monthly from salary on a pre-tax basis. You may enroll in a dental plan even if you do not enroll in a medical plan, and vice versa. You may choose between two dental plan options:

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

**NOTE: Effective date for medical/vision/dental coverage** is the first day of your appointment. Employees who have healthcare 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).

## Flexible Spending and Health Savings Accounts

### • Health Care Flexible Spending Account

This benefit program enables employees to deduct pre-tax dollars from their paychecks to pay for qualified healthcare expenses for themselves and their dependents. The total election amount is available on the first day of the plan year. Employees must incur expenses within the plan year. Funds are not rolled over year to year. All benefits eligible employees can participate, including employees not covered under the University's healthcare plan. Visit <https://healthequity.com/> for more information.

## **• Dependent Care Flexible Spending Account**

Employees are able to make pre-tax payroll contributions to pay for qualified dependent care services such as daycare, preschool, elderly care or other dependent care. Funds are only accessible as they are deposited with each payroll deduction.

Visit <https://healthequity.com/dcra/> for more information.

## **• Health Savings Account**

This benefit program is only available to those employees who are enrolled on the HSA HMO medical plan. Employees are able to make pre-tax payroll contributions from their paychecks to pay for qualified healthcare expenses for themselves and their dependents. PLU contributes \$65 per month for those who elect employee-only-coverage or \$130 per month for those who elect family coverage. Funds are only accessible as they are deposited with each payroll deduction. Balances roll over from year to year and never expire.

Visit <https://healthequity.com/> for more information.

The annual cost to the University for providing program administration is approximately \$7,450 in total fees.

## **Income Protection**

### **• 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 equal to 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.

## **Paid Leave**

### **• Holidays/Vacation**

The number of University-observed holidays varies slightly each year. During academic year 2019-2020, there will be 13.5 paid holidays from September 2019 through May 2020. Although faculty members do not accumulate vacation in the same sense as staff do, the number of days of released time due to breaks and recesses averages at least 12 for the nine-month school year.

### **• Medical Leave**

Any regular faculty member in a "with benefits" employment status who has completed at least one year of employment with PLU may request from the applicable academic administrator a Family/Medical Leave of Absence (which may be paid or unpaid) for up to one academic semester, or up to twelve weeks, whichever is greater. Eligibility for these medical leaves and their terms and conditions are explained in the Faculty Family and Medical Leaves of Absence Policy.

### **• WA Paid Family & Medical Leave**

Washington's Paid Family and Medical Leave Program is a State insurance program with the cost of premiums shared between employers and employees. The premium for 2019 is 0.4% of an employee's gross wages. Benefits will be available starting January 1, 2020. Visit <https://paidleave.wa.gov/> for the most up-to-date information.

## **Tuition Benefits**

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 the 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 are competitive and not guaranteed.

- The Tuition Exchange, Inc., an association of over 677 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, will most likely increase taxes withheld, and decrease net pay.**

## Other Benefits

### • 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.

### • 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)

### • 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 2019 can be made by multiplying 6.2% times your annual salary up to a limit of \$132,900 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.

### • 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 2019 for each full-time 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 Benefits Guide Book, 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 Medical Plan Options

effective 6/1/2019

	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 29 locations in Washington. Over 9,000 affiliated primary and specialty physicians	
<b>Deductible</b> <small>Deductible does not apply to preventive care, prescription drugs or vision exams/ hardware unless specified otherwise.</small>	<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)	No copay 70%	<b>Deductible and coinsurance apply</b> \$30 copay 80%	
<b>Hospitalization</b>	<b>Deductible and coinsurance apply</b> \$150 90% 90%	70% 70%	<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> No copay 1 per 12 months, 100%		<b>Not subject to deductible or coinsurance</b> \$30 copay 1 per 12 months, 100%	
<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</b>	<b>Deductible and coinsurance apply</b> No copay		<b>Deductible and coinsurance apply</b> \$30 copay, 80%	
Routine Exam	\$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)	
	Employee's contribution	PLU's contribution	Employee's contribution	PLU's contribution
<b>Employee Only</b>	\$64.00	\$751.40	\$22.00	\$577.42
<b>Employee with a Spouse/DP</b>	\$762.00	\$868.82	\$325.00	\$876.74
<b>Employee with Child(ren)</b>	\$430.00	\$797.18	\$100.00	\$807.12
<b>Employee with Spouse/DP &amp; Child(ren)</b>	\$850.00	\$796.96	\$500.00	\$714.76

# PLU's Medical Plan Options

effective 6/1/2019

## Kaiser Permanente HSA HMO

Providers	In-Network	
	Kaiser Permanente doctors and clinicians in 29 locations in Washington. Over 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
<b>Includes all cost shares for covered services (deductible, coinsurance &amp; copays)</b>		
<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 Outpatient Inpatient	
No copay; 80% 80% 80%		
<b>Preventive Care</b>	Not subject to deductible or coinsurance 100%	
<b>Vision</b>	Not subject to deductible or coinsurance 1 per 12 months, 100%	
	Not subject to deductible or coinsurance Up to <b>\$250</b> 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>	<u>Subject to deductible (Copays apply only after deductible is met)</u>	
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	
Monthly Rates	<b>HSA HMO</b>	
	Employee's contribution	PLU's contribution (plus \$65.00/mo (\$780/year) for HSA <b>Individual \$130/mo (\$1,560/year) for HSA</b> <b>Family</b> deposited into Health Savings Account)
<b>Employee Only</b>	\$17.00	\$508.60
<b>Employee with a Spouse/DP</b>	\$225.00	\$828.70
<b>Employee with Child(ren)</b>	\$59.00	\$736.42
<b>Employee with Spouse/DP &amp; Child(ren)</b>	\$400.00	\$665.14

This is a brief comparison of the medical/vision 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 Dental Plan Options

effective 6/1/2019

	Delta Dental of WA		Willamette Dental of WA, Inc.
Provider Network	In network	Out of network	<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>• 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>
	Preferred Provider	Premier Provider (to limit your balance to PLU's coinsurance difference and ensure direct billing)	
Deductible – Annual calendar year Waived for Class 1?	\$50/\$150 Yes	\$100/\$300 Yes	No deductible N/A
Office call copayments	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
Class I – Preventive Care Cleanings, x-rays, fluoride treatments	100%	90%	100% after office visit copay
Class II – Basic Care Fillings, extractions	80%	60%	<b>Benefits Paid at 100% after applicable copays</b> 100% for fillings, routine extractions, osseous surgery and root planning
Class III – Major Care 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
Class IV – Orthodontics	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
Calendar Year Maximum 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	Delta Dental of WA		Willamette Dental of WA, Inc.	
	Employee's Contribution	PLU's Contribution	Employee's Contribution	PLU's Contribution
<b>Employee Only</b>	<b>\$9.24</b>	\$43.80	<b>\$ 2.56</b>	\$48.38
<b>Employee with a Spouse/DP</b>	<b>\$61.26</b>	\$43.80	<b>\$54.16</b>	\$48.38
<b>Employee with Child(ren)</b>	<b>\$71.46</b>	\$43.80	<b>\$64.22</b>	\$48.38
<b>Employee with Spouse/DP &amp; Child(ren)</b>	<b>\$123.48</b>	\$43.80	<b>\$115.52</b>	\$48.38

This is a brief comparison of the 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.