



EXEMPT STAFF Benefits Overview Effective April 1, 2021

This document is a summary of benefits. It does not take the place of a specific vendor Summary Plan Description (SPD) or the Common Chapter of the Employee Handbook for benefit or eligibility details.

Eligibility: As a staff member, if you are hired on the 1st day of the month, your benefits will be effective immediately, otherwise, your benefits will begin on the 1st day of the month following your hire date. Most benefits require enrollment within 31 days of your eligibility. Part-time staff with an FTE between 0.50 - 0.82 receive a percentage of benefits based upon their FTE. Information specific to each benefit regarding coverage options, eligibility and monthly premiums will be provided during enrollment in the Benefit Portal.

Insurance Options:

Please refer to the attached **2021-22 Medical Benefits and Rates Comparisons** for a summary of the different plan provisions.

Medical Kaiser Permanente (www.kp.org/addedchoice)

- **Option #1:** PPO Deductible
- **Option #2:** High Deductible Health Plan (PPO) with Health Saving Account (HSA) Option

Medical Kaiser Permanente (www.kp.org)

- **Option #1:** HMO No Deductible
- **Option #2:** HMO Deductible

Vision Plan:

- **VSP Network** (www.vsp.com)

Dental Plans:

- **Principal Network:** PPO Plan (self-insured plan)
- **Willamette Dental:** HMO Plan (www.willamettedental.com)

Insurance Premium Allowance

- Employees will receive a flat amount monthly based on their medical insurance election to purchase medical, dental & vision coverage for themselves and/or their eligible dependents. This amount is prorated for employees with an FTE between 0.50 – 0.82.
 - ✓ Employee Only: \$755.00
 - ✓ Employee & Spouse: \$945.00
 - ✓ Employee & Child: \$875.00
 - ✓ Employee & Family: \$1350.00
- Employee is responsible for insurance premium after their flat amount is exhausted.
 - Additional insurance premium will be deducted pre-tax from the employee's monthly paycheck.
 - Any unused premium allowance not used for medical, dental, or vision will be forfeited.
- Your Medical election can be different from Dental & Vision.
 - **For Example:** Employee Only medical coverage; Employee & Family for dental and Employee Only for vision.
- **Opting Out of Medical Coverage**
 - \$100 monthly amount. Amount is considered earned income and is taxable.
 - This amount is prorated for employees with an FTE between 0.50 – 0.82.



- You are still eligible to enroll into Dental & Vision coverage, but not eligible for a premium allowance. Employee is fully responsible for the premiums. Premium will be a payroll pre-tax deduction.

Flexible Spending Account: This program allows employees to set aside a portion of pre-tax dollars from their monthly paycheck for eligible Health Care (HCFSA), Dependent Care (DCFSA), and Transportation (TRFSA) related expenses. Expenses can be paid for by using a debit card, submitted through the TASC website, or mail-in reimbursement form. The 2021 HCFSA IRS maximum contribution limit is \$2,750. The 2021 DCFSA IRS maximum contribution limit is \$5,000 for individuals or married couples filing jointly, or \$2,500 married filing separately. The HCFSA has a maximum \$550 carryover of any remaining FSA funds not reimbursed. Any amounts above \$550 will be forfeited. (Pending TASC updates.)

Health Saving Account: You must be enrolled in the Kaiser Permanente High Deductible Health Plan (HDHP) to be eligible to contribute into a Health Savings Account (HSA). Contribution limits for 2021 HSA Plan are \$3,600 if enrolled as an individual and \$7,200 if enrolled with 1 or more dependents. There is also a Catch-Up Contribution of \$1,000 if you are 55 or older. Employee will never lose access to HSA even if they leave Linfield. These funds are never forfeited.

Life & Voluntary Insurance: All eligible employees receive \$50,000 of group life insurance paid 100% by Linfield. This plan has an age reduction schedule that starts at age 65 (35% reduction) and an additional reduction of 15% at age 70. Everyone starts at \$50,000 and then the reductions are applied. Employees may purchase additional voluntary life insurance for themselves, spouse/domestic partner, or children via payroll deduction. The same age reduction schedule is applied to the voluntary life plan as well.

Other Voluntary Insurance options: Employees have three supplemental voluntary benefit plans that they can choose to participate in:

- Critical Illness (1) and/or Accident (2) Plans. These plans would pay the member flat dollar amounts for specific illnesses and accidents. These are non-taxable payments to the member that they can use toward their medical deductibles and co-pays, as well as any other out-of-pocket expenses.
- Legal and/or Identity Protection Plan (3).

Short-Term Disability Insurance (STD): 100% paid by Linfield with no cost to the employee. Following a thirty day (30) waiting period paid at 100% of base wages by Linfield, on day 31 STD pays at 66 2/3% of the employee's base wages, up to a weekly maximum of \$1,500. Short-term disability, not including the 30-day waiting period, may continue up to 22 weeks. All employer paid benefits coverage will continue for up to 6 months during the time-period the employee is approved for short-term disability coverage.

Long-Term Disability Insurance (LTD): Linfield pays 100% of the cost of LTD for eligible employees. The waiting period is the first 180 days of disability. Long-term disability is paid at 66 2/3% of the employee's base wages, up to a monthly maximum of \$6,000. The only benefits Long Term Disability provides to the participant is the University retirement contribution paid by Principal Insurance Company at 8%.

Retirement Account Plan: Linfield University will begin to contribute 9% of your eligible gross wages into your 403(b) retirement plan the pay period following your one (1) year anniversary with the University. Employees shall receive credit for service performed for an institution of higher education immediately prior to hire by Linfield University, providing the Employee received Employer Contributions under the



prior Employer's retirement plan in the twelve-month period immediately preceding the Employee's hire by Linfield University. Linfield offers both pre-tax and post-tax options for contributions.

Linfield University has a 5-year vesting schedule, 20% per year beginning from date of hire. You may begin contributing personal contributions via payroll deductions immediately. All Exempt Employees hired before July 1, 2019 are considered fully vested and are not subject to the 5-year vesting schedule. **NOTE: The Linfield Employer Contributions are suspended as of October 1, 2020 until further notice.

Payroll: The pay day for Staff members is on the 5th of the month for the prior months' work. If the 5th falls on a Saturday or Sunday, the pay date will be the Friday before. Linfield strongly encourages all employees to enroll in direct deposit as their payment method. Employees have the ability to direct deposit funds to multiple accounts.

Holidays: Linfield University provides seven (7) paid holidays: New Year's Day, Memorial Day, July 4th, Labor Day, Thanksgiving Day and the following Friday, and Christmas Day. Part-time employees 0.5 FTE or greater earn pro-rated holiday based on the FTE percentage.

Summer Hours: Every summer, Linfield institutes a scheduling change that shortens the workday during summer break. Linfield offices close for business at 4:30pm instead of 5:00pm starting the Monday following commencement. This schedule continues through the second Friday in August, with regular office hours resuming the following Monday. During Summer Hours, the lunch break is 30 minutes vs. 60 minutes. Some offices, due to the nature of their work, may not follow Summer Hours.

Winter Break: Linfield University will be closed from December 25 through January 1. The total number of winter break days varies from year to year. The University pays regular status employees their regular rate of pay during this campus closure.

Paid Time Off (PTO): Regular, full-time status employees at 1.0 FTE accrue PTO time at the rate of 18.66 hours per month (28 days a year). If your initial day of hire is between the 1st and the 15th you will receive a full PTO accrual of 18.66 hours for that month. If your initial day of hire is between the 16th and the end of the month you will receive a half PTO accrual of 9.33 hours for that month. Thereafter, you would receive a full 18.66 accrual. After the employee has completed 90 days of continuous employment, earned PTO may be used with the approval of the employee's supervisor. Unpaid time off must be used during the first 90 days. No more than 120 hours can be carried forward after June 30th (from one fiscal year to the next). Full and Part-time employees .50 - .99 FTE earn pro-rated PTO based on the FTE percentage, and their PTO carryover maximum amount is pro-rated.

Tuition Remission: All regular (qualifying) status faculty, administrators, and non-exempt employees .50 FTE and above, and their eligible dependents, spouse/legal domestic partner are eligible for full or partial Tuition Remission commencing with the semester or term after the one (1) year anniversary of the employee's effective (qualifying) date of hire.

Visiting faculty with 2 years of continuous service that are .50 FTE and above, and their eligible dependents, spouse/legal domestic partner are eligible for full or partial Tuition Remission commencing with the semester or term after the second (2nd) year anniversary of the employee's effective (qualifying) date of hire.

Adjunct faculty, temporary employees and employees on special contracts do not qualify for tuition remission.



See full tuition remission policy for details at [Tuition Remission](#).

Tuition Exchange: All regular (qualifying) status faculty, administrators, and non-exempt employees .83 FTE and above, and eligible dependents, spouse/legal domestic partner are eligible for Tuition Exchange commencing with the semester or term after the three (3) year anniversary of the employee's effective (qualifying) date of hire.

Visiting faculty with 3 years of continuous service that are .83 FTE and above eligible dependents, spouse/legal domestic partner are eligible for Tuition Exchange commencing with the semester or term after the third (3rd) year anniversary of the employee's effective (qualifying) date of hire.

Adjunct faculty, temporary employees and employees on special contracts do not qualify for tuition exchange.

See full tuition exchange policy for details at [Tuition Exchange](#).

Other Benefits:

- Employee Assistance Program
- Travel Assistance
- The athletics complex is available to Linfield employees and their families.
- Employees receive a 20% discount on general merchandise and clothing purchases at the Barnes & Noble College bookstore.
- Employees and their families may use the library facilities to borrow books, documents, and various media.
- Staff members receive a \$2 discount each on two tickets for theatrical events with their Linfield ID.
- Staff and their family members with Linfield ID may enter for free all Linfield Athletic events on the McMinnville Campus, except Linfield NCAA playoffs.
- Staff may be eligible to request a subscription to Microsoft Office 365 and/or Adobe Creative Cloud.

This is an overview of benefits currently offered by Linfield University, and may be changed, modified, or revoked at any time, with or without advance notice. This summary does not imply an employment contract.