



Heritage University

Benefits Overview

An Overview of Heritage University's Full-Time (.75 FTE) Benefits Program

The salary and benefits Heritage University provides to its full-time (.75 FTE), employees is a comprehensive and competitive total compensation package. We are pleased to offer benefits that help employees get and stay healthy, plan for a financially secure retirement, and balance work and family needs.

Benefit programs include: medical, prescription, dental and vision care; long-term disability; life and accidental death & dismemberment insurance; university-paid retirement savings and optional personal retirement savings; vacation accruals; holidays; and education benefits. Mandatory benefits, also a part of the benefits package, include unemployment compensation, workers' compensation and Social Security.

This document provides an overview of the benefits available to full-time faculty and staff at Heritage University. **This is an overview; it is not intended to modify in any way the plan documents or Summary Plan Descriptions that, in the case of any difference, will govern.** Heritage University reserves the right to modify, amend, or terminate any provisions of these benefits upon appropriate action by the University. In all cases, university policies will govern.

Eligibility

In order to be eligible for most of the benefits in this Overview, you must be "benefits eligible" .75 FTE or greater.

New Employee Benefits Enrollment

Benefits are effective on the 1st of the month following your hire date, unless your hire date falls on the 1st of the month, in which case your benefits will be effective on your hire date. New

employees must enroll in their benefits within 31 days of their hire date.

New coverage elections for medical, prescription, dental, vision, basic life insurance and long-term disability coverage are only permitted during the annual Open Enrollment period. Changes in of coverage are permitted during the year only if you experience a qualified family or life status event.

Pre-tax contributions reduce your costs

Many of your benefits (including medical and prescription coverage) are offered pre-tax through the university's benefits program. The pre-tax design allows employees to pay for dependent premiums of these benefits using income before taxes are deducted, thus reducing tax liability. And our retirement accounts are pre-tax salary reductions.

Multiple options to fit your needs

Employees can choose between medical plans with different deductibles, additional life and accidental death & dismemberment insurance coverage. You may opt out of medical coverage if you have coverage from another source. For those with a medical plan that offers the HSA it is administered through Health Equity.

Upon joining Heritage University, employees have the opportunity to select the benefits that best meet their needs. Annually thereafter (with the exception of in the case of a qualified family or life status change), employees may change their benefit selections only during Open Enrollment.

Preparing for a secure retirement

Heritage University offers a defined contribution, tax-deferred retirement plan qualified under section 403(b) of the Internal Revenue Code. The university contributes 5% of monthly salary toward retirement for eligible employees. Employee contributions are not required. However, HU will match 100% of each employee's before tax contributions to the plan, up to a contribution = to 2% of an employee's gross pay (i.e. Employee contributes a total of 2% - Heritage University will contribute 7%).

A supplemental retirement savings account is also available through the Tax-Deferred Annuity plan. The TDA plan allows employees to make voluntary contributions to a tax-deferred account. Investment options are available through TIAA-CREF.

Time off

Heritage University staff observe eighteen designated holidays each fiscal year. Full-time staff members also accrue vacation, personal, and sick time. Faculty: 11 month appointments receive 20 days of unpaid leave; 10.5 month appointments receive 30 days of unpaid leave; 9 month appointments are not entitled to unpaid time off. Leave does not have a cash value upon separation and cannot be carried over to the next fiscal year.

Learn more about your options

Heritage University Human Resources department provides benefits information to all new benefits-eligible employees. For more information, please contact the Human Resources Office at (509) 865-8667 or by email to HumanResources@heritage.edu

BENEFITS	BENEFIT HIGHLIGHTS	WHO MAY BE COVERED	WHO PAYS?	TOTAL MON./ANN COST	WHEN FIRST COVERED?
	<ul style="list-style-type: none"> <input type="checkbox"/> \$500 Indv./\$1,500 Family <input type="checkbox"/> \$3,000 Indv./\$9,000 Family <input type="checkbox"/> \$2,000 Indv./\$4,000 Family HSA <p>Policy Yr.: (Jan – Dec)</p>	Please see chart down below	Please see chart down below	Please see chart down below	All regular, F-T employees (.75 FTE) working 30 hrs./wk. or more Staff = 1 st of the month after your hire date (i.e. you are hired on 5/15 you become eligible for benefits 6/1).

		\$500 Indv./\$1,500 Family	\$3,000 Indv./\$9,000 Family	\$2,000 Indv./\$4,000 Family	
Employee Only	Employee pays	\$159.85/mo.	\$3,000	\$0	\$5,000
Employee and Spouse	Employee pays	\$1,282.34/mo.	\$6,000	\$919.56	\$10,000
Employee and Children	Employee pays	\$983.57/mo.	\$6,000	\$669.05	\$10,000
Employee and Family	Employee pays	\$2,106.11/mo.	\$6,000	\$1,591.49	\$10,000

Other Medical Coverage

Vision (included)

Preferred Providers: 100% coverage \$20 copay for annual examination & 20% coinsurance **Hardware:** 100% coverage, max. \$150/yr.



Approved Pharmacies: \$5 generic/10% brand-name formulary/20% brand-name non-formulary / HSA: 20%

Dental Insurance (800) 794-5390	Calendar Yr.: Jan-Dec \$50 Deductible Calendar Yr. Max: \$2,000 Preventative 100% (ded. waived) Basic Services 80% (after ded.) Major Services 50% (after ded.)	All regular, F-T Employees Employee-Spouse Employee-Child(ren) Employee-Family	Heritage University Employee pays Employee pays Employee pays	\$47.25/mo. \$96.46/mo. \$104.15/mo. \$153.38/mo.	Same as above
	\$50,000-Additional \$50,000 if death is accidental	All regular, F-T Employees (.75 FTE) working 30 hrs./week or more	Heritage University	\$7.39 monthly \$88.68 annually	Same as above
Long Term Disability LifeMap	60% of monthly salary		Heritage University	.60 for each \$100 of monthly wages (max. \$72,600/yr.)	90 days after the date of disability
Vol. Life Insurance & AD&D	\$20,000-\$500,000		Employee pays	Varies	Same as above

Benefits	Benefit Highlights	Who May Be Covered?	When First Covered?	Who Pays?	Total Monthly/Annual Cost
	<p>Heritage University will make a contribution of 5% of employee's gross pay regardless if the employee makes any elective deferral contributions. In addition, HU agrees to match 100% of each employee's before tax contributions to the plan, up to a contribution = to 2% of an employee's gross pay (i.e. Employee contributes a total of 2% - HU will contribute 7%)</p>	<p>All regular, full-time employees (.75 FTE)</p>	<p>1st of the month following the completion of one year of services</p>	<p>Heritage University</p>	<p>Monthly - 5% of Employee's Gross Pay & a match of 100% of each employee's before tax contributions to the plan, up to a contribution equal to 2% of employee's gross pay. Annually - 5% of Base Salary (i.e. 20,000/yr x .05 = \$1,000). -</p>
<p>RETIREMENT</p>					
<p>(TIAA-CREF)</p>					
<p>1.800.842.2776</p>					
<p>403(b) – Tax deferred savings retirement plan</p>					
<p>Group Supplemental Retirement Annuity Certificates</p>	<p>Any employee may take tax deferred investments upon employment.</p>	<p>All employees</p>	<p>N/A – no waiting period</p>	<p>Employee pays</p>	<p>Dependent upon employee.</p>
<p>LEGISLATED EMPLOYER CONTRIBUTIONS Social Security</p>	<p>Provides retirement pension & Medicare</p>	<p>Same as above</p>	<p>Same as above</p>	<p>Heritage University & Employee pays →</p>	<p>Monthly 7.65% of salary &/or earned income. Annually – I.e. \$20,000 x .0765 = \$1,530</p>
<p>Unemployment Compensation</p>	<p>May provide income after termination depending on reason of separation</p>	<p>Same as above</p>	<p>Same as above</p>	<p>Heritage University</p>	<p>Monthly - Heritage University reimburses state for benefits paid to qualifying former employees. Annually – Varies</p>
<p>Workers Compensation</p>	<p>Provide income & medical expenses due to work-related injury/illness. Employee must report injury/illness to their supervisor &/or safety officer immediately.</p>	<p>Same as above</p>	<p>Same as above</p>	<p>Heritage University</p>	<p>Monthly – Heritage University pays based on previous years experience rating in job accidents for applicable employee category. Annually - \$612.35 Non-maintenance jobs</p>

Benefits	Benefit Highlights	Who May Be Covered?	When First Covered?	Who Pays?	Total Monthly/Annual Cost
<p>MISCELLANEOUS EMPLOYEE BENEFITS Tuition Waiver (Undergraduate)</p>	<p>Undergraduate - Please refer to the Policy & Procedures Manual #5.1.9</p> 	<p>All employees & "family" (refer to Policies & Procedures Manual #5.1.9)</p>	<p>6-month waiting period. Requires supervisor's approval & must meet intent to apply deadline for the following academic year.</p>	<p>Heritage University</p>	
<p>(Graduate)</p>	<p>Graduate – Please refer to the Policy & Procedures Manual #5.1.9</p>	<p>Heritage University Employees only</p>			
	<p>Tuition Waiver at designed universities belonging to CIC.</p>	<p>Qualified "family" members (refer to policy for details)</p>	<p>6-month waiting period. Requires supervisor's approval prior to enrolling.</p>	<p>Heritage University</p>	<p>Membership fees to CIC.</p>
<p>Tuition Exchange Program (see HR Director for details)</p>		<p>All employees & their dependents</p>	<p>N/A – no waiting period. Effective immediately</p>	<p>Heritage University</p>	<p>Monthly - \$1.25/month per employee. Follow-up visits may cost the employee. Health insurance may cover follow-up. Annually - \$15.00/yr.</p>
	<p>Provides professional evaluation & referral assistance for a variety of personal problems. 4 sessions per incident/per household member</p>	<p>All employees & their dependents</p>	<p>N/A – no waiting period. Effective immediately</p>	<p>Heritage University</p>	
<p> Employee Assistance Program (<i>EmployeeConnect</i>) (888) 628-4824 GuidanceResources.com Username: LFGSupport Password: LFGSupport1</p>	<p>Provides professional evaluation & referral assistance for a variety of personal problems. 5 face-to-face sessions per incident/per household member</p>	<p>All employees</p>	<p>N/A – no waiting period. However a parking sticker may be required.</p>	<p>Heritage University</p>	
<p>LifeKeys (855) 891-3684 Enter Web ID: LifeKeys</p>	<p>Free Parking, however parking stickers required for certain areas</p>				
<p>Parking</p>					

Benefits	Benefit Highlights	Who May Be Covered?	When First Covered?	Who Pays?	Total Monthly/Annual Cost
<p>Vacation Employees between 30-40 hrs/wk receive pro rata.</p>	<p>Staff & Admin Staff: <u>Maximum accrual</u> <u>rollover</u> 1-4 yrs of cont. svc = 2 weeks 80 hrs. 5-9 yrs of cont. svc = 3 weeks 120 hrs. 10+ yrs of cont. svc = 4 weeks 160 hrs. Administrators: 4 weeks</p>		<p>Staff & Admin: Upon completion of probationary period (90 days from date of hire).</p>	Heritage University	<p>Annually – If salary is \$20,000/yr 2 wks = \$769.23. NOTE: Payable in cash only upon qualified employment separation.</p>
<p>Unpaid Time Off</p>	<p>Faculty on 11 month apt.: 4 weeks <i>un-paid time off with the same provisions as stated below for 10.5 mo apt.</i> Faculty on 10.5 mo apt.: 6 weeks per contract yr. Leave <u>does not</u> have a cash value upon separation and may not be carried over to next fiscal year. Faculty on 9 mo apt.: Employees not entitled to unpaid time off.</p>	Faculty Employees	Refer to Faculty Leave Policy		
<p>Sick Leave Employees between 30-40 hrs/wk receive pro rata.</p>	<p>Staff & Admin: Accrue 1 day/month (12 days per year). A maximum of <u>480</u> sick hours may accrue.</p>	Full-Time Staff & Admin Employees	<p>Staff & Admin: Upon completion of probationary period (90 days from date of hire).</p>	Heritage University	<p>Annually – If salary is \$20,000/yr 12 days = \$923.07. NOTE: Sick leave has no cash value upon employment separation.</p>
<p>Bereavement Leave</p>	<p>Should a death occur in the “immediate family” employees may use up to 5 days of sick leave.</p>	Same as above	90 days	Heritage University	
<p>Personal Leave Employees between 30-40 hrs/wk receive pro rata.</p>	<p>Staff & Admin: 3 days or 24 hrs of personal leave will be allowed for emergency/short notice purposes. Employees will lose these hours if they are not used during the fiscal year (you cannot carry over Personal Leave hours into the next fiscal year). Staff & Admin Employees</p>		<p>Staff & Admin: Upon completion of probationary period (90 days from date of hire).</p>		<p>Annually – If salary is \$20,000/yr 3 days = \$230.77. NOTE: Personal leave has no cash value upon employment separation.</p>

Benefits	Benefit Highlights	Who May Be Covered?	When First Covered?	Who Pays?	Total Monthly/Annual Cost
Holidays Employees between 30-40 hrs/wk receive pro rata.	Staff, Admin & 9, 10.0, & 11 Month Appointed Faculty: 18 Holidays – see Holiday List (may vary)	Admin Staff, Administrators & Faculty on 9, 10.5 & 11 Mth appt.	Staff, Admin & Faculty: no waiting period	Heritage University	Annually: If salary is \$20,000/yr 17 days = 136 hrs x \$9.62/hr = \$1,308.32 NOTE: Holidays have no cash value upon termination of employment. Varies
Jury Duty Leave	Full regular salary for jury duty leave. Employee must provide a copy of the summons, subpoena or other written documentation from the court or agency summoning the employee. (2 weeks)	Same as above	N/A – no waiting period		
Military Leave	Full regular salary (maximum 2 weeks paid) for employees who are absent from work due to “service in the uniformed services”. Time off after allotted time will be unpaid.	Authorized dependents	N/A – no waiting period		
CAFETERIA PLAN – SEC 125 (Tax reduction Medical/Dental)	The premium the employee pays for health/dental insurance is deducted from gross earnings thereby reducing taxable income.	Regular, Full-Time Employees	Staff = 1st of the month after your hire date (i.e. you are hired on the 7/15/14 you become eligible 8/1/14.)	Employee through payroll deduction	Monthly: Varies – depending on the chosen coverage
 Supplemental Insurance	Offers several options for supplemental insurance coverage, including STD, Intensive Care, Dental, Cancer, Accidental and others.		Same as above		Same as above

This “Summary of Benefits” does not have contractual powers, it is merely a guideline. Benefits are described briefly, if you want full detail; please refer to the Human Resource office or the appropriate handbook.