



## 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="https://www.hca.wa.gov/employee-retiree-benefits/public-employees/compare-medical-plans">https://www.hca.wa.gov/employee-retiree-benefits/public-employees/compare-medical-plans</a>	<b>UNIFORM MEDICAL</b>  <b>CLASSIC PLUS SELECT</b>	All plans have a deductible that must be met first, then co-insurance.  Vision & prescription coverage is provided under the medical plan.  PPO Network  Visit website provided for details.	The University pays most of the medical insurance premium. Employee portion through payroll deduction will vary by plan selected & number of eligible dependents enrolled.  Rate Chart is located on page 3.	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 OF WA</b>  <b>CLASSIC SOUND CHOICE VALUE</b>	All plans have a deductible that must be met first, then co-pays or co-insurance depending upon plan choice.  Vision & prescription coverage is provided under medical plan.  Must use Kaiser contracted providers, pharmacies, & hospitals.		
	<b>UNIFORM &amp; KAISER OF WA CDHP PLANS (High Deductible)</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="https://www.hca.wa.gov/employee-retiree-benefits/public-employees/compare-dental-plans">https://www.hca.wa.gov/employee-retiree-benefits/public-employees/compare-dental-plans</a>	<b>UNIFORM DENTAL PLAN</b>	\$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>
	<b>DELTACARE</b>  <b>WILLAMETTE DENTAL</b>	Co-payments & plan limits subject to schedule of benefit services. Must use contracted providers. These are managed care plans		
<b>LIFE INSURANCE</b>  <b>Rates:</b> <a href="https://www.hca.wa.gov/employee-retiree-benefits/public-employees/life-insurance-premiums">https://www.hca.wa.gov/employee-retiree-benefits/public-employees/life-insurance-premiums</a>	<b>MetLife</b> (Note: Some optional coverage must be elected within 31 days of employment to avoid providing proof of insurability.)	<b>Basic Coverage:</b> Enrolled member covered for \$35,000 life insurance. (\$5,000 accidental death)	EWU pays entire premium.	First of month following date of employment.
		<b>Dependent Coverage Available:</b> Enrolled member may purchase (payroll deduction)	Cost is dependent on amount of coverage selected.	First of month following application if within first 31 days of eligibility.
		Up to \$1,000,000 term life for enrolled member.	Cost is dependent on amount of coverage selected.	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).	Cost is dependent on amount of coverage selected.	First of month following approval of application.



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<b>LONG-TERM DISABILITY (LTD)</b> Rates: <a href="https://standard.com/mybenefits/wap-ebb/premium-ltd.html">https://standard.com/mybenefits/wap-ebb/premium-ltd.html</a>	<b>STANDARD INSURANCE COMPANY</b>	Employer Paid LTD: After 90 days of disability, pays up to \$240 per month.	EWU pays premium.	First of month following date of employment.
		Employee Paid LTD: 90 day waiting period and the option to choose a benefit of 60% or 50% of salary. Employee's will be auto enrolled in the 60% benefit unless they opt out of the coverage.	Rate based upon monthly salary & retirement plan.	First of month following approval of application if after first 31 days of employment.
		<b>*EWU pays the premium for Employee Paid coverage for faculty with tenure &amp; tenure track appointments, per current CBA.</b>		
<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>	EWU	Refer to Article 11 of the UFE Collective Bargaining Agreement (CBA).		

<b>2022 EMPLOYEE MEDICAL PREMIUMS</b>				
	Employee	Employee & Spouse	Employee & Child(ren)	Family
Kaiser WA Classic	\$204	\$418	\$357	\$571
Kaiser WA Value	\$113	\$236	\$198	\$321
Kaiser WA Sound Choice	\$50	\$110	\$88	\$148
Kaiser WA CDHP	\$24	\$58	\$42	\$76
Uniform Classic	\$110	\$230	\$193	\$313
Uniform Plus	\$78	\$166	\$137	\$225
Uniform Select	\$39	\$88	\$68	\$117
Uniform CDHP	\$24	\$58	\$42	\$76
*Note: These are MONTHLY premiums				



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### FACULTY & EXEMPT RETIREMENT PLANS:

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

RETIREMENT PLANS															
<p style="text-align: center;">EWURP - EWU RETIREMENT PLAN</p> <p><a href="https://www.tiaa.org/public/tcm/ewu">https://www.tiaa.org/public/tcm/ewu</a></p>	<p style="text-align: center;">Teacher's Insurance Annuity Association (TIAA)</p>	<p>This is a 403(b) defined contribution plan.</p>	<p style="text-align: center;">Contribution to plan is based on age:</p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: left;"><u>Age</u></th> <th style="text-align: center;"><u>Employee's Contribution</u></th> <th style="text-align: center;"><u>EWU's Contribution</u></th> </tr> </thead> <tbody> <tr> <td>Under 35</td> <td style="text-align: center;">5.0%</td> <td style="text-align: center;">5.0%</td> </tr> <tr> <td>35 to 49</td> <td style="text-align: center;">7.5%</td> <td style="text-align: center;">7.5%</td> </tr> <tr> <td>50+</td> <td style="text-align: center;">10.0%</td> <td style="text-align: center;">10.0%</td> </tr> </tbody> </table>	<u>Age</u>	<u>Employee's Contribution</u>	<u>EWU's Contribution</u>	Under 35	5.0%	5.0%	35 to 49	7.5%	7.5%	50+	10.0%	10.0%
<u>Age</u>	<u>Employee's Contribution</u>	<u>EWU's Contribution</u>													
Under 35	5.0%	5.0%													
35 to 49	7.5%	7.5%													
50+	10.0%	10.0%													
<p style="text-align: center;">TRS 3 (Teachers Retirement System) *Faculty Only</p> <p><a href="https://www.drs.wa.gov/plan/trs3/">https://www.drs.wa.gov/plan/trs3/</a></p> <p style="text-align: center;">PERS 3 (Public Employees Retirement System) *Exempt Only</p> <p><a href="https://www.drs.wa.gov/plan/pers3/">https://www.drs.wa.gov/plan/pers3/</a></p>	<p style="text-align: center;">State of Washington Department of Retirement Systems</p>	<p>Both are hybrid 401(a) defined contribution &amp; 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</p>													



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### CLASSIFIED RETIREMENT PLANS:

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

BENEFIT	PLAN	PROVISIONS OF PLAN
<p>PERS (Public Employees Retirement System)</p> <p>Visit: <a href="https://www.drs.wa.gov/choice/">https://www.drs.wa.gov/choice/</a></p>	<p>State of Washington Department of Retirement Systems (DRS)</p>	<p><u>PERS 2</u>: 401(a) defined benefit plan. Retirement benefit is based on 2% x Service Credit Years x Average Final Compensation. Eligible to retire at age 65 and with a minimum of 5 years in the plan.</p> <p><u>PERS 3</u>: hybrid 401(a) defined benefit plan &amp; 401(a) defined contribution plan. Retirement benefit is based on 1% x Service Credit Years x Average Final Compensation plus the account balance in the defined contribution plan. Eligible to retire at age 65 with a minimum of 10 years in the plan.</p> <p>If a plan is not chosen within the 90-day window, employee's will be defaulted into PERS 2. <b>Enrollment either through personal choice or default is irrevocable.</b></p>
<p>LEOFF</p> <p>Visit: <a href="https://www.drs.wa.gov/plan/leoff2/">https://www.drs.wa.gov/plan/leoff2/</a></p>	<p>Law Enforcement Officers' &amp; Fire Fighters' Retirement System</p>	<p>Full time commissioned EWU police officers are eligible to participate in LEOFF 2.</p>