

Comprehensive Benefits Summary for Staff

January 2027

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

Retirement

Employer Contribution - The University's 403b retirement plan contributions are invested with TIAA (Teachers Insurance and Annuity Association) 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 3% of the employee's salary to their retirement account. The employee's elective deferrals of up to 4% 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 5% of pay. See chart for PLU contribution calculation

Employee's Contribution	PLU's Contribution
0%	3%
1%	3% + .5% = 3.5%
2%	3% + 1% = 4%
3%	3% + 1.5% = 4.5%
4%	3% + 2% = 5%

Employee Voluntary Contribution - 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.

Healthcare

• Medical & Vision

There are three medical plan options:

- **Kaiser Permanente *Access PPO***
- **Kaiser Permanente *Virtual Plus***
- **Kaiser Permanente *HSA HMO***

PLU's monthly contribution for employee-only-coverage on the Kaiser Permanente (KP) Access PPO is $1,017.68. For those who elect employee-only-coverage on the KP Virtual Plus Plan, PLU contributes $773.38 per month toward the premium. For those who elect KP HSA HMO, PLU contributes $709.04 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 a Health Savings Account (HSA). Coverage for spouses/domestic partners and dependent children is available. The employee portion of the premium is deducted from salary on a pre-tax basis.

• Dental

The University's monthly contribution for employee-only-coverage on the Willamette Plan is $62.96. For those who elect employee-only-coverage on the Delta Dental plan, PLU contributes $48.76 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 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: For new benefits-eligible employees, the **effective date for medical/vision/dental insurance** is the first of the month following 30 days of employment. 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).

*FTE= full-time equivalent

Flexible Spending and Health Savings Accounts

• Healthcare 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 $5,943 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 $138 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 $251. 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

• Flexible Time Off

Full-time employees who accrue leave, are eligible to receive 56 hours (or 7 days) of paid time off during the fiscal year (June 1- May 31). Part-time employees between .50 and .99 FTE, who accrue leave, are also eligible to receive flexible time off, hours will be prorated based on FTE.

New employees hired in a benefits eligible status will receive this benefit prorated based on the first day of employment. Time is not required to be earned before it is taken. These hours will become available for use every June 1st of each fiscal year. **All time off hours not taken by May 31 each year is lost and may not be carried forward, nor compensated.**

In the event of voluntary termination, usage will be calculated based on hours worked within the fiscal year. If the time off hours have been exceeded, PLU will deduct the value of the difference from the final pay. The university does not compensate employees for unused flexible time off at separation of employment.

• Holidays

The number of University-observed holidays varies slightly each year. During calendar year 2027, there will be 16 paid holidays. To figure the value of these paid holidays, multiply your monthly salary by .64 if you work full time.

• 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.

• Sick Leave

Full-time employees earn 8 hours of paid sick leave per month. This benefit is prorated for those working between .5 FTE and .99 FTE. Up to a maximum of 300 hours of paid sick leave may be carried over each fiscal year. Paid sick leave accumulations provide for short-term salary coverage in the event of sickness or disability. See complete list of qualifying events in the Personnel Manual. 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.

• 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 (both monthly accrual rate and maximum accrual are 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
0 - 3 years	10 days	6.68 hours	90 hours
4 - 5 years	17 days	11.34 hours	150 hours
6+ years	22 days	14.68 hours	200 hours

- Employees in exempt positions - Full-time staff accrue vacation at the rate of 14.68 hours per month, equivalent to 22 days per year (both monthly accrual rate and maximum accrual prorated for less than full-time). The maximum vacation accrual is 200 hours.

• 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 is 1.2% of an employee's gross wages.

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 700 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
- The Evangelical Lutheran Church in America (ELCA) Tuition Plan Program includes 26 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 **or** tenured **or** 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 increases taxes withheld and decrease your 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 $13,041 in total fees. 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 can be made by multiplying 6.2% times your annual salary up to a limit of $192,300 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

• Travel Insurance

Employees are covered for up to $150,000 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 69% to 72% 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 contributes between $280 to $560 for the calendar year 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

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