



FACULTY 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), the Faculty Handbook or the Common Chapter of the Employee Handbook for benefit or eligibility details.

Eligibility: As a faculty 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 following month of your hire date. Most benefits require enrollment within 31 days of your eligibility. Part-time faculty 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 less than full time.



- You are still eligible to enroll into Dental & Vision coverage, but not eligible for a premium allowance. Employee fully responsible for these premiums. Premium would 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 pas 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 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 College has a 5-year vesting schedule, 20% per year beginning from date of hire. You may begin contributing personal contributions via payroll deductions immediately. Linfield offers both pre-tax and post-tax options for contributions. All Faculty hired before July 1, 2019 will continue to receive a 12% contribution of eligible gross wage into your 403(b) retirement plan, with no required vesting period. **NOTE: The Linfield Employer Contribution is suspended as of October 1, 2020 until further notice.

Payroll: The pay period for Faculty 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.

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](#).

Sabbatical: Sabbatical leaves are granted at the discretion of the University. Any faculty member who has given full-time service or regular part-time service to the University for six (6) consecutive years shall be eligible for consideration for sabbatical leave.



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.
- Faculty members receive a \$2 discount each on two tickets for theatrical events with their Linfield ID.
- Faculty and their family members with Linfield ID may enter for free all Linfield Athletic events on the McMinnville Campus, except Linfield NCAA playoffs.
- Faculty 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.