Benefits

The University offers a comprehensive benefits package including health insurance, life and disability insurance, retirement and voluntary savings plans to eligible faculty, exempt and classified staff positions that are generally ongoing more than six consecutive months and are 50% or more of full time. Coverage begins the first day of the month following the date of hire, unless date of hire is the first working day of the month and coverage begins immediately. Eligibility requirements are set by Health Care Authority statutes provided in state law: (http://apps.leg.wa.gov/WAC/default.aspx?cite=182-12-114).

In addition, quarterly faculty, temporary exempt, and non student hourly positions may become eligible for insurance benefits per WAC 182-12-114 by working an average of 80 hours per month for more than six consecutive months. Contact the Benefits Office for details or go to (http://www.pebb.hca.wa.gov/eligibility.html).

• Insurance

  • Medical Insurance
    Eastern Washington University offers managed care or preferred provider organization medical plans to eligible faculty, exempt, and classified positions. Your monthly premium depends on the plan you choose and the dependents you cover. To review a comparison of the plans go to (http://www.pebb.hca.wa.gov/comparePlans.html).

  • Dental Insurance
    Dental plan choices include managed care options as well as a preferred provider organization plan. The University pays the monthly premium for you and your family. For a comparison of the plans, go to (http://www.pebb.hca.wa.gov/dental.html).

  • Life Insurance
    A basic term life insurance and accidental death and dismemberment benefit is provided by the University. There is additional coverage available to enroll yourself and eligible dependents; you pay the premiums for this coverage. Information for this coverage is available at (http://www.pebb.hca.wa.gov/life_employee.html).

  • Long Term Disability Insurance
    A basic LTD insurance (salary insurance) benefit is provided by the University. There is additional insurance available to enroll which provides you with 60% of the first $10,000 of your salary if you cannot perform your regular job duties due to disability. You pay the premiums
for this coverage, which is determined by your monthly gross salary and the waiting period you choose. Information is available at (http://www.pebb.hca.wa.gov/ltd.html).

- **Voluntary Benefits**

  - **Long Term Care insurance** through John Hancock. Premiums are specific to the individual and are determined by age, plan and options chosen. To obtain premium information go online to: John Hancock (User ID: pebbltc / Password: jhancock) or call 1-800-399-7271.

  - **Automobile or Homeowners Insurance** is available through payroll deduction with a state selected vendor, Liberty Mutual, 1-800-319-6523. If you are on an academic year appointment, or go on leave without pay, you must make premium payments directly to the vendor.

  - **The Dependent Care Assistance Program** (DCAP) is a plan that saves you money by allowing you to set aside pre-tax funds into a spending account to pay for allowable child or elder care (e.g. babysitting, daycare, in-home care for an older dependent incapable of self-care). http://www.pebb.hca.wa.gov/dcap.html

  - **Flexible Spending Account**

    The Flexible Spending Account (FSA or Health Care Reimbursement Account) is a program that allows you to use pre-tax money to pay for certain medical expenses. Enrolling in the FSA can lead to savings of up to 40% on each dollar that is set aside. http://www.pebb.hca.wa.gov/pebb/fsa

- **Retirement**

Retirement plan participation has separate eligibility criteria determined by job classification. Faculty and exempt positions hired on or after July 1, 2011 may choose to participate in the Eastern Washington University defined contribution plan (EWURP), the Department of Retirement Systems plans TRS 3 (faculty), or PERS 3 (exempt), which are hybrid plans with both defined contribution and defined benefit components. Contact the Benefits Office for details. Classified positions participate in one of the Department of Retirement Systems plans (PERS 1, 2, or 3 or LEOFF 2).

Non Student Hourly positions and Student positions* may become eligible for PERS participation if a person works five months at 70 or more hours within the tracking year (EWU’s tracking year is September through August).

*Student positions may become eligible for PERS participation if their credit load falls below 10 undergraduate credits (WAC 415.108.520)
**Plans**

**EWURP**
As of July 1, 2011, **faculty** and **exempt positions** eligible to participate in retirement have a 30 day window to choose a retirement plan (EWURP, TRS 3 or PERS 3. Participation is mandatory on the first day of employment with a default to the EWURP. This is a defined contribution plan (403(b)) with contributions driven by age: under age 35 - 5%, ages 35-49 - 7.5%, ages 50+ - 10%. Your contribution is matched 100%, and vesting is immediate.

For EWURP plan details go to [http://enroll.tiaa-cref.org/ewu/](http://enroll.tiaa-cref.org/ewu/).

**TRS 3/PERS 3**
State of Washington Retirement Systems: These are hybrid plans with a combination defined benefit [401(a)] and defined contribution [403(b)] components. Faculty positions may choose to participate in the TRS plan, exempt positions in the PERS plan. Vesting is after 10 years of service.

**PERS Plans 1, 2, or 3**
**Classified positions** participate in the PERS plans of State of Washington Department of Retirement Systems (DRS). Participation is mandatory and contributions begin on the first day of employment. Contribution rates are mandated by the State Legislature and are subject to change July 1 each year. Plans 1 and 2 are defined benefit plans. The PERS plan 3 is a hybrid plan with a combination defined benefit [401(a)] and defined contribution [403(b)] component.


**Exception**
**TRS Plans 1 or 2**
Faculty may be able to continue in a State of Washington TRS 1 or 2 plan, if they are *actively* participating in one of the plans upon employment with EWU, or they may make an irrevocable choice to go into the EWURP. Contact the Benefits Office for details.

**PERS Plans 1 or 2**
Exempt employees may be able to continue in a State of Washington PERS 1 or 2 plan if they are *actively* participating in one of the plans upon employment with EWU, or they may make an irrevocable choice to go into the EWURP. Contact the Benefits Office for details.
LEOFF
Full time commissioned University police officers participate in LEOFF 2. Contribution rates are mandated by the State Legislature and are subject to change July 1 each year.
For plan details go to (http://www.drs.wa.gov/member/handbooks/leoff/plan-2/default.htm)

- **Voluntary Investment Program (VIP)**
This is a program, in addition to retirement plan contributions, to save additional money for retirement on a tax deferred basis. There are two investment choices, which are available to all eligible employees. Vendor choices are TIAA-CREF and Fidelity. VIP contributions are not matched by EWU. You may contribute as little as $30 a month ($15 a pay period), or as much as the maximum tax-deferral allowed by federal IRS tax laws. This is available for all employee classifications.

For details go to [http://access.ewu.edu/HRRR/Benefits/Savings-and-Investing/Voluntary-Investment-Program.xml](http://access.ewu.edu/HRRR/Benefits/Savings-and-Investing/Voluntary-Investment-Program.xml)

- **State of Washington Deferred Compensation**
Another optional vendor choice for tax deferred investment savings. These contributions are not matched by EWU, and are subject to the maximum amount allowed by federal IRS tax laws. For more information go to [https://washington.gwrs.com/login.do](https://washington.gwrs.com/login.do). This is available for all employee classifications.

- **VEBA**
Upon retirement of exempt and classified employees who earn sick leave, 25% of cashed-out sick leave is placed into a health reimbursement account, which is a plan that reimburses out-of-pocket health care costs incurred by the retiree, his/her spouse, and qualified dependents. All contributions, investment earnings, and withdrawals (claims) are tax-free! For more information go to [http://www.veba.org/](http://www.veba.org/).