



## 2025 SUMMARY OF BENEFITS

Benefit	Carriers	Provisions of Plan	Premium Cost to Enrolled Member	Effective Date
<b>MEDICAL INSURANCE</b>  8 PLAN CHOICES  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> for plan comparison and details.	UNIFORM CLASSIC PLAN, UNIFORM SELECT, or UNIFORM PLUS  (State of WA Self Insured)	All Uniform plans have a medical and prescription deductible. Co-insurance varies by plan. Prescription coverage is provided under the medical 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 attached rate sheet.	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. Prescription coverage is provided under the medical 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.		
<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> for plan comparison	UNIFORM DENTAL 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.		
<b>VISION INSURANCE</b>  Visit: <a href="https://www.hca.wa.gov/employee-retiree-benefits/public-employees/vision-plans-and-benefits">https://www.hca.wa.gov/employee-retiree-benefits/public-employees/vision-plans-and-benefits</a>	METLIFE VISION	Same benefits provided by all vendors, co-pays and co-insurance varies.  In-network providers vary by plan.	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>
	EYEMED			
	DAVIS VISION BY METLIFE			
<b>LIFE INSURANCE</b>	METLIFE (Note: Some optional coverage must be elected within 31 days of employment to avoid providing proof of insurability.)	<u>Basic Coverage:</u> Enrolled member covered for \$35,000 life insurance. (\$5,000 accidental death)	EWU pays entire premium.	First of month following date of employment.
		<u>Supplemental Life Insurance-Employee Coverage:</u> Up to \$1,000,000 term life for enrolled member.	<a href="https://www.hca.wa.gov/employee-retiree-benefits/public-employees/life-">https://www.hca.wa.gov/employee-retiree-benefits/public-employees/life-</a>	First of month following application if within first 31 days of eligibility.



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		<u>Supplemental Dependent Coverage Available:</u> 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.
<b>LONG TERM DISABILITY</b>	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) <b>Default:</b> 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.
		<b>*EWU pays the premium for supplemental coverage for faculty with tenure &amp; tenure track appointments.</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.		

### Retirement Plans

<b>FACULTY &amp; EXEMPT RETIREMENT PLANS:</b>				
Eligible Faculty & Exempt staff have a <b>30-day</b> 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				
<b>EWURP – EWU Retirement Plan</b>		Contribution to plan is based upon age:		
Teacher’s Insurance Annuity Association (TIAA) This is a 403(b) defined contribution plan.		Age	Employee’s Contribution	
		EWU’s Contribution		
		Under 35	5%	5%
		35 – 49	7.5%	7.5%
		50+	10%	10%
<b>TRS 3</b> (Teachers Retirement System) *Faculty Only	State of Washington Department of Retirement Systems (DRS)	Both are hybrid 401(a) defined contribution & 401(a) defined benefits plans.		
<b>PERS 3</b> (Public Employees Retirement System) *Exempt Only		Newly hired individuals who have had prior Washington State retirement plan service should contact the benefits office to discuss their retirement plan participation options		



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### 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.

<p><b>PERS 2 OR 3</b> (Public Employees Retirement System)</p>	<p>State of Washington Department of Retirement</p>	<p><b><u>PERS 2:</u></b> Employees who establish PERS eligibility on or after October 1, 1977 &amp; 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.</p> <p><b><u>PERS 3:</u></b> 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.</p> <p>If you do not choose a plan during this period, you will automatically default to PERS 2. <b>THE PLAN CHOICE IS IRREVOCABLE.</b></p>
<p><b>LEOFF</b></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>

### 2025 MONTHLY MEDICAL PREMIUMS

PLAN	EMPLOYEE	EMPLOYEE & SPOUSE	EMPLOYEE & CHILDREN	FAMILY
UMP CLASSIC	\$133	\$266	\$233	\$366
UMP SELECT	\$83	\$166	\$145	\$228
UMP PLUS	\$158	\$316	\$277	\$435
UMP CDHP	\$46	\$92	\$81	\$127
KAISER WA CLASSIC	\$128	\$256	\$224	\$352
KAISER WA VALUE	\$119	\$238	\$208	\$327
KAISER WA SOUND CHOICE	\$73	\$146	\$128	\$201
KAISER WA CDHP	\$25	\$50	\$44	\$69