



### QUICK SUMMARY OF BENEFITS ~ 2026

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 paychecks, deductions will not be withheld on the 3<sup>rd</sup> paycheck. (Please see payroll calendar for 3<sup>rd</sup> paycheck months in current plan year.)

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

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

- **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 deductible (\$1,500 for single; \$3,000 for family); Emergency room visits will be \$500 copay (waived if admitted); \$20/\$50/\$80/\$150 for pharmacy. Most other services are covered at 80%.
- **Health Plan 2: Anthems KeyCare HDHP** High-Deductible Health Plan. For 2026 this plan has a \$1,700 / \$3,400 deductible (in-network) with 80% coinsurance. This plan is eligible for an HSA. Pharmacy is 20% after the deductible is met.
- **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 + 1 child, 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. 2026 Telehealth, via the Anthem Sydney app, is offered on plans 1, 2, and 3 for no charge.

#### **Dental/Vision/Hearing Insurance** ~ Healthgram

- **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. Orthodontia coverage is also included up to \$1500 lifetime maximum.
- **Hearing Insurance** - Provides reimbursement of up to \$1,500 for hearing related expenses. Coverage includes hearing exam and/or appliances. Appliance co-pay \$50.00 annually per individual.
- **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, \$150 maximum allowed per individual on an annual basis, applies to frames (2-year interval) Contacts or lenses (1-year interval), Lasik reimbursement of \$500 per individual on an annual basis.

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

## Other Benefits Available

**Flexible Spending Account Plan (P&A Group)** - 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 \$3,400 per calendar year for **health care expenses** with a carryover amount of \$680. \$5,000 (married couples filing separate) and \$7,500 (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 (P&A Group)** – 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 \$4,400 for individual and \$8,750 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 (The Standard)** - Provided at no cost to the employee. Beginning January 1, 2026, the coverage amount is \$50,000. The coverage amount for employees hired into benefit eligible positions effective before this date will continue at the same rate granted at the time of benefit eligibility.

**Supplemental Life Insurance (The Standard)** – 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 (The Standard)** – 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 (The Standard)** – 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 (The Standard)** – 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 (TIAA)** – 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 2026 limits are \$24,500 under age 50 or \$32,500 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, but employees can make their own contributions.***

## **Shenandoah University Accruals for Benefited Employees**

<b>Years of Service</b>	<b><u>Vacation</u></b> <b>Fiscal Year July 1 to June 30</b> <b>No Carryover</b>  Hours based on 7 or 8 per day depending on requirements of position.	<b><u>Paid Holidays</u></b>  (Additional days may be added at the discretion of the University President)	<b><u>*Personal</u></b> <b>Fiscal Year July 1 to June 30</b> <b>No Carryover</b> ½ given January 1, ½ given July 1.	<b><u>Medical</u></b>  (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 days/14 or 16 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) + <b>2 Additional days July 1 (after completion of 1 year of service)</b>	13	2 days/14 or 16 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 days/14 or 16 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**

<b>Years of Service</b>	<b><u>Vacation</u></b> <b>Fiscal Year July 1 to June 30</b> <b>No Carryover</b>	<b><u>Paid Holidays</u></b>  (Additional days may be added at the discretion of the University President)	<b><u>Medical</u></b>  (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**

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

<b><u>Vacation</u></b> <b>Fiscal Year July 1 to June 30</b> <b>No Carryover</b>	<b><u>Paid Holidays</u></b>  (Additional days may be added at the discretion of the University President)	<b><u>*Personal</u></b> <b>Fiscal Year July 1 to June 30</b>
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.

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