

FACULTY AND DEAN BENEFITS BULLETIN



Regular or Visiting Part-time or Full-time
9, 10, or 12 month contracts

1ST YEAR BENEFITS: *Begin on the first day of your contract (for contracts effective the first day of a month, otherwise, the first of the following month).*

MEDICAL PLAN - Full-time (75% + contract): *the University pays the entire premium for you and 50% of your dependent premiums. **Part-time (50 to 74% contract):** the University pays one-half of your premium and you are responsible for all dependent premiums.*

Premera Blue Cross PPO - *This plan was designed to provide maximum benefits when Preferred Providers in the Spokane area, or National Blue Card providers are chosen. There is a \$300 deductible per person, per calendar year; maximum \$900 per family, and 80% payment for most other covered benefits. The following are not subject to deductible: 100% for preventive care (up to contract limits), \$25 co-pay for office visits, and prescription co-pays. Prescription retail co-payments are: \$10 generic drugs; \$25 for preferred name brand drugs; \$50 for non-preferred name brand drugs. Maximum out-of-pocket expense is \$2,000 (plus deductible). This plan has a 9-month waiting period for pre-existing conditions (credit will be given for time covered under another medical policy).*

GROUP LIFE INSURANCE - Full-time only: *term life plan equal to two times your annual base salary to a maximum benefit of \$400,000. The University pays the entire premium.*

EMPLOYEE ASSISTANCE PROGRAM (EAP) – *Horizon Health's EAP program offers help, guidance and resources for everyday challenges of life. You and members of your household are entitled to up to 6 **FREE** confidential counseling sessions per incident, per calendar year. Your EAP can help you resolve a broad range of issues including: relationship/marriage problems; family issues; life changes; stress/emotional issues; alcohol & drug dependency; legal issues; financial planning and many other problems affecting you and your family. **Call 1-877-851-1631 on go online at www.horizoneap.com today for assistance!***

FLEXIBLE SPENDING PLAN - Full-time and Part-time: *the plan allows you to pay group insurance premiums, out-of-pocket medical/dental, and dependent care expenses with pre-tax dollars.*

VOLUNTARY VISION PLAN – Full-time and Part-time: the plan covers an annual eye exam, prescription glasses, contact lens care and discounts for other vision services.

SUPPLEMENTAL LONG TERM DISABILITY INSURANCE – Full-time only: Disability insurance pays you benefits for a medically certified disability after a 90 or 180 day waiting period. You have a **guaranteed benefit** for up to \$1500 per month (based on eligible salary) - with no medical underwriting - at time of initial eligibility only. Premiums are automatically deducted from your paycheck. The benefit is fully portable when employment ends.

VOLUNTARY LONG TERM CARE INSURANCE – Full-time and Part-time: Long Term Care insurance pays benefits when a physician certifies that you or a family member have lost the ability, for a period of 90 days, to perform at least two of six Activities of Daily Living (ADLs), or you suffer severe cognitive loss (like Alzheimer's Disease). You have a **guaranteed benefit** - with no medical underwriting - at time of initial eligibility only. Group rates are also available for your spouse, parents/grandparents (including in-laws), siblings, and children. The benefit is fully portable when employment ends.

2ND YEAR BENEFITS: Begin on the first day of your contract after one year of service (for contracts effective the first day of the month, otherwise, the first of the following month).

DENTAL INSURANCE - Full-time only: Preferred Provider plan insured by Washington Dental Service. Coverage is 100% - Class I/basic visits; 70% - Class II/restoratives & extractions; 50% - Class III/major. There is a \$25 annual deductible per person, per calendar year; maximum \$75 per family (deductible does not apply to Class I). Annual benefit limit is \$1,500. Orthodontics is not a covered benefit. The University pays your premium in full; you are responsible for dependent premiums. You may participate during the first year by paying the entire premium.

SHORT-TERM DISABILITY - Full-time only: the plan is self-funded by the University and is designed to provide continuation of full salary and benefits for periods of a medically certified disability for up to six months.

LONG-TERM DISABILITY - Full-time only: the plan pays you two-thirds your base salary to a maximum of \$13,000 per month for a medically certified disability lasting longer than six months. The University pays the entire premium.

DEFINED CONTRIBUTION RETIREMENT PLAN - Full-time and Part-time who work a minimum of 1,000 hours in a year: the program is a 403(b) tax-sheltered annuity plan. Participation in the plan is mandatory. You are required to contribute 5% of your salary and the University contributes 8.5%. You may make voluntary contributions during the first year of employment, and you may also contribute more

than the mandatory 5%, up to IRS limits. You have a choice of two pension plan providers - TIAA/CREF and Fidelity Investments. **You are fully vested from participation date.**

457(b) DEFERRED COMPENSATION RETIREMENT PLAN – Full-time and Part-time who work a minimum of 1,000 hours in a year, and who have maximized voluntary contributions to the 403(b) plan. The program is a 457(b) voluntary tax-sheltered plan. By enrolling in the 457(b) plan, employees are eligible to tax-shelter additional contributions beyond the 403(b) plan limits, up to the 457(b) IRS limit. There is no University matching contribution. TIAA/CREF is the pension plan provider for this plan.

ADDITIONAL BENEFITS:

TUITION WAIVER - Beginning the semester following your hire date:

Full-time: you are eligible for 100% tuition waiver for undergraduate, graduate, and doctoral courses (on a space available basis). Law courses are not included. Tuition benefits for your spouse and IRS dependent children (through age 25), are based on your years of service at Gonzaga: 0 to 1 year: 0% waiver; 1 to 3 years: 50% waiver; 3 to 5 years: 75% waiver; 5+ years: 100% waiver. Spouse tuition waivers are for one degree at Gonzaga University, either undergraduate or graduate (excluding law and doctoral). Dependent children tuition waivers are for undergraduate programs. Grandfather provisions: Faculty hired before November 1, 1996 are eligible for law courses for themselves and spouses. Spouses are also eligible for doctoral waiver.

Part-time: you receive 50% tuition waiver for undergraduate, graduate, and doctoral courses (on a space available basis). Law courses are not included.

THE STATEMENTS MADE IN THIS SUMMARY BULLETIN ARE ACCURATE BUT BY NO MEANS COMPLETE. Contact Debby LaRocco, Human Resources Office, at (509) 313-5861 for more information or go to www.gonzaga.edu/benefits.

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