

## Welcome To Lehigh University

## Eligibility Information

Lehigh is a premier residential university, annually ranked in the top tier of national research universities.

A nondenominational, coeducational, private university, Lehigh's four colleges and numerous research centers contribute to a vibrant, collaborative academic community that serves undergraduate and graduate students from across the globe.

The university rewards creativity, leadership, and innovation. And our commitment to excellence and intellectual curiosity are the underpinnings of everything we do. These core values also influence our compensation and benefits program for faculty and staff. In addition to competitive salaries, medical, and life insurance, we offer generous retirement contributions and a tuition remission program for employees and their families.



This brochure offers a brief introduction to some, but not all, of the many benefits provided to full-time Lehigh faculty.

For additional information on our benefits, we encourage you to visit the Human Resources website at: <http://hr.lehigh.edu/benefits>.

### Effective Dates for Benefits

All benefits included in our Flexible Benefits plan (medical, dental, life, dependent life, long term disability, and flexible spending accounts) are available on the first day of work at Lehigh. Basic life insurance and long-term disability insurance are effective on that first work day. Active enrollment is required for participation in a medical plan, dental insurance, flexible spending accounts and supplemental and dependent life insurance. Coverage is effective on the date completed enrollment materials are received by Human Resources, provided they are received within 30 days of the first work day.

Lehigh's retirement plan is available to all faculty on the first work day. There is a three-year vesting period for Lehigh's contributions to the plan. Enrollment in the plan is required to establish control of the account.

Tuition benefits are effective with the semester after beginning employment.

All other benefits are effective on the first work day.

### Domestic Partner Coverage

Lehigh University provides the same benefits to same and opposite sex domestic partners as we do for spouses of our employees. A simple registration process is required to establish eligibility.

Faculty members should be aware that the benefits provided may be considered taxable income to the employee. In addition, tuition benefits offered by Lehigh Valley Association of Independent Colleges (LVAIC) member institutions are governed by the policies of each school.



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## 2015 Benefits Synopsis For Faculty

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Updated March 2015



# 2015 Full-Time Faculty Benefits

## Health Care, Paid Leave, and Other Coverage

### Medical Insurance

Lehigh University offers four medical insurance plans from Capital Blue Cross.

- The *CMM Plan* is a traditional fee-for-service comprehensive medical plan that allows subscribers to see any health care provider.

- *PPO80* and *PPO100* are preferred provider organizations that use the same national provider network as the CMM Plan, but that provide additional benefits if the network is used and impose additional cost sharing if it is not. The major differences between PPO80 and PPO100 are that there is no deductible or coinsurance with PPO100 and behavioral health care benefits in PPO100 are available only through Integrated Behavioral Health.

- *Keystone Health Plan Central (KHPC)* is a health maintenance organization that requires the selection of a primary care physician and referrals for care by specialists. KHPC has a local provider network.

Learn more about Lehigh's medical coverage <https://hr.lehigh.edu/benefits/health-care>.

### Prescription Drug Coverage

All Lehigh medical plans include a prescription drug plan with *Express Scripts (ESI)*. For monthly generic prescriptions, faculty members pay 10 percent of ESI's average wholesale price, up to a maximum of \$25. For monthly brand name prescriptions, the charge is 20 percent, up to a maximum of \$50.

### Vision Plan

*DavisVision* is a part of all Lehigh medical plans.

### Dental Plan

Lehigh offers United Concordia's Concordia Flex fee for service dental plan as an optional program to all faculty members. Diagnostic and preventive services are provided at no cost to the subscriber. Basic services are covered at 80 percent and major services are covered at 50 percent.

There is a maximum annual benefit of \$1,000 per person (not including diagnostic and preventive services). Orthodontic services are covered for children only, at 50 percent, with a lifetime maximum of \$1,000.

### Long Term Disability Insurance

All full-time benefits eligible faculty members receive long term disability insurance. The full cost of the premium to supplement 66.67 percent of base salary is paid by the university. This premium is offered as a pre- or post-tax option.

### Sick Leave Benefits

In case of an unavoidable short-term absence from work, employees are provided with sick leave/excused absence benefits. If a faculty member is out of work for more than ten continuous workdays because of an illness or injury, short-term disability benefits are available.

### Life Insurance

Each faculty member receives life insurance coverage equal to one times his or her Flexible Benefits Salary. Supplemental coverage can be purchased for up to four times salary. Coverage is also available for dependents.

### Other Insurance Benefits

Liberty Mutual Insurance Company offers faculty members the opportunity to purchase homeowners, automobile, and liability insurance through payroll deduction.

## Financial Benefits

### Retirement Benefits

Lehigh contributes to a retirement plan for all salaried employees (faculty and staff) who are scheduled to work at least 1,000 hours per year. The plan includes a base contribution from Lehigh as well as a matching incentive.

The base contribution is dependent on years of service: Less than 3 years: 4%; 3 to 5 years: 6%; more than 5 years: 8%. The matching rate is 50% of an employee's voluntary contributions up to 4% in 2015, 5% in 2016, and 6% in 2017 and thereafter. There is a three-year vesting period for all employees.

### Credit Union

The Bethlehem 1st Federal Credit Union provides services to all salaried faculty members at Lehigh. Services include payroll deduction, savings and checking accounts, personal loans, and home equity loans.

### Home Purchase Incentive Program

Lehigh will pay two percent of the mortgage amount (up to a maximum of \$2,000) to faculty members who purchase homes in the Bethlehem neighborhoods surrounding campus. This payment is usually made in the paycheck following settlement. Faculty who work at least 75 percent of a full work schedule are eligible for the program, which is run in partnership with Wells Fargo bank.

### Direct Deposit

Faculty are paid once per month — on the last working day of the month. Lehigh provides free, automatic direct deposit. Faculty members may choose to have their paycheck deposited into one or more savings or checking accounts of their choosing.

## Tuition Benefits

### For Faculty

Full-time faculty members (working at least 75 percent of a full schedule), may take six credits of undergraduate or graduate study each semester at Lehigh (fall, spring, and across the two summer sessions) at no charge. Faculty taking graduate level courses should be aware that the value of course tuition over \$5,250 per year is considered taxable income.

Lehigh faculty may take up to two undergraduate courses each fall and spring semester and two courses over the entire summer at other Lehigh Valley Association of Independent Colleges (LVAIC) member institutions.

Lehigh's BEST training subsidy allows faculty to take two non-credit courses or seminars each semester that are directly related to the faculty member's current job.

### For Family Members

Spouses, Domestic Partners, and unmarried dependent children may take Lehigh undergraduate courses at one-half the full tuition rate, effective with the semester after employment starts. Beginning with the semester in which the faculty member completes five years of eligible service, these family members are exempt from the entire cost.

Tuition is waived immediately for graduate and summer undergraduate courses. The value of graduate tuition is taxable to the employee.

Spouses are also eligible for the same tuition exchange program as faculty at LVAIC member colleges but only for the fall and spring semesters.

A Tuition Cash Grant program is available for each unmarried dependent child of eligible faculty. A cash grant of \$5,000 per year can be applied to undergraduate tuition for all faculty at the rank of Associate or Full Professor. There is a five-year waiting period for faculty of a lower rank.

## Wellness Benefits

*Be Well: Mind, Body, Spirit*, Lehigh's online wellness program, offers opportunities to be rewarded for making healthy choices. Participants can earn a monthly credit, gift cards, and other discounts and incentives while achieving their wellness goals and challenging co-workers to join the fun.

Lehigh also offers a variety of other wellness activities including walking groups, lunchtime yoga, and on campus Weight Watchers classes.

Employees at Lehigh have access to the Welch Fitness Center's facilities as well as the university's swimming pool. Group fitness classes are open to registration for staff and faculty.