



ICAA EMPLOYEE BENEFITS

A Guide for New and Prospective Employees

This guide applies only to ICAA Employees hired by Wichita State University in a benefits-eligible position.



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EMPLOYEE HEALTH PLAN

Below we will cover the health plan options available to all ICAA employees in a benefits-eligible role. All coverages are elected independent of one another for employees and their eligible spouse/dependents, with the one exception being dental coverage, which is only available to those who choose a health care plan.

Coverage for new hires to WSU ICAA or non-benefits-eligible employees moving into a benefits-eligible role, will be effective the day after the employee fulfills a 30-day wait period.

BCBS Medical Insurance

Members who choose a health care plan will have BlueCross/BlueShield of Kansas as the carrier for their medical insurance.

Two plan designs provide flexibility in deciding how to pay for healthcare. Each plan offers a different combination of premium cost, deductible, coinsurance, and out-of-pocket maximum. See chart below.

	\$1,500 Plan	\$5,000 Plan
Deductible	\$1,500 (1) / \$3,000 (2+)	\$5,000 (1) / \$10,000 (2+)
Coinsurance	20%	0%
Out of Pocket Maximum	\$6,350 / \$12,700	\$6,350 / \$12,700
Office Visit Copay	\$35 / \$35 / \$70	Deductible
Preventative	100% Covered	100% Covered
Prescription Copay	\$15 / \$50 / \$75 / \$150 / 20% up to \$250	\$15 / \$50 / \$75 / \$150 / 20% up to \$250

Delta Dental Insurance

Dental insurance is offered through Delta Dental and has a no cost premium*. This benefit offers 2 exams and unlimited cleanings covered at 100%. See chart below for additional details.

	Benefit Costs
Bi-annual Exam / Unlimited Cleanings	Covered in full
Deductible	\$25 / \$50
Basic Services Coinsurance	20%
Major Services Coinsurance	50%
Annual Benefit Maximum	\$1,500 per person
Right Start 4 Kids	100% no deductible for kids 12 and under

*Dental insurance is only available as a package with a medical insurance plan.

Surency Vision Insurance

Surency is our vision insurance vendor, and they offer two tiers of vision insurance, Exam & Materials and Materials only. As with all other coverages, these premiums are paid on the first two paychecks of each month.

In-Network	Exam & Materials Cost	In-Network	Materials Only
Vision Exam	\$10 copay	Frames, Lens & Options Package	\$200 allowance
Eyeglass Lens	\$25 copay	Contact Lens (in lieu of Frame, Lens & Options)	\$200 allowance
Contact Lens	\$130 allowance		
Frames	\$130 allowance		
Progressive	\$90-135		
High-Index	Not Covered		
Polycarbonate	\$40 (under 19: \$0)		
Scratch Coating	\$15		

Guardian 3-1 Supplemental Health Plan

Our supplemental insurance coverage is offered through Guardian. The best part...all 3 of these coverages are rolled into one plan and premium deduction! On all three of these coverages, they work essentially the same. If you have the coverage and experience a covered event, you receive a direct payout in a predetermined amount. This payment does not go to the insurance company or to your provider but goes to you directly.

The coverage is also portable which means you can take the coverage with you if your employment ends.

Full-Time Coverage Rates

The rates below are for employees in a full-time position only.

SEMI-MONTHLY	\$1,500 Plan	\$5,000 Plan	Vision E + M	Vision Materials Only	3-1 Supplemental
Employee Only	\$82.37	\$47.80	\$4.97	\$4.87	\$12.78
EE + Children	\$262.04	\$192.00	\$8.68	\$8.51	\$19.20
EE + Spouse	\$281.28	\$206.96	\$9.73	\$9.54	\$25.35
EE + Family	\$452.33	\$342.54	\$13.45	\$13.18	\$32.06

RETIREMENT PLANS

Mandatory Retirement Plan

All benefits-eligible employees are required to participate in the mandatory retirement plan through VOYA Financial. The mandatory retirement plan has a one-year wait period before participation begins. However, some employees may be eligible to waive the wait period based on their prior service. Certification by your previous employer is required within the first 90 days of your employment to waive this wait period. To find out if your prior service qualifies for a waiver of the wait period, contact TotalRewards@wichita.edu.

Contributions to this plan are made on a pre-tax basis and are equal to 5.5% of the employee's biweekly gross pay. The employer match is 8.5% of the employee biweekly gross pay. All funds are fully vested upon contribution.

Voluntary Retirement Plan

There is also a voluntary retirement plan option available to all benefits-eligible employees immediately upon hire. If you wish to contribute in excess of the mandatory minimums, or before the wait period is fulfilled, those contributions will go into that account. Participants can contribute a minimum of 1% of their base annual salary, up to the current IRS annual limit. There is no employer contribution in the voluntary plan. Participants can start, stop or change contributions at any time by completing the Investment Agreement Form and returning to TotalRewards@wichita.edu. Before submitting the Investment Agreement Form to HR, participants must contact Voya directly to establish the investment account.

LIFE INSURANCE

Guardian Life and Accidental Death & Dismemberment (AD&D) Insurance Plan

All ICAA benefits eligible employees are automatically provided with basic life insurance and accidental death and disability (or AD&D) insurance. The life insurance would pay your beneficiary a lump sum of 150% of your annual salary should you pass away, up to a maximum of \$200,000.

The AD&D would also provide 150% of your annual salary, up to a maximum of \$200,000 if you were to pass away from a covered accident, as well as specified amounts for specific serious injuries such as an amputation, paralysis, or blindness. If the accident resulted in death, your beneficiary would receive both the life insurance and AD&D payouts.

Both of these benefits are at no cost to the employee as they are 100% paid by ICAA.

Please note that benefits are reduced beginning at age 65 and further reductions occur at age 70 and 75.

Guardian Voluntary Life and AD&D Plan

In addition to basic life and AD&D coverage, you have the option to purchase additional life and AD&D insurance above and beyond the coverage that is provided to you by ICAA.

The voluntary life insurance that you can purchase for yourself has a guaranteed issue of \$100,000 if under age 65, \$50,000 if age 65 to 69 and \$10,000 if age 70+. This means that if you elect life insurance at your first opportunity which is now during your initial enrollment period, you can elect up to the guaranteed issue amount without completing the evidence of insurability process.

The minimum amount is \$10,000 and the maximum amount is \$200,000. Coverage must be selected in increments of \$10,000. If voluntary life insurance is elected, the same amount of AD&D coverage is included. The premiums are based on age which we'll discuss a few slides later in the presentation.

As with basic life insurance, benefits are reduced beginning at age 65 and further reductions occur at age 70 and 75.



Guardian Voluntary Life and AD&D Rates

EMPLOYEE & SPOUSE RATES PER \$1,000		ALL CHILDREN RATE TABLE	
<30	0.0325	\$10,000	\$1.13
30-34	0.0325		
35-39	0.0525		
40-44	0.0775		
45-49	0.1125		
50-54	0.1975		
55-59	0.3025		
60-64	0.3125		
65-69	0.5375		
70-74	1.1875		

- Rates shown are per pay period
- Spouse premiums are calculated based on Employee age
- Rates adjust once each year at the beginning of the calendar year at each five-year age band
- The voluntary plan is portable

VACATION & SICK LEAVE

Vacation Leave

Full-time Accrual: 6.77 hours per biweekly pay period (22 days accrued per year)
Accrual Cap: 304 total accrued hours

Sick Leave

Full-time Accrual: 3.7 hours per biweekly pay period (12 days accrued per year)
Sick Leave accrual is not capped.

PAID HOLIDAYS

There are eight standard paid holidays each year. These holidays are: New Year’s Day, Martin Luther King Jr Day, Memorial Day, Independence Day, Labor Day, Veterans Day, Thanksgiving, and Christmas Day. Employees must be in pay status the working days immediately before and after the holiday to be eligible for holiday pay. In some circumstances, additional paid holidays may be declared by the governor.

Annual Holiday Closedown

Most University offices are closed during this period. During the closedown, employees who would normally be scheduled to work may use accumulated leave and paid holidays or take leave without pay.

LONG-TERM DISABILITY

All benefits-eligible employees are automatically enrolled in a long-term disability plan upon their date of hire, which is 100% paid by ICAA. This policy pays out up to 60% of the employee’s usual gross pay, up to a maximum of \$10,000 per month.



PAID PARENTAL LEAVE (PPL)

Paid Parental Leave provides eligible ICAA employees with paid leave at 100% of their base rate of pay following the birth or adoption of a child.

PPL may be granted for use in the first twelve (12) weeks following a qualified birth or adoption of a child (“Benefit Period”). Employees designated as a Primary Caregiver may receive up to eight (8) weeks of PPL during the Benefit Period. Employees designated as a Secondary Caregiver may receive up to four (4) weeks of PPL during the Benefit Period.

TUITION ASSISTANCE AND EDUCATIONAL BENEFITS

Employee Tuition Assistance

Eligible employees enrolled as a student at Wichita State University can apply for tuition assistance for both degree-bound and non-degree bound programs. The maximum award is 7 hours of undergraduate credit per semester or up to \$5,250 for graduate program course per calendar year paid in full up to the base cost of resident tuition and campus infrastructure fees.

Spouse/Dependent Tuition Assistance

An eligible employee’s spouse and/or dependent(s) who are enrolled as a student at Wichita State University can apply for tuition assistance for first undergraduate or first graduate degree. The amount of tuition assistance provided for undergraduate courses is limited to 50% of the cost of resident tuition up to a maximum of fifteen (15) credit hours of courses per semester. The amount of tuition assistance provided for graduate courses is limited to 50% of the cost of the resident tuition up to a maximum of \$5,250 in tuition assistance per calendar year..

Other Educational Benefits

Under University policy, employees and their family are eligible for resident tuition rates in all academic terms beginning after the employee’s date of hire. Additionally, employees’ Student Activity fees are waived as part of the comprehensive fee structure. Questions on these policies can be directed to Student OneStop at 316-978-3909.

Employees are responsible for all tax consequences. Tuition assistance for graduate courses for an Employee’s spouse and dependents may be included in the Employee’s gross income as wages and subject to income tax consistent with federal and state tax laws.



GUARDIAN EMPLOYEE ASSISTANCE PLAN (EAP)

There are times in life when you might need a little help coping or figuring out what to do. The Employee Assistance Program (EAP) which includes WorkLife Matters is available to you and your family. It's confidential and at no cost to you and your family.

EMPLOYEE DISCOUNTS

Campus Discounts

Campus employees have free access to Ablah Library, discounted membership to Heskett Campus Recreation Center, and discounted tickets to select Wichita State University Athletics and Fine Arts events.

Shock Stop Discounts

Many local restaurants, retailers, and entertainment venues in Wichita offer discounts to employees of Wichita State University. Simply show your Shocker ID at these establishments.

Professional Development

Employees have access to a wide variety of professional development opportunities at discounted or no cost through WSU resources, partners of WSU, and other state affiliations. These resources can be found through WSU myTraining, Center for Management Development, Universal Class, Pryor Learning Solutions, and the Workforce, Professional & Community Education.

RESOURCES

- Leave Policies: <https://www.wichita.edu/Leave>

Still have questions? Reach out to the HR Total Rewards team at TotalRewards@wichita.edu.