

## SUMMARY OF BENEFITS

BENEFIT	CARRIERS	PROVISIONS OF PLAN	PREMIUM COST TO ENROLLED MEMBER	EFFECTIVE DATE
<b>MEDICAL INSURANCE</b>  <b>PLAN CHOICES</b>  Visit <a href="http://www.pebb.hca.wa.gov/compare_plans.html">www.pebb.hca.wa.gov/compare_plans.html</a> for plan comparison	<b>UNIFORM CLASSIC PLAN</b> (State of WA Self-Insured) OR <b>UNIFORM PLUS-PSHVN</b>	After \$250/individual medical deductible & \$100 prescription deductible, coverage at 85% when using preferred providers. Vision & prescription coverage is provided under medical plan.  After \$125/individual medical deductible, coverage at 85% when using preferred providers. Vision & prescription coverage is provided under medical plan.	The University pays most of the medical insurance premium. Employee portion through payroll deduction will vary by plan selected & number of eligible dependents enrolled. See chart on reverse side.	Coverage begins the first of the month following the date of employment. Exception: if employment begins the first working day of the month, coverage begins that day.  <i>You may opt to waive medical coverage on yourself or any/all of your dependents.</i>
	<b>KAISER WA CLASSIC &amp; VALUE PLANS</b> <i>Formally Group Health</i>	After \$250/individual deductible & \$100 prescription deductible, provides comprehensive schedule of benefits with co-payments. Delivery of health care services is limited to use of physicians, clinics, & hospitals under plan contract. Vision & prescription coverage is provided under medical plan.		
	<b>UNIFORM &amp; KAISER WA CDHP PLANS</b>	Same benefits as Classic & Value plans, but lower monthly premiums with higher deductible & out of pocket max. Eligible for IRS Health Savings Account.		
<b>DENTAL INSURANCE</b> Visit <a href="http://www.pebb.hca.wa.gov/compare_plans.html">www.pebb.hca.wa.gov/compare_plans.html</a> for plan comparison	<b>UNIFORM PLAN</b> (State of WA Self-Insured)	\$50 deductible (not applicable to preventative & diagnostic benefits). Fees subject to schedule of services.	EWU pays entire premium for enrolled member & all eligible family members.	<i>You may opt to waive dental coverage on any/all of your dependents.</i>
	Two managed care plans are also available	Co-payments & plan limits subject to schedule of benefit services.		
<b>LIFE INSURANCE</b>	<b>MetLife</b> (Note: Some optional coverage must be elected within 31 days of employment to avoid providing proof of insurability.)	<u>Basic Coverage:</u> Enrolled member covered for \$35,000 life insurance. (\$5,000 accidental death)	EWU pays entire premium.	First of month following date of employment.
		<u>Dependent Coverage Available:</u> Enrolled member may purchase (payroll deduction)	See link below:	First of month following application if within first 31 days of eligibility.
		Up to \$1,000,000 term life for enrolled member.	<a href="http://www.hca.wa.gov/public-employee-benefits/employees/life-insurance-premiums">http://www.hca.wa.gov/public-employee-benefits/employees/life-insurance-premiums</a>	First of month following approval of application.
		Up to \$250,000 accidental death & dismemberment for enrolled member (reduced family member coverage also available at additional cost).	See link above	First of month following approval of application.
<b>LONG-TERM DISABILITY</b>	<b>STANDARD INSURANCE COMPANY</b>	(1) Automatic Basic Coverage: After 90 days of disability, pays \$50 to \$240 per month.	EWU pays premium.	First of month following date of employment.
		(2) *Optional Coverage: After selected waiting period, pays 60% of salary up to age 65. Optional coverage must be elected within 31 days of employment to avoid providing proof of insurability.	Rate based upon monthly salary, retirement plan & chosen waiting period.	First of month following approval of application if after first 31 days of employment.
		*EWU pays the premium for optional coverage available for faculty with tenure & tenure track appointments.		
<b>SOCIAL SECURITY</b>		Provides benefits at retirement, disability, or death as prescribed under current law.	Current rates as prescribed by law.	First working day.
<b>FACULTY SICK LEAVE</b>	<b>EWU</b>	Refer to Article 11 of the UFE Collective Bargaining Agreement.		

Eligible Faculty & Exempt staff have a **30 day** window from the date of hire to elect from the following two retirement options. If a choice is not made within the 30 day window, employees will default into the EWURP Plan. Retirement participation is mandatory.

		RETIREMENT PLANS													
EWURP - EWU RETIREMENT PLAN	Teacher's Insurance Annuity Association & College Retirement Equities Fund (TIAA)	This is a 403(b) defined contribution plan.	Contribution to plan is based on age:  <table border="1"> <thead> <tr> <th>Age</th> <th>Employee's Contribution</th> <th>EWU's Contribution</th> </tr> </thead> <tbody> <tr> <td>Under 35</td> <td>5.0%</td> <td>5.0%</td> </tr> <tr> <td>35 to 49</td> <td>7.5%</td> <td>7.5%</td> </tr> <tr> <td>50+</td> <td>10.0%</td> <td>10.0%</td> </tr> </tbody> </table>	Age	Employee's Contribution	EWU's Contribution	Under 35	5.0%	5.0%	35 to 49	7.5%	7.5%	50+	10.0%	10.0%
Age	Employee's Contribution	EWU's Contribution													
Under 35	5.0%	5.0%													
35 to 49	7.5%	7.5%													
50+	10.0%	10.0%													
TRS 3 (Teachers Retirement System) *Faculty Only  PERS 3 (Public Employees Retirement System) *Exempt Only	State of Washington Department of Retirement Systems	Both are hybrid 401(a) defined contribution & 401(a) defined benefits plans. Newly hired individuals who have had prior Washington State retirement plan service should contact the benefits office to discuss their retirement plan participation options													

**CLASSIFIED RETIREMENT PLANS:**

Eligible Classified staff have a **90 day** window from the date of hire to elect from the following retirement options. Retirement participation is mandatory.

BENEFIT	PLAN	PROVISIONS OF PLAN
PERS (Public Employees Retirement System)	State of Washington Department of Retirement Systems	<u>PERS 2:</u> Employees who establish PERS eligibility on or after October 1, 1977 & prior to March 1, 2002. PERS 2 members enrolled prior to March 1, 2002 have the option to move to PERS 3 each January. To remain in PERS 2 no action is required. <u>PERS 3:</u> Employees who establish PERS eligibility on or after March 1, 2002, have 90 days to choose PERS 2 or 3. Until you make a choice you will be reported in PERS 2. If you do not choose a plan during this period, you will automatically default to PERS 3 at 5% contribution rate. THE PLAN CHOICE IS IRREVOCABLE.
LEOFF	Law Enforcement Officers' & Fire Fighters' Retirement System	Full time commissioned EWU police officers are eligible to participate in LEOFF 2.

**2019 EMPLOYEE MEDICAL PREMIUMS**

	Employee	Employee & Spouse	Employee & Children	Family
Kaiser WA Classic	\$165	\$340	\$289	\$464
Kaiser WA Value	\$88	\$186	\$154	\$252
Kaiser WA CDHP	\$ 25	\$ 60	\$ 44	\$ 79
Uniform Classic	\$107	\$224	\$187	\$304
Uniform Plus	\$50	\$110	\$88	\$148
Uniform CDHP	\$ 25	\$ 60	\$ 44	\$ 79

\*Note: These are MONTHLY premiums.