

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 exempt staff.

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

Staff are eligible to begin participation in the Flexible Benefits plan (including medical, dental, life, dependent life, long term disability, and flexible spending accounts) on the first day of the month following their first work day at Lehigh. Active enrollment is required for participation in the medical plans, dental insurance, flexible spending accounts, and supplemental and dependent life insurance. Enrollment must be completed within thirty (30) days of the first work day.

Lehigh's retirement plan is available to all exempt staff 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.

Staff 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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<https://hr.lehigh.edu>



## 2018 Benefits Synopsis For Exempt Staff



# BE WELL

Updated January 2018



# LEHIGH UNIVERSITY

# 2018 Full-Time Exempt Staff Benefits

## Health Care, Paid Leave, and Other Coverage

### Medical Insurance

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

- *PPO* and *PPO Plus* are preferred provider organizations using the same national provider network, providing additional benefits if the network is used, and imposing additional cost sharing if it is not. The major differences between *PPO* and *PPO Plus* are that there is no deductible and lower coinsurance with *PPO Plus* and behavioral health care benefits in *PPO Plus* are available only through Integrated Behavioral Health.

- The *HDHP* Plan offers significantly lower premiums and a Health Savings Account option in return for higher deductibles. The plan uses the same national provider network as the *PPO* and *PPO Plus* plans.

- *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, staff pay 10 percent of ESI's average wholesale price, up to a maximum of \$25. For monthly preferred brand name prescriptions, the charge is 20 percent, up to a maximum of \$50. For monthly non-preferred brand name prescriptions, the charge is 30% up to a maximum of \$100.

### Vision Plan

DavisVision is a part of all Lehigh medical plans.

### Dental Plan

Lehigh offers United Concordia's fee for service dental plan as an optional program to all eligible staff. 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.

### Sick Leave Benefits

All staff are provided with sick leave/excused absence benefits. During the first five years of service, 10 sick leave/excused absence days are available each year. After five years, 15 days per year are available.

If a staff member misses work for more than ten continuous workdays because of an illness or injury, short-term disability benefits may be available.

### Vacation Benefits

During the first 15 years of service, exempt staff accrue vacation at the rate of 22 days per year. After 15 years of service, staff accrue 25 days per year.

### Holidays Observed

Lehigh observes twelve paid holidays each year. Typically New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day are scheduled holidays. Holidays not scheduled are floating holidays and may be used any time during the year.

### Long Term Disability Insurance

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

### Life Insurance

Each staff 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 staff members the opportunity to purchase homeowners, automobile, and liability insurance through payroll deduction. Long Term Care Insurance is available through Genworth. Lehigh also offers voluntary accident and voluntary critical illness insurance through AFLAC.

## Financial Benefits

### Credit Union

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

### Home Purchase Incentive Program

Lehigh offers a forgivable loan of 10% of the mortgage amount up to a maximum of \$7,500 to staff members who purchase homes in the Bethlehem neighborhoods immediately surrounding campus or up to \$5,000 in a broader geographic area of South Bethlehem. Staff 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. For details, go to <https://hr.lehigh.edu/node/96>.

### Direct Deposit

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

### 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 6%. There is a three-year vesting period for all employees.

## Tuition Benefits

### For Staff

Full-time staff 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. Staff taking graduate level courses should be aware that the value of tuition over \$5,250 per year is considered taxable income.

Lehigh staff 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 staff to take two non-credit courses or seminars each semester that are directly related to the staff 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 staff 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 staff at LVAIC member colleges but only for the fall and spring semesters.

A Tuition Cash Grant for study at accredited institutions other than Lehigh is available for each unmarried dependent child of eligible exempt staff. There is a five-year waiting period for the \$5,000 annual grant (\$20,000 maximum per child). The waiting period is waived for exempt staff members at salary grade 11 and above.

## 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 well-being 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.