

2024 Full-Time Faculty Benefits

Health Care, Paid Leave, and Other Coverage

Medical Insurance

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

- The *PPO* plan is a preferred provider organization using a national provider network, providing additional benefits if the network is used, and imposing additional cost sharing if it is not.
- 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* plan.
- *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 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 replace up to 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. Long Term Care Insurance is available through Genworth. Lehigh also offers voluntary accident and voluntary critical illness insurance through AFLAC.



Financial Benefits

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.

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

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 unmarried dependent children of eligible faculty wishing to attend an accredited institution other than Lehigh. A cash grant of \$5,000 per year per child (\$20,000 maximum) can be applied to undergraduate tuition. The five-year waiting period for this benefit is waived for faculty with the rank of Associate or Full Professor.

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.