



Benefit Overview: Faculty, Department Chairs, & Salaried Employees

Effective July 1, 2019

Insurance coverage is effective the first of the month following the first day of employment . The plan year coincides with CWI's fiscal year, July 1 to June 30.						
Medical Plan Options	Preferred Provider Organization (PPO)		Traditional		High Deductible	
Annual Deductible	\$350 Individual \$950 Family		\$450 Individual \$1,250 Family		\$2,000 Individual \$6,000 Family	
Co-Insurance	85% Insurance 15% Employee		80% Insurance 20% Employee		70% Insurance 30% Employee	
Office Visit	\$20 Co-Pay		Applied to Deductible		Applied to Deductible	
Preventive Services	A variety of preventive services are covered at 100% without deductible or co-pay					
Prescription Plan	Included with all Medical plans Generics: \$10 Non-formulary(non-named brand) : \$60 Name Brand: \$30 Specialty Brands: \$100					
Vision Plan	Included with all Medical Plans					
	Eye Exam – \$50 per year/member Single lenses –\$50 per year/member Bifocal lenses – \$80 per year/member Contacts - \$70 per year/member		Frames –\$50 every two years/member Trifocal lenses – \$95 per year/member Lenticular lenses – \$125 per year/member			
Dental Plan	All employees with Medical coverage are required to participate in the Dental plan; dependent coverage is optional.					
Annual Deductible	\$25 per person; waived for PPO diagnostic and preventive services					
Annual Maximum Benefit	\$1,500, not including orthodontic benefit					
Diagnostic and Preventive	80% of allowable charges if Blue Cross PPO provider; 70% for non-PPO provider					
Basic Fillings, Root Canals, Extractions	80% of allowable charges if Blue Cross PPO provider; 70% for non-PPO provider					
Major Services	50% of Allowable charges, after 12-month waiting period					
Orthodontic Services	50% up to \$1,000 maximum for children under 17, after 12-month waiting period					
Semi-Monthly Premiums						
	Employee Only	Employee + Spouse	Employee + Child	Employee + Children	Employee + Spouse + Child	Employee + Spouse + Children
PPO	\$ 28.00	\$ 69.50	\$ 48.00	\$ 68.00	\$ 89.50	\$ 108.00
Traditional	\$ 34.50	\$ 84.50	\$ 59.50	\$84.50	\$ 109.50	\$ 125.50
High Deductible	\$ 11.00	\$ 29.50	\$ 19.50	\$ 28.00	\$ 38.00	\$ 46.50
Dental	\$ 4.72	\$ 21.63	\$ 18.22	\$ 27.92	\$ 30.95	\$ 35.79
Flexible Spending Account: Medical Reimbursement	Reimburses out-of-pocket health care costs not covered by any other plan. FY20 Maximum Contribution per Plan Year: \$2,500					
Flexible Spending Account: Dependent Day Care	Reimburses the cost of dependent day care necessary for you and your spouse to work or attend school full-time. FY20 Maximum Contribution per Plan Year: \$5,000					
Visit https://ogi.idaho.gov/ for more information on medical and dental coverage.						

Employee Assistance Program (EAP)	<p>Employees and their dependents are eligible for the EAP. This includes five counseling visits per plan year per person at no cost to the employee. Pre-authorization is required. Services are designed to help the employee cope with mental health, chemical dependency, marital or family issues.</p> <p style="text-align: center;">EAP provider: ComPsych 877-427-2327</p> <p>Mental health benefits are included under the Medical plans and are subject to the plan's deductible, coinsurance, and out-of-pocket maximums.</p>															
Life Insurance	Basic life insurance is provided by CWI. It pays the beneficiary 1 time the employee's annual salary, but not less than \$20,000. Voluntary term life insurance may be purchased by the employee (1x, 2x, or 3x annual salary), and for spouse and dependents.															
Retirement	Participation in the Optional Retirement Plan (ORP) is mandatory for all benefit-eligible faculty and salaried (exempt) employees. Employee contribution rate is 6.97%; CWI contributes 11.86% of the employee's earnings with 100% immediate vesting.															
Voluntary Retirement Plans	ORP participants may contribute to pre-and post-tax voluntary retirement programs available through VALIC or TIAA-CREF.															
Short-Term Disability and Long-Term Disability	Short-term and long-term disability insurances are provided by CWI at no cost to the employee. Short-term disability pays 60% of the employee's monthly pre-disability salary for up to 26 consecutive weeks after completion of a 30-day waiting period or exhaustion of all sick leave, whichever is longer. Long-term disability pays 60% of the employee's monthly pre-disability salary and begins after week 26 until the employee is no longer disabled or reaches age 70, whichever occurs first.															
Holidays	Ten (10) paid holidays per year.															
Sick Leave	<p>Full-time exempt staff accrue sick leave at the rate of four (4) hours per pay period.</p> <table border="1"> <thead> <tr> <th>Faculty Contract Length</th> <th>Sick Accrual Rate per Month</th> <th>Maximum Accrual/AY</th> </tr> </thead> <tbody> <tr> <td>9 month</td> <td>8</td> <td>72</td> </tr> <tr> <td>10 month</td> <td>8</td> <td>80</td> </tr> <tr> <td>11 month</td> <td>8</td> <td>88</td> </tr> <tr> <td>12 month</td> <td>8</td> <td>96</td> </tr> </tbody> </table>	Faculty Contract Length	Sick Accrual Rate per Month	Maximum Accrual/AY	9 month	8	72	10 month	8	80	11 month	8	88	12 month	8	96
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Vacation	Full-time exempt staff and 12 -month faculty accrue vacation leave at the rate of eight (8) hours per pay period.															
Personal Days	Full-time faculty with a contract of less than 12 months are not eligible for vacation leave. In lieu of vacation leave, faculty are provided two personal days as defined in their contract. Personal days do not accrue from year to year and are lost if not used by the end of the fiscal year.															
Tuition Waiver	The tuition waiver program allows benefit-eligible employees, and their spouses and dependents, to attend classes for a \$20 registration fee per semester plus a 10% per credit hour payment. Some restrictions apply. Reciprocity with other Idaho public colleges/universities is available with some restrictions.															
Other Benefits	<ul style="list-style-type: none"> • Idaho IDEAL College Savings Program (Section 529 plan) • Pre-paid legal services plan through ARAG • Reduced rates for home and auto insurance through Liberty Mutual • Discounted cell phone rates through Verizon, T-Mobile, Sprint and AT&T • Discounts on Dell computers • Discounts on movie tickets • Discounts on Morrison Center performances and other recreational activities • Crunch and other fitness center discounts and more... 															