



Benefits Office
 Eastern Washington University
 318 Showalter Hall
 Cheney, WA 99004

SUMMARY OF BENEFITS

BENEFIT	CARRIERS	PROVISIONS OF PLAN	PREMIUM COST TO ENROLLED MEMBER	EFFECTIVE DATE
MEDICAL INSURANCE 7 PLAN CHOICES Visit https://www.hca.wa.gov/employee-retiree-benefits/public-employees/compare-medical-plans for plan comparison	UNIFORM CLASSIC PLAN (State of WA Self-Insured) OR UNIFORM Select, or Uniform Plus	All Uniform plans have a medical and prescription deductible. Co-insurance varies by plan. Vision & prescription coverage is provided under the medical plan. Visit website provided for specific details regarding each 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 on 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>
	KAISER WA CLASSIC, VALUE, or SOUND CHOICE PLANS (HMO)	All Kaiser plans have a medical and prescription deductible. Co-pays vary by plan. Vision & prescription coverage is provided under the medical plan. Visit website provided for specific details regarding each plan.		
	UNIFORM & KAISER WA CDHP PLANS	Same benefits as Classic & Value plans, but lower monthly premiums with higher deductible & out of pocket max. Eligible for IRS Health Savings Account.		
DENTAL INSURANCE Visit https://www.hca.wa.gov/employee-retiree-benefits/public-employees/compare-dental-plans for plan comparison	UNIFORM PLAN (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 your dependents.</i>
	WILLAMETTE DENTAL & DELTA CARE (Managed care plans)	Co-payments & plan limits subject to schedule of benefit services.		
LIFE INSURANCE	MetLife (Note: Some optional coverage must be elected within 31 days of employment to avoid providing proof of insurability.)	Basic Coverage: Enrolled member covered for \$35,000 life insurance. (\$5,000 accidental death)	EWU pays entire premium.	First of month following date of employment.
		Supplemental Life Insurance- Employee Coverage: Up to \$1,000,000 term life for enrolled member.	https://www.hca.wa.gov/employee-retiree-benefits/public-employees/life-	First of month following application if within first 31 days of eligibility.
		Supplemental Dependent Coverage Available: Enrolled employee may purchase		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 for insurance premiums	First of month following approval of application.
LONG-TERM DISABILITY	STANDARD INSURANCE COMPANY	(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) Default: Employee Paid Coverage: After 90 day waiting period, pays 60% or 50% of salary up to age 65. Proof of insurability after 31 days of employment.	Rate based upon monthly salary, retirement plan & chosen option.	First of month following approval of application if after first 31 days of employment.
		*EWU pays the premium for supplemental coverage for faculty with tenure & tenure track appointments.		
SOCIAL SECURITY		Provides benefits at retirement, disability, or death as prescribed under current law.	Current rates as prescribed by law.	First working day.
FACULTY SICK LEAVE	EWU	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 (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 2. 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.

2024 EMPLOYEE MONTHLY MEDICAL PREMIUMS

Plan	Employee	Employee & Spouse	Employee & Child(ren)	Family
Kaiser WA Classic	\$226	\$452	\$396	\$622
Kaiser WA Value	\$211	\$422	\$369	\$580
Kaiser WA CDHP	\$26	\$52	\$46	\$72
Kaiser WA Sound Choice	\$69	\$138	\$121	\$190
Uniform Classic	\$124	\$248	\$217	\$341
Uniform CDHP	\$35	\$70	\$61	\$96
Uniform - Plus UW	\$109	\$218	\$191	\$300
Uniform Select	\$59	\$118	\$103	\$162