

WASHINGTON STATE UNIVERSITY EMPLOYEE BENEFITS SUMMARY

This document provides an overview of the benefits available through your employment with WSU. For more detailed information please attend an Employee Benefits Orientation, visit our website, or contact our office.

Human Resource Services
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MEDICAL INSURANCE - (EMPLOYEE/EMPLOYER PAID)

All plans have monthly employee premium contributions (See Medical/Dental Booklet for rates).

Employees may choose from three medical plans available in the Pullman/Moscow area:

Group Health Classic

In this type of plan, you must see providers in your plan's network and receive most of your services through, or be referred by, a primary care provider (PCP). Non-emergency services outside the area, or services not rendered by or referred by your PCP, are not covered. Most services require a \$10 co-payment at the time of service, and there is no annual deductible to satisfy. The annual out-of-pocket maximum is \$750 per person or \$1500 per family.

Group Health Value

Like the Classic plan, you must see providers in your plan's network and receive most services (or a referral) from your primary care provider (PCP) within the plan's network. You must satisfy a \$100 per person/\$300 per family annual deductible, and some services have higher copay's compared to the Classic plan. The annual out-of-pocket maximum is \$1500 per person or \$3000 per family.

Uniform Medical Plan PPO

This is a freedom-of-choice plan that provides worldwide coverage for routine and emergency care. This plan offers an extensive provider network; this means you can self-refer to either network or non-network providers. Using network providers will reduce your out-of-pocket expense. Most services are subject to a \$200 per person/\$600 per family annual deductible. The annual out-of-pocket maximum is \$1500 per person or \$3000 per family.

Aetna Public Employees Plan

In this plan you can see any doctor, health care provider, or specialist as long as they are within the Aetna network. In order for services to be covered, the provider must network with Aetna unless you are seeking emergency services. You will not be required to choose a primary care provider or get a referral to see a specialist. There is no annual deductible to satisfy and most services require a \$10 co-payment at the time of service. The annual out of pocket maximum is \$750 per individual and \$1,500 maximum per family.

WSU Employees working at branch locations may have other plans to choose from. Please see Medical/Dental Booklet for additional information.

DENTAL INSURANCE - (EMPLOYER PAID)

Employees may choose from three dental plans, however ONLY the first two have providers in the Pullman/Moscow area:

Uniform Dental Plan (PPO)

Allows you the freedom to choose any dentist, but provides a higher reimbursement if your dentist contracts with Washington Dental Service (WDS). Services received outside of Washington are reimbursed at a higher level than services provided by non-PPO dentists in Washington.

Willamette Dental

Requires that you receive care from Willamette Dental Group dentists. There is one WDG clinic in Pullman.

DeltaCare

Requires the selection of one of its network dentists when you enroll. *There are NO network dentists currently available in the Moscow/Pullman area.*

LIFE INSURANCE

WSU provides Part A coverage for all eligible employee at no cost to the employee. Employees may enhance their Life Insurance coverage by purchasing additional optional coverage.

EMPLOYER (WSU) PAID

Part A - Basic Employee	Life Insurance - \$25,000 Accidental Death & Dismemberment - \$5000
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EMPLOYEE PAID - OPTIONAL

Part B - Basic Dependents	\$2,500 coverage on spouse or SSDP \$2,500 on each eligible child.
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Part B - Supplemental Spouse or SSDP	Must have Part B Basic on spouse/SSDP to apply for supplemental coverage. Maximum spouse/SSDP coverage is 1/2 of employees Parts C&D coverage combined. A \$25,000 policy is automatically approved if applied for within the first 60 days of eligibility if the employee has at least \$50,000 of coverage in Parts C&D.
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Part C - Employee Optional	Maximum allowed is the employee's annual salary. Does not require medical evidence of insurability if enrollment is within 60 days of eligibility.
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Part D - Employee Supplemental	Additional coverage up to \$350,000. A \$50,000 policy is automatically approved if applied for within the first 60 days of eligibility.
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Part E - AD&D	Additional Accidental Death & Dismemberment coverage for employee and dependents. Can request \$25,000 increments up to \$250,000. Does not require approval.
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Premiums: Parts B (Supplemental), C, and D monthly premium rates are based on your age and whether or not you are a smoker or non-smoker (See Life Insurance Booklet for rates).

LONG-TERM DISABILITY INSURANCE

WSU provides a basic Long Term Disability policy for all eligible employees at no cost to the employee. This policy will provide a maximum benefit of \$240 per month after 90 calendar days of total disability. Employees may enhance their LTD coverage by purchasing optional coverage.

EMPLOYEE PAID - OPTIONAL

You select a Waiting Period (30 - 360 days).

LTD Continued.

Receive up to 60% of your monthly salary if you cannot do your regular job duties for longer than your selected Waiting Period because of a disability. Maximum covered annual salary is \$120,000.

Premiums are based on a percentage of your monthly salary and wait period selected (See LTD booklet for rates).

Requests to enroll after the first 31 days of eligibility require company review of your health history.

RETIREMENT PLANS

Mandatory Retirement Plans

PUBLIC EMPLOYEES RETIREMENT SYSTEM (PERS 2, PERS 3)

Required for Classified Staff Employees

A state program – you will initially be enrolled in PERS 2 with a 3 month period to review and decide between PERS 2 and PERS 3.

You may receive benefits when you retire, leave it to become available if you leave the university before retirement, or withdraw your contributions with some retirement restrictions if you leave before retirement age.

Retirement benefits are based on your length of employment, age at retirement and your highest average salary or in the case of PERS 3, investment earnings.

If the employee or the spouse of an employee is a full-time WSU student an exemption from participation in PERS may be granted.

WSU RETIREMENT PLAN (TIAA-CREF)

Internal Revenue Code Section 403 (b) plan available for Faculty & A/P employees.

Mandatory for all new faculty and administrative/professional employees after two years of service. Earlier enrollment is optional. For retirees from a State of Washington DRS plan (PERS, TRS, LEOFF, etc.) who are returning to work at WSU, entry into the WSU Retirement Plan is mandatory from the date of hire.

A set percent based on your age is deducted from your pay, and is matched by the university. You select the investment options that suit your retirement goals.

You may draw benefits from this fund upon retirement or separation, or leave it to accumulate until a later date.

Optional Tax Deferred Investments

All employees regularly employed at half-time or more may make additional tax-deferred contributions with TIAA-CREF and/or the State of Washington Deferred Compensation program.

You may select between two investment programs: State of Washington Deferred Compensation Program and/or TIAA-CREF.

There are annual limits that cannot be exceeded (\$15,500/yr in 2007)

ENROLLMENT

Most enrollment forms for each of the summarized benefits are due within 31 days of eligibility to avoid a default benefit. Please contact Human Resource Services for your specific deadline.

ADDITIONAL BENEFITS

Flexible Spending Account:

A Flexible Spending account (FSA) is an IRS-approved, tax-free account that saves you money on eligible medical expenses. You authorize per-pay-period deposits to your FSA from your before-tax salary. Then, as you incur eligible expenses, you request tax-free withdrawals from your account to reimburse yourself. Establishing a Medical Expense FSA will save valuable tax dollars on eligible medical expenses. The minimum annual deposit is \$240 and the maximum is \$2,400. For more information, call ASI directly at **1-800-659-3035** or www.asiflex.com/pebb.

Dependent Care Assistance Program (DCAP)

Qualifying employees with day-care expenses for dependent children or parents may sign annual, irrevocable agreements to have a specified dollar amount set aside through payroll deduction to pay those expenses free of income tax and social security tax. For more information, call ASI at 1-800-659-3035 or www.asiflex.com/pebb.

Automobile or Homeowners Insurance

Offered by Liberty Mutual through payroll deductions, contact Liberty Mutual at **1-800-225-8281** or visit their website at www.liberty.mutual.com.

Long Term Care Insurance

The Public Employees Benefits Board offers employees this insurance if applied for within 31 days of employment. Further information can be acquired by calling the John Hancock Customer Service Center at **1-800-399-7271**. You can also visit Group Long-Term Care Insurance Plan Web site at pebbtlc.jhancock.com. To access the Web site you will need the following information: User Id: pebbtlc and Password: jhancock.

Contact HRS for additional information: (509) 335-4521, hres@wsu.edu, www.hrs.wsu.edu