



QUICK SUMMARY OF BENEFITS ~ 2025

*Benefit deductions will be withheld each month, in in two equal payments, divided between the 1st and 2nd biweekly paychecks. **Premiums are paid a month in advance so they will need to be caught up on the first and/or second paycheck. **During the months with 3 pay checks, deductions will not be withheld on the 3rd paycheck. (Please see payroll calendar for 3rd paycheck months in current plan year.)

***Health Insurance** ~ Anthem Blue Cross/Blue Shield

Shenandoah University offers **three options** for health plans:

- (1) **Health Plan 1: Anthems KeyCare PPO** network plan offering in-network co pays: \$25 for office visits, \$35 specialists' visits and urgent care with a small deductible (\$200 for single; \$400 for family); Deductible/20% for emergency room; \$20/\$40/\$80/\$100 for pharmacy. Most other services are covered at 90%.
- (2) **Health Plan 2: Anthems KeyCare HDHP** High Deductible Health Plan. For 2025 This plan has a \$1700/\$3400 deductible (in-network) with 80% coinsurance. This plan is eligible for an HSA, which is funded by Shenandoah University at the rates: \$250 employee, \$250 employee spouse, \$750 employee child (1), \$1000 family.
- (3) **Health Plan 3: Anthems KeyCare ACA** This base plan includes a higher deductible and copays to reduce barriers to care. An affordable premium based on the Affordable Care Act safe harbor requirement. This plan has a \$5,500 employee only/\$11,000 all other groups (employee + child (1), spouse, or family deductible (in-network)) with 70% coinsurance.

*In ALL the plans listed above, annual exams and preventive tests (such as colonoscopy or mammogram) performed at in-network providers are covered at 100%. **NOTE:** Lab work performed in office as part of a preventative exam is subject to copay and/or deductible. This year Telehealth, via the Anthem Sydney app, is offered on plans 1 and 3 for no charge, under the revised legal requirements post COVID for high deductible plans, telehealth services will be charged a \$59 per visit fee.

***Dental/Vision/ Insurance** ~ **NEW this year** Shenandoah University offers a combined Dental, and Vision insurance plan provided by Anthem. This is an enhanced dental/vision insurance with an in-network and out of network coverage. Hearing coverage, which was minimally utilized, has been dropped to make room for the improved vision and dental plan.

-Dental Insurance -100% coverage for diagnostic and preventive care, other services covered at **80%** and **50%**, a calendar year deductible of \$50 for individual, \$100 for family. There is a \$1500.00 calendar year maximum benefit per person. Orthodontia coverage (adult or child) is also included up to \$1500 lifetime maximum.

-Vision Insurance - Eye Exams covered @ 100%, a calendar year deductible of \$50.00 individual and \$100.00 for family applies to services and materials only, **New** \$175 maximum allowed per individual on an annual basis, applies to frames (2-year interval) or \$225 on frames if you use an **ANTHEM PLUS** provider, Contacts or lenses (1-year interval),

*Stand-alone rates are available for employees *not* enrolled in the Shenandoah University Healthcare plan.

Other Benefits Available

***Flexible Spending Account Plan** - Based on Section 125 of the Internal Revenue Code, allows the employee to establish a Flexible Spending account to pay for eligible unreimbursed medical expenses and/or dependent care expenses on a before-tax basis. Amounts can be allocated up to \$3,300 per calendar year for **health care expenses** with a carryover amount of \$660. \$2,500 (married couples filing separate) and \$5,000 (single filers or married couples filing jointly) per calendar year for **dependent care expenses**. Health FSA is only allowed with plan 1 and 3 health insurance. Dependent care accounts may be with any of the healthcare plans.

***Health Savings Accounts** – An HSA is a tax-free savings account that works with a qualified health plan (**Plan 2 - HDHP ONLY**) to help you pay your insurance deductible and qualified out-of-pocket medical expenses. Contribution limits are \$4,300 for individual and \$8,550 for family. (Participants 55 and over can contribute an additional \$1000) An HSA allows for tax savings and is an investment that belongs to the employee that can be used for medical care expenses now, or in the future.

***Life, Accidental Death & Dismemberment Insurance** - Provided at no cost to the employee. Coverage is three times an employee's annual salary. Coverage amounts beyond \$50,000 are subject to taxes based on IRS regulations.

***Supplemental Life Insurance** – A voluntary benefit to add additional life insurance for an employee, a spouse/partner, or children. The employee must be enrolled in voluntary additional life insurance to enroll your spouse/partner, or children. The employee elected premium rate is paid after-tax on a voluntary basis through payroll deductions. **Those currently enrolled in supplemental life can increase the employee amount by \$10,000 during open enrollment without a medical questionnaire. New enrollment allowed with medical questionnaire approval.**

***Disability Insurance** – Eligible after 6 months of service and provided at no cost to the employee. Short Term Disability Insurance is coverage at 60% of the employee's monthly salary to a maximum of \$5,000 per month beginning the first day for accidents and after 14 days for illness. Long Term Disability is also provided at no cost to the employee.

***Accident Insurance** –Keep your finances on track when an accident happens. Having an accident doesn't just hurt you — it can also damage your finances. Your medical insurance will cover some of the expenses, but you will be left to foot the bills for your copays and deductible. Those can add up fast, especially if you're unable to work while you recover. That's where Group Accident insurance comes in: It helps protect your bank account from the out-of-pocket expenses that can come with an injury — whether you're coping with a broken arm or recovering from a serious car accident.

***Critical Illness Insurance** - Help cover out-of-pocket expenses associated with a serious illness. You may have medical insurance. But that doesn't mean you're covered for all the expenses resulting from a serious illness that you probably haven't budgeted for — things like copays, deductibles, loss of income, childcare and travel expenses. Group Critical Illness insurance helps fill the gap caused by these out-of-pocket costs, creating a financial safety net for you and your family.

***Retirement Plan** – We offer two options for retirement plans, the traditional 403b (pre-tax) plan and a ROTH elective deferral (after-tax plan.) An employee can contribute to either plan as early as their first day of employment up to the maximums allowed by the IRS. Once an employee has met the one-year employment requirement for SU to match your contribution, SU will contribute 3% of your gross salary over and above any SU match you select, into the 403b plan. The employer contribution is then increased 1% for each percent the employee contributes, up to a maximum match contribution of 5%.

If you choose your contribution to go into the 403b plan, both the employee and employer portion will be deposited into the 403b plan. If you choose the ROTH elective deferral plan, all employee contributions will be deposited into the ROTH and all matching contributions into the 403b.

Matching on the 403b and ROTH (or a combination of both) by SU will not exceed 5%. (The total SU contribution including the 3% default into the 403b will not exceed 8%.)

Enrollment changes are allowed at any time throughout the year. Additional money can be contributed to either plan, above the matching, up to the IRS maximum contribution for your age. The 2025 limits are \$23,500 under age 50 or \$31,000 over age 50. Benefit is withheld on all 26 biweekly paychecks per year.

Emeriti Program** – This program offers a unique way to save for health care needs in retirement. Employees may make personal contributions to the plan after completing one year of service. – *Benefit withheld on all 26 biweekly paychecks per year.* *Employer benefit currently suspended due to COVID 19, but employees can make their own contributions.**

Shenandoah University Accruals for Benefited Employees

Years of Service	<u>Vacation</u> Fiscal Year July 1 to June 30 No Carryover *Hours based on 7 or 8 per day depending on requirements of position.	<u>Holiday</u> (Additional days may be added at the discretion of the University President)	Personal Fiscal Year July 1 to June 30 No Carryover ½ given January 1, ½ given July 1.	<u>Medical</u> (May carry over up to 60 days per fiscal year) *Hours based on 7 or 8 per day depending on requirements of position.
0-1	6 days/3.5 or 4 hours (earned at a rate of ½ day per month)	13	2/14 hours	12 days/7 or 8 hours (earned at a rate of 1 per month)
1-5	12 days/7 or 8 hours (earned at a rate of 1 day per month) + 2 Additional days July 1	13	2/14 hours	12 days/7 or 8 hours (earned at a rate of 1 per month)
5+	18 days/10.5 or 12 hours (earned at a rate of 1 ½ days per month) + 2 Additional days July 1	13	2*/14 hours	12 days/7 or 8 hours (earned at a rate of 1 per month)

*See SU policy update for personal day accruals beyond 10 years of service.

Full Time 10-month staff

Years of Service	Vacation Fiscal Year July 1 to June 30 No Carryover	Holiday (*Additional days may be added at the discretion of the University President)	Medical (May carry over up to 60 days per fiscal year)
0-1	5 days/2.92 hours per month	13*	10 days /5.83 hours per month
1-5	10 days/5.83 hours per month	13*	10 days /5.83 hours per month
5+	15 days/8.75 hours per month	13*	10 days /5.83 hours per month

Hours based on 35 hours per week, 10 months per year, accrued over 12 months.

Hourly Part Time Benefited

Years of Service	Vacation Fiscal Year July 1 to June 30 No Carryover *Hours based on 4 per day/20 per week	Holiday Holidays are paid only if the holiday falls on a normally scheduled workday.	Medical (May carry over up to 60 days per fiscal year)
0-1	6 days/2 hours per month	13*	12 days /4 hours days (earned at a rate of 1 day per month)
1-5	12 days/4 hours per month	13*	12 days /4 hours (earned at a rate of 1 day per month)
5+	18 days/6 hours per month	13*	12 days /4 hours (earned at a rate of 1 day per month)

12 Month Faculty Leave Accruals

Vacation Fiscal Year July 1 to June 30 No Carryover	Holiday (Additional days may be added at the discretion of the University President)	Personal Fiscal Year July 1 to June 30
24 days (earned at a rate of 2 days/16 hours per contract month) + 2 Additional days July 1 (after 1 year of service)	13	2* days/16 hours per month

*See SU policy update for personal day accruals beyond 10 years of service.

Office of Human Resources Staff

Brittany Michael	Director of Human Resources	540-665-4839
Andrea Zanelotti	Assistant Director of Human Resources	540-545-7393
Ed Hoisington	Employee Relations & Organizational Development	540-542-6267
Dorrie Greene	Benefits Specialist	540-535-3453
Lizzy Orndorff	Academic Contract Specialist	540-665-4516
Jackie Howard	Human Resources Assistant & Student Employment Specialist	540-665-1296