



# WSU EMPLOYEE BENEFITS

A Guide for New and Prospective Employees





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## STATE EMPLOYEE HEALTH PLAN

The State of Kansas Employee Health Plan (SEHP) is a comprehensive health plan offered to all benefits-eligible State of Kansas employees, including employees of Wichita State University. All coverages are elected independent of one another for employees and their eligible spouse/dependents.

Coverage for new state hires will be effective on the first day of employment. However, new WSU hires with current coverage through SEHP as the spouse or dependent of an active member, internal transfers from a non-benefits eligible position to a benefits-eligible position, or direct transfers from another state agency may have an earlier coverage effective date.

#### Aetna/BCBS Medical Insurance

Members can choose between Aetna or BlueCross/BlueShield of Kansas as the carrier for their medical insurance. Both carriers offer the same plan options and premiums, but each has a unique network of contracting providers.

Four plan designs provide flexibility in deciding how to pay for healthcare. Each plan offers a different combination of premium cost, deductible, coinsurance, and out-of-pocket maximum. See chart below.

In-Network	Α	J	С	N
Deductible	\$800/\$1,600	\$500/\$1,000	\$2,750*/\$5,500	\$2,750*/\$5,500
Coinsurance	20%	25%	10%	35%
OOP Maximum	\$5,250/\$10,500	\$7,350/\$14,700	\$4,500/\$9,000	\$6,650/\$13,300
Annual Employer HSA/HRA Contribution (Full-Time)*	N/A	N/A	Employee -\$1,000 EE+Children-\$2,000 EE+Sp/Family - \$2,000	Employee -\$500 EE +Children-\$1000 EE+Sp/Family - \$1125

<sup>\*</sup>For employee+dependent coverage, deductible is \$3,200 for 1st family member and \$2,300 for additional family members.

#### **Delta Dental Insurance**

	PPO Network	Premier Network
Bi-annual Preventive Cleaning/Exam	Covered in full	Covered in full
Restorative Deductible	\$50/\$150	\$50/\$150
Basic Restorative	50%	80%
Major Restorative	40%	50%
Annual Benefit Maximum	\$1,700 per person	\$1,700 per person
Lifetime Orthodontic Benefit Maximum	\$1,000 per person	\$1,000 per person





#### Avēsis Vision Insurance

	Basic	Enhanced
Standard Spectacle Lenses	\$25 copay	\$25 copay
Frames	Up to \$100	Up to \$150
Progressive Lenses	Not Covered	Up to \$165
High-Index Lenses	Not Covered	Up to \$116
Polycarbonate Lenses	Up to \$40	Covered in Full
Scratch Coating	Up to \$15	Covered in Full
UV Coating	Up to \$15	Covered in Full

#### MetLife Supplemental Insurance

Three supplemental insurance policies are available on a guaranteed-issue basis to employees, provided by MetLife. Policies available are Accident Protection, Hospital Indemnity, and Critical Illness. These policies are not intended to replace regular medical insurance. For coverage details, visit <a href="https://sehp.healthbenefitsprogram.ks.gov/voluntary-benefits-2024">https://sehp.healthbenefitsprogram.ks.gov/voluntary-benefits-2024</a>

#### **Full-Time Coverage Rates**

The rates below are for employees in a full-time position only. Rates for part-time employees can be found at https://sehp.healthbenefitsprogram.ks.gov/media/cms/PY\_2024\_Active\_EE\_Guide\_12\_ed7dbb6abcac2.pdf

SEMI-MONTHLY	Plan A	Plan J	Plan C	Plan N	Dental	Basic Vision	Enhanced Vision
Employee Only	\$39.90	\$52.56	\$35.20	\$23.25	\$0.00	\$1.44	\$2.92
EE + Children	\$126.56	\$91.27	\$65.02	\$43.92	\$7.98	\$3.16	\$6.35
EE + Spouse	\$237.27	\$153.38	\$123.69	\$84.30	\$9.97	\$2.92	\$5.40
EE + Family	\$415.40	\$262.79	\$208.33	\$150.17	\$17.98	\$4.34	\$8.18

SEMI- MONTHLY	The Hartford Accident	The Hartford Hospital (L)	The Hartford Hospital (H)	The Hartford Illness
Employee Only	\$2.59	\$3.78	\$7.56	
EE + Children	\$4.31	\$8.10	\$14.42	Online
EE + Spouse	\$4.06	\$8.70	\$15.64	(Age Rated)
EE + Family	\$6.79	\$13.76	\$23.54	





## HEALTHQUEST WELLNESS INCENTIVE PROGRAM

State of Kansas employees and their spouses covered by SEHP medical insurance can participate in the HealthQuest Wellness incentive program. Participants are awarded points for completion of simple wellness activities. These points count toward two incentive programs:

#### **Premium Discount**

When an employee earns 40 credits in a plan year, they become eligible for a \$20/paycheck discount for the remainder of the current plan year and the following plan year (\$480 annually). This discount must be earned annually through participation in the HealthQuest Wellness program.

#### **HRA/HSA Reward Dollars**

In addition to any premium discounts earned, employees also receive \$10/credit in HealthQuest Rewards deposited into their HSA/HRA, up to a maximum of \$500 each per plan year.

## RETIREMENT PLANS

## Kansas Board of Regents (KBOR) 403(b) Mandatory Plan

Employees in faculty and unclassified professional positions are enrolled in the KBOR 403(b) Mandatory Retirement Plan, subject to the fulfillment of a one-year wait period. This wait period may be waived for employees with prior service under KPERS, KBOR, or another US institute of higher education. To find out if your prior service qualifies for a waiver of the wait period, contact <u>TotalRewards@wichita.edu</u>.

Contributions to this plan are made on a pre-tax basis and are equal to 5.5% of the employee's biweekly gross pay. The employer match is 8.5% of the employee biweekly gross pay. All funds are fully vested upon contribution.

## Kansas Public Employees Retirement System (KPERS) Pension Plan

Employees in university support staff positions are enrolled in the KPERS. Pretax contributions of 6% of the employee's biweekly gross pay begin immediately, with no wait period.

Contributions and retirement credits, if applicable in the participant's tier, are vested after 5 years of service.

For more information, visit www.KPERS.org or call 1-888-275-5737.

## TUITION ASSISTANCE AND EDUCATIONAL BENEFITS

## **Employee Tuition Assistance**

Eligible employees enrolled as a student at Wichita State University can apply for tuition assistance for both degree-bound and non-degree bound programs. The maximum award per semester is 7 hours of undergraduate credit or 6 hours of graduate credit, paid in full up to the base cost of resident tuition and campus infrastructure fees.

## Spouse/Dependent Tuition Assistance

An eligible employee's spouse and/or dependent(s) who are enrolled as a student at Wichita State University can apply for tuition assistance for first degree-bound undergraduate programs only. The award amount is 50% of the base cost of resident tuition for the number of hours enrolled per semester, up to a maximum of 15 hours enrolled.

#### Other Educational Benefits

Under University policy, employees and their family are eligible for resident tuition rates in all academic terms beginning after the employee's date of hire. Additionally, employees' Student Activity fees are waived as part of the comprehensive fee structure. Questions on these policies can be directed to Student OneStop at 316-978-3909.





#### **GROUP LIFE INSURANCE**

#### Basic Group Life Insurance

All benefits-eligible employees, except KP&F retirement plan participants, are automatically enrolled in a basic group life insurance policy valued at 1.5x their annual gross pay. Coverage is effective as of the first day of employment, at no cost to employees.

#### Optional Group Life Insurance (OGLI)

Benefits-eligible employees, including KP&F retirement plan participants, may purchase additional employee life insurance coverage up to \$400,000, as well as spouse coverage up to \$100,000 and child coverage up to \$20,000 at their own expense.

## **VACATION & SICK LEAVE**

#### Vacation Leave (12-month positions)

Full-time Accrual: 6.77 hours per biweekly pay period (22 days accrued per year)

Part-time Accrual: Prorated by FTE/hours per pay period

Accrual Cap: 304 total accrued hours

#### Sick Leave

Full-time Accrual: 3.7 hours per biweekly pay period (12 days accrued per year)

Part-time Accrual: Prorated by FTE/hours per pay period

Sick Leave accrual is not capped.

#### PAID STATE HOLIDAYS

There are nine standard paid holidays each year. These holidays are: New Year's Day, Martin Luther King Jr Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Veterans Day, Thanksgiving, and Christmas Day. Employees must be in pay status the working days immediately before and after the holiday to be eligible for holiday pay. In some circumstances, additional paid holidays may be declared by the governor.

## Annual Holiday Closedown

Most University offices are closed during this period. During the closedown, employees who would normally be scheduled to work will need to use accumulated leave and paid holidays to cover time off.

## **SHARED LEAVE**

The Shared Leave Program was enacted by the State of Kansas to allow eligible employees to request paid leave at their regular rate of pay. Shared Leave may be granted for a limited period of time upon request, for an employee's own or a family member's serious, extreme, or life-threatening condition.

## **LONG-TERM DISABILITY**

All benefits-eligible employees are automatically enrolled in a long-term disability plan upon their date of hire. This policy pays out up to 60% of the employee's usual gross pay, up to a maximum of \$5,000 per month.

## PAID PARENTAL LEAVE (PPL)

In accordance with Kansas Board of Regents (KBOR) policy, Paid Parental Leave provides eligible State of Kansas employees with paid leave at 100% of their base rate of pay following the birth or adoption of a child.





PPL may be granted for use in the first twelve (12) weeks following a qualified birth or adoption of a child ("Benefit Period"). Employees designated as a Primary Caregiver may receive up to eight (8) weeks of PPL during the Benefit Period. Employees designated as a Secondary Caregiver may receive up to four (4) weeks of PPL during the Benefit Period.

## **EMPLOYEE ASSISTANCE PROGRAM (EAP)**

The EAP is a service provided for State of Kansas benefits eligible employees and their dependents. The EAP provides short-term counseling, financial and legal advice, and referrals from licensed professionals.

#### **EMPLOYEE DISCOUNTS**

#### **Campus Discounts**

Campus employees have free access to Ablah Library, discounted membership to Heskett Campus Recreation Center, and discounted tickets to select Wichita State University Athletics and Fine Arts events.

#### **Shock Stop Discounts**

Many local restaurants, retailers, and entertainment venues in Wichita offer discounts to employees of Wichita State University. Simply show your Shocker ID at these establishments.

#### STAR Discounts

State of Kansas employees also receive valuable discounts from national retailers, financial institutions, insurance companies, and even major cellular service providers.

#### **Professional Development**

Employees have access to a wide variety of professional development opportunities at discounted or no cost through WSU resources, partners of WSU, and other state affiliations. These resources can be found through WSU myTraining, Center for Management Development, Universal Class, Pryor Learning Solutions, and the Workforce, Professional & Community Education.

## **RESOURCES**

State Employee Health Plan Enrollment Booklet: <a href="https://healthbenefitsprogram.ks.gov/sehp/sehp-home">https://healthbenefitsprogram.ks.gov/sehp/sehp-home</a>

Kansas Board of Regents (KBOR) 403(b) Mandatory Retirement Plan:

https://www.kansasregents.org/about/regents retirement plans/mandatory retirement plan

Kansas Public Employees Retirement System (KPERS): Visit www.KPERS.org or call 1-888-275-5737.

Tuition Assistance: www.wichita.edu/TuitionAssistance

Life Insurance:

https://www.wichita.edu/services/humanresources/Total Rewards/Benefits/Other Benefits/Life Insurance.php

Leave Policies: <a href="https://www.wichita.edu/Leave">https://www.wichita.edu/Leave</a>

Shared Leave: <a href="https://www.wichita.edu/SharedLeave">https://www.wichita.edu/SharedLeave</a>

Employee Assistance Program (EAP): <a href="https://healthbenefitsprogram.ks.gov/sehp/healthquest/employee-assistance-program">https://healthbenefitsprogram.ks.gov/sehp/healthquest/employee-assistance-program</a>

Still have questions? Reach out to the HR Total Rewards team at TotalRewards@wichita.edu.