



## retirement plans

Begin to save a pre-tax portion of your earnings for retirement by participating in the plans below:

### Seattle Pacific University Defined Contribution Plan 401(a)

- SPU contributes an amount equal to 9% of salary, each month, for eligible employees\*. Investments are directed by the employee.
- Retirement funds are 100% vested after six years of eligible employment. Funds are partially vested between two and six years of eligible employment.

### Voluntary Tax-Deferred Employee Retirement Savings Plan 403(b) (7)

- There is no waiting period and you may enroll at any time of the year.
- Tax-deferred contributions can be invested in a variety of funds.
- Employee retirement savings are 100% vested.

Retirement plan allocations can be changed at any time during the year.

\* Eligible employees have worked at least one year at SPU and completed at least 1,000 hours of service during the fiscal year.

## flexible spending accounts (fsas)

SPU offers you two flexible spending accounts that are administered through Benefit Administration Company (BAC). The following accounts can provide you with a break on federal and Social Security taxes for your predictable out-of-pocket costs.

### Health Care FSA Account

You may set aside as much as \$6,000 for from July 2011 through June 2012 for out-of-pocket health care expenses not covered by our health plan. Contributions will be deducted from your check in equal installments each pay period. Reimbursable expenses may be submitted for yourself and your dependents. Sign up to use a debit card for pharmacy and office visit copayments and/or to receive your claim reimbursement via direct deposit.

### New Over-the-counter (OTC) Regulations

Effective January 1, 2011, many over-the-counter (OTC) items are no longer eligible for reimbursement unless you have a prescription from a licensed healthcare professional. OTC medicines and drugs include items such as Advil, Tylenol, allergy medicine, antacid, etc. Items that are not OTC medicines or drugs (adhesive bandages, gauze, saline solution, reading glasses, etc.) will continue to be eligible for reimbursement without a prescription.

### Dependent Care FSA Account

You may set aside as much as \$5,000 (\$2,500 if you're married and filing separately) in pre-tax dollars from July 2011 through June 2012 to cover the care of qualified dependents so that you (and your spouse) can work.

To enroll for the first time or re-enroll, you must complete online open enrollment by Tuesday, May 31, 2011.

## camp casey faculty/staff house

Two officers' duplexes at Camp Casey Conference Center on Whidbey Island are available for the personal use of regular full-time faculty and staff members. The houses include Faculty House East and West. Reservation requests may be submitted three times a year. The booking fee is \$15 per night, with a maximum of seven nights and minimum of two nights. Contact Camp Casey at **1.866.661.6604** or **campcasey@spu.edu** for additional information.



## long term care (ltc)

SPU offers eligible faculty and staff, retirees, eligible spouses, parents, children, siblings, and grandparents the opportunity to purchase LTC insurance through UnumProvident. LTC refers to help with daily activities — such as eating, bathing, or dressing — over an extended period of time. Monthly premiums are based on your age when you first enroll. Guaranteed issue is available if enrolled the first November following hire. Afterward, you may enroll at any time during the year with a medical questionnaire.

Information is available through online open enrollment and directly through LTC Solutions: **1.877.286.2852**.

medical/rx	dental	vision	flexible spending accounts	life and ad&d	long-term disability	travel assistance	employee assistance
	401(a) and 403(b) 7		emeriti health		early retirement		
			tuition discount			long-term care	
leave of absence			camp casey faculty/staff house				

## plan highlights

All changes apply to the Premera Plan Options 1 & 2:

- **Preventive care services** will be covered at 100% when obtained in-network. A list of covered services is available on the HR web page and provided in your open enrollment packet.
- The \$2 million lifetime maximum has been removed from both medical plans. However, an annual plan maximum of \$2 million has been implemented.
- All benefits that were subject to the previous lifetime maximum, including the transplant benefit, are subject to the new annual plan maximum. The annual plan maximum will renew each January 1.
- The pre-existing condition waiting period will no longer apply to members under age 19.

## special open enrollment

Health care reform legislation requires health plans to cover dependent children up to age 26, regardless of student or marital status. This year's open enrollment will be your opportunity to enroll any dependents up to age 26 or any individual who may have previously met their medical plan's lifetime benefit maximum.

You will have a **30-day enrollment period** in which you may choose to begin coverage for such individuals — starting **May 1, 2011** and ending **May 31, 2011**, with an effective date of **July 1, 2011**.

## welcome

Seattle Pacific University (SPU) strives to provide a comprehensive and competitive benefits package for all eligible faculty, staff, and their dependents. This brochure provides a summary of those benefits.

Clear and complete information describing your benefit plans will enable you to make informed decisions regarding your benefit choices in health care coverage and other areas.

Online open enrollment begins May 1, 2011, and ends May 31, 2011, for the benefits plan year beginning July 1, 2011. During online open enrollment, you may change from one medical plan to the other, add or drop your spouse and/or child(ren), and enroll or re-enroll in flexible spending accounts. **If you are making a change at this time, please complete online open enrollment no later than Tuesday, May 31, 2011. This is the only time during the plan year that you may make these changes unless you experience a life event (e.g., marriage, birth, divorce), your spouse and/or child(ren) lose their prior coverage or gain new coverage they were previously ineligible for, or your formerly dependent child becomes independent.**

Questions about specific coverages should be directed to the vendor associated with each benefit. Links to insurance carriers' and retirement vendors' contact information is available on the main HR web page: **www.spu.edu/depts/hr**. If you have employment-related benefits questions, are unable to get information from the insurance carrier, or need additional assistance, please contact Carrie McCrimmon in Human Resources at **206.281.2676**.

*Further details regarding these benefits are available in the Seattle Pacific University Employee Benefits Handbook. Plan booklets and the Insurance contracts pertinent to each plan are available from the HR web page or office. The language of the contract governs in any cases of interpretation of provisions.*

## medical/rx

### Premera Heritage Plus 1: Options 1 and 2

SPU's medical plan is self-funded and administered by Premera Blue Cross. The University pays the full premium for a full-time employee's coverage. The employee pays premiums for dependents. With either Preferred Provider Organization (PPO) plan option, you have the flexibility to see in-network or out-of-network providers. You'll receive the highest level of benefit utilizing network providers.



### Comparison of PPO Medical Plans:

Comparative Features	Option 1		Option 2	
	In-Network	Out-of-Network*	In-Network	Out-of-Network*
<b>Deductible</b>				
Individual	\$100	\$300	\$500	\$700
Family	\$300	\$900	\$1,500	\$2,100
<b>Out-of-Pocket Maximum</b>				
Individual	\$1,500	\$5,500	\$2,500	\$10,500
Family	\$4,500	\$16,500	\$7,500	\$31,500
	Includes the deductible			
<b>Office Visit Copay</b>	\$15	\$0	\$15	\$0
<b>Preventive Care Office Visit</b>	Covered at 100%	30%	Covered at 100%	40%
<b>Prescription Drug Copays</b>				
<b>Retail (30-day supply)</b>				
Generic**	\$10	Applicable	\$10	Applicable
Preferred Brand	\$20	copay,	\$25	copay,
Non-Preferred Brand	\$45	then 40%	\$45	then 40%
	**\$5 copay for specific generic preventive drugs			
<b>Mail Order (90-day supply)</b>				
Generic***	\$20		\$20	
Preferred Brand	\$40		\$50	
Non-Preferred Brand	\$90		\$90	
	***\$10 copay for specific generic preventive drugs			

\*Balance billing may apply if a provider is not contracted with Premera.

Benefits listed apply after calendar year deductible is met, unless otherwise specified.

Monthly Medical Premium Rates				
	Premera PPO – Option 1		Premera PPO – Option 2	
<b>Full-Time Employee</b>	\$0.00		<b>Full-Time Employee</b>	\$0.00
<b>Spouse</b>	\$449.00		<b>Spouse</b>	\$276.00
<b>Child(ren)</b>	\$248.00		<b>Child(ren)</b>	\$90.00
<b>Family</b>	\$697.00		<b>Family</b>	\$459.00

SPU pays 100% of the monthly rate for full-time employees: \$642.00 per month for medical coverage. Part-time employees pay a prorated percentage of the employer rate.

## vision

SPU's vision plan is self-funded and administered by Vision Service Plan (VSP). The University pays the full premium for a full-time covered employee's coverage. The employee pays premiums for dependents. Your copay for an exam or hardware is \$25. Your exam and lenses are covered in full every 12 months, while you have a frame allowance every 24 months.

Extra discounts include 20% off any out-of-pocket costs on your choice of frames, discounts on laser vision correction surgery, and additional savings on lens options such as scratch resistant and antireflective coatings and progressives.

Please visit [www.vsp.com](http://www.vsp.com) to find a VSP provider.

VSP Doctor	
<b>WellVision Exam</b>	Covered after copay
<b>Lenses:</b>	
Single Vision	Covered after copay
Lined Bifocal	Covered after copay
Lined Trifocal	Covered after copay
<b>Frame</b>	\$130
<b>Elective Contact Lenses*</b>	\$130

\*Contact lenses are in lieu of lenses and frame.

### Monthly Vision Premium Rates

<b>Full-Time Employee</b>	\$0.00
<b>Spouse</b>	\$5.80
<b>Child(ren)</b>	\$6.63
<b>Family</b>	\$14.08

SPU pays 100% of the monthly rate for full-time covered employees: \$5.83 per month.

## dental

The University's dental plan is self-funded and administered by Washington Dental Service (WDS) a partner of Delta Dental. Before you visit your dentist, verify they are a Delta Dental PPO dentist. Services with a PPO dentist do not incur a deductible. See the provider listing at [www.deltadentalwa.com](http://www.deltadentalwa.com).

SPU pays 100% of the monthly rate for full-time employees: \$57.00 per month for dental coverage. Part-time employees pay a prorated percentage of the employer rate. The employee pays premiums for dependents.

Monthly Dental Premium Rates	
<b>Full-Time Employee</b>	\$0.00
<b>Spouse</b>	\$64.00
<b>Child(ren)</b>	\$63.00
<b>Family</b>	\$127.00

Plan Summary	PAYMENT LEVELS		
	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Non-Participating Dentist*
<b>Deductible</b> (waived on Class I) Per person/per benefit period Annual family maximum	\$0 \$0	\$50 \$150	\$50 \$150
<b>Annual Maximum Per Person</b>	\$1,750	\$1,750	\$1,750
<b>Class I — Diagnostic &amp; Preventive</b> Exams, Prophylaxis, Fluoride, X-rays, Sealants	100%	100%	100%
<b>Class II — Restorative</b> Restorations, Endodontics, Periodontics, Oral Surgery	80%	80%	80%
<b>Class III — Major</b> Crowns, Dentures, Partials, Bridges, and Implants	50%	50%	50%
<b>Orthodontia</b> Dependent Children Only Lifetime Maximum Per Child	50% \$1,000	50% \$1,000	50% \$1,000

\*Balance billing may apply if a provider is not contracted with WDS.

## wellness

Complete your personal health assessment during the month of May to receive your Personal Health Report and \$75 reward. The Personal Health Report provides valuable information about your health risks, and suggestions on how to reduce or eliminate your risk. The information is personal and confidential, and will not be shared with SPU.

Remember to participate in wellness activities throughout the year to receive wellness points!

## voluntary life and ad&d insurance

Voluntary life and/or AD&D insurance is made available to eligible employees, their spouses, and their dependent children. Choose the protection that is right for you and your family.

- **Yourself:** Increments of \$10,000 to a maximum of \$500,000
- **Your spouse:** Increments of \$5,000 to a maximum of \$250,000
- **Your child(ren):** Increments of \$2,000 to a maximum of \$10,000 for children

Employees must be actively at work on the day coverage takes effect. Rates are determined by your age and the amount of supplemental insurance requested. A guaranteed issue is available if you enroll within 30 days of eligibility. All other enrollments or increases are subject to a medical questionnaire.

Enrollment information is provided within online open enrollment materials. Contact Human Resources with further questions.



## vendor website address

### MEDICAL:

Premera Blue Cross  
[www.premera.com](http://www.premera.com)

### DENTAL:

Washington Dental Service (WDS)  
[www.deltadentalwa.com](http://www.deltadentalwa.com)

### VISION:

Vision Service Plan (VSP)  
[www.vsp.com](http://www.vsp.com)

### FLEXIBLE SPENDING ACCOUNTS:

Benefit Administration Company (BAC)  
[www.benefitadministrationcompany.com](http://www.benefitadministrationcompany.com)

### RETIREMENT:

Diversified Investment Advisors (DIA)  
<https://www.divinvest.com/>

Emeriti Health Solutions  
[www.emeritihealth.org](http://www.emeritihealth.org)

### LONG-TERM CARE INSURANCE:

Long Term Care Solutions  
[www.unum.com/enroll/spu/index.aspx](http://www.unum.com/enroll/spu/index.aspx)

### LIFE/AD&D/LTD:

Contact **Human Resources**

### EMPLOYEE ASSISTANCE PROGRAM:

Contact **Human Resources** for login  
[www.horizoneap.com](http://www.horizoneap.com)

### TRAVEL ASSISTANCE:

Contact **Human Resources** for login  
[www.medexassist.com](http://www.medexassist.com)