

# BENEFIT SUMMARY SHEET

Eligible employees are those regularly scheduled to work at least 30 hours per week. Staff coverage begins the first of the following month after hire after enrolling. Faculty and Administrators coverage begins upon full-time employment and after enrollment. You may also enroll eligible dependents including domestic partners.

BENEFIT	DESCRIPTION
Medical Insurance	Webster offers 2 medical/pharmacy plan options with Cigna/Express Scripts <ul style="list-style-type: none"> <li>- Traditional PPO</li> <li>- High-Deductible Health Plans with employer paid Health Savings Account (HSA) contributions made quarterly</li> </ul>
Dental Insurance	Webster offers 2 dental plan options with Delta Dental of Missouri <ul style="list-style-type: none"> <li>- Gold Plan</li> <li>- Platinum Plan (includes Orthodontia)</li> </ul>
Vision Insurance	VSP Vision Coverage <ul style="list-style-type: none"> <li>- \$10 copay on annual eye exam</li> <li>- Coverage toward frames and lenses or contact lenses</li> <li>- Great discounts on eye care and eyewear</li> </ul>
Health Savings Account (HSA)	If enrolled in the High Deductible Health Plan, Webster contributes \$500 for employee-only coverage or \$1,000 for all other coverage levels, paid on a quarterly basis. Convenient debit card access. Employees are also able to contribute pre-tax dollars contribution amount toward their HAS.
Flexible Spending Accounts (FSA)	Medical FSA and Dependent Care FSA are available with convenient debit card access.
Group Life/AD&D Insurance	Webster University paid group life and AD&D through 2 plans - \$150,000 or \$50,000 options.
Supplemental Life Insurance	Additional Life and AD&D coverage is available for employee, spouse and dependents; paid by employees. Rates are age dependent. Evidence of Insurability may be required if not enrolled at time of hire.
Long-Term Disability	Coverage is fully paid by Webster. Disability benefits provide partial income replacement (60% up to plan limits) while unable to work due to personal illness or injury as certified by a physician.
Short-Term Disability	Short-term coverage is available, paid by the employee. Disability benefits provide partial income replacement (60% up to plan limits) while unable to work due to personal illness or injury as certified by a physician.
Holidays	Webster observes 7 paid holidays throughout the year, as well as winter break.
Summer Friday Hours/Work from Home	Friday Summer Hours: Campus departments may have early close or flex time. Work from home options may be available.

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Voluntary Accident and Critical Illness Plans	Voluntary insurance plans offered by the Standard to complement medical coverage and provide lump-sum payments for covered incidents and illness.
Pre-Paid Legal Insurance	Legal Plan coverage is available through Met Life Legal, which provides a variety of covered legal services to employees and their families.
403(b) Plan	Employees may contribute to a voluntary retirement plan administered through TIAA, up to the annual IRS maximum. Both pre-tax and Roth options are available. Employer matching of 100% of the first 4% occurs after 1 year or full-time eligible service, or with completed form attesting to 1 year of service with any higher education institution directly prior to commencement of employment with Webster.
Identity Protection	Identity protection plans are eligible through Norton Lifelock for employees and covered dependents. There are 2 coverage levels - Elite Plus and Elite Premium.
Tuition Remission	Tuition remission for employees upon hire, for eligible dependents after 1 year of service. Opportunity for participation in Tuition Exchange programs after 5 or more years of service.
Leave Benefits	<ul style="list-style-type: none"> <li>- Vacation accrual - 12 days per year in year 1, up to 20 days with advanced years of service, accrues over the year during each payroll</li> <li>- 1 Personal Leave Day per calendar year</li> <li>- Sick days begin with 10 days per year, prorated in year hire</li> </ul>
Paid Parental Leave	After 1 year of eligible service, employees receive 6 weeks paid parental leave.
Wellness Incentives	Employees are able to participate in wellness incentives to earn 5% annual medial premium reduction for next calendar year and earn gift cards.
Employee Assistance Program (EAP)	Provides assistance with relationship, financial, legal and addiction counseling, as well as stress management, work/life concerns, etc.
Onsite Workout Center and Pool	Use of workout center on campus and pool during available hours.
Free Parking and Library Usage	Free parking in a covered garage on campus, and Webster University Library card.

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