



2026 EMPLOYEE BENEFITS SUMMARY

1) Healthcare Assistance Plan – Adventist Risk Management

Benefit Eligibility:

Effective as of the hire date for full-time employees only.

Description: There are two choices for healthcare benefits. The plan options are called the Accelerate Plan and Access Plan. Medical and dental are administered through Aetna Signature Administrators PPO. Vision care (eye exams, glasses, contacts), does not require PPO access. Express Scripts is the Plan's prescription benefit provider. Claims and member services (medical, dental, vision) is administered by WebTPA. Review the Plan Guide and Plan Comparison Summary for additional details.

Benefit Procedure: Complete online enrollment via Ascend to Wholeness Online Open Enrollment. Below are the monthly and per pay premiums:

Coverage Tier:	Access Plan	Accelerate Plan
	<u>Monthly/Per Pay Cost</u>	
Employee Only	\$230 / \$115	\$360 / \$180
Employee + One	\$360 / \$180	\$420 / \$210
Employee + Two or More	\$420 / \$210	\$470 / \$235

Per pay premiums are deducted from the first two checks of the month. Adventist Risk Management (ARM) requires employee's and their spouse meet point requirements annually to become eligible for the Accelerate plan each year.

2) 403(b) Retirement Plan – Empower Retirement

Benefit Eligibility: Effective as of hire date for full time employees (employer, employee and matching contributions) and part time employees (employee and Matching contributions only).

Description: For full-time employees, WAU contributes 5% of your gross salary as a basic employer contribution and you automatically are enrolled in a 3% employee contribution. You can choose to increase (or decrease) this contribution percentage at any time by accessing your account online at Empower's website. WAU will match employee contributions dollar-for-dollar, up to 3% of your gross salary.

Part-time employees are not eligible for the employer basic contribution. Part-time employees are automatically enrolled in a 3% employee contribution. You can choose to increase (or decrease) this contribution percentage at any time by accessing your account online at Empower's website. WAU will match employee contributions dollar-for-dollar, up to 3% of your gross salary.

Benefit Procedure: Your initial enrollment is automatic. You will create an online account with Empower Retirement in order to designate your beneficiaries, increase or decrease your employee contribution percentage, and manage your account.

You will need the names, social security numbers, and addresses of your beneficiaries to complete the beneficiary section of your online profile.

If you choose to decrease your automatic 3% employee contribution that is activated as of your hire date, you must go online to Empower's website within 90 days of your hire date to make this change in order to receive a refund of your money. You will not receive a refund after 90 days.

You can choose to make pre-tax contributions or Roth contributions. For details on Roth contributions and for assistance with analyzing your current retirement investment strategy, please call Empower's member services call center at 1 866-467-7756.

Your employee contribution will increase automatically by 1% each July 1, until your contribution reaches 15%. You can stop this automatic increase in June of each year.

3) Flexible Spending Account – Flores & Associates

Benefit Eligibility: Effective as of hire date for full time and part time employees.

Description: A pre-tax account that allows payment of unreimbursed medical expenses and dependent/child care expenses.

Benefit Procedure: Complete enrollment for Flores & Associates Flexible Spending Agreement online via Ascend to Wholeness Online Open Enrollment. The 2026 limit for unreimbursed medical is \$3,300 and \$7,500 for dependent/child care.

4) Basic Employer Life Insurance – Voya

Benefit Eligibility: Effective as of hire date for full-time employees only.

Description: WAU provides basic life insurance for employees and family at no cost. There are three plan choices for basic life insurance. The plan options are called the Standard Plan, Plan A, and Plan B.

Benefit Procedure: Select a plan option and enroll and identify beneficiary via Ascend to Wholeness Online Open Enrollment.

Coverage Tier:	Standard Plan	Plan A	Plan B
Employee	\$100,000	\$50,000	\$50,000
Spouse	\$50,000	\$50,000	\$2,000
Child up to age 26	\$10,000	\$2,000	\$2,000

Note – IRS rules require that the value of group term life insurance above \$50,000 is considered taxable income. This will be reported on your W-2.

5) Supplemental Life Insurance – Voya

Benefit Eligibility: Effective as of hire date for full time and part time employees.

Description: WAU also offers voluntary Supplemental Term Life Insurance and Personal Accident Insurance coverage with a low monthly payroll premium.

Benefit Procedure: See the Voya Enrollment guide for details.

6) Identity Protection – Allstate

Benefit Eligibility: Effective as of hire date for full time and part time employees.

Description: Protect your identity and digital life with Allstate Identity Protection, offering device security, identity theft monitoring, and up to \$1 million in fraud-related expense reimbursement.

Benefit Procedure: Enrollment can only be done within 30 days of employment or during WAU's open enrollment period which is typically held in the Fall of each year. Complete enrollment via Ascend to Wholeness Portal (Bswift).

7) Supplemental Insurance – The Hartford

Benefit Eligibility: Effective as of hire date for full time and part time employees.

Description: The Hartford offers Accident, Hospital Indemnity, Critical Illness, Disability Flex (Short-Term Disability) is offered ONLY to full-time hourly employees.

Benefit Procedure: Supplemental insurance enrollment can only be done within 30 days of employment or during WAU's open enrollment period which is typically held in the Fall of each year. Enrollment for The Hartford via Ascend to Wholeness Online Open Enrollment.

8) Pet Insurance – Pets Best

Benefit Eligibility: Effective as of date of enrollment for full time and part time employees.

Description: Provide your pets with coverage for accidents, illnesses, and wellness care through customizable plans designed for their health and your peace of mind

Benefit Procedure: Enrollment is available via the Ascend to Wholeness Portal (Bswift).

9) Legal Benefits – Legal Resources

Benefit Eligibility: Effective as of date of enrollment for full time and part time employees.

Description: Gain 100% coverage for attorney fees on common legal matters, including estate planning, family law, and traffic violations, with additional discounts for other services.

Benefit Procedure: Enrollment can only be done within 30 days of employment or during WAU's open enrollment period which is typically held in the Fall of each year. Complete enrollment via Ascend to Wholeness Portal (Bswift).

10) Holidays

Benefit Eligibility: For full and part time faculty and staff

Description: Employees receive 10 paid holidays per year. Included in these days are the day after Thanksgiving and the 3 days after Christmas. The University is typically closed for the entire week following Christmas, therefore, employees must use other paid leave to cover the time off. Full details of the holiday policy and dates are included in the current year's Holiday Calendar, available from HR.

11) Paid Leave

Benefit Eligibility: Effective as of hire date for full time and part time employees.

Description: See the Handbook and Policy Manual for Faculty and Staff for a complete description. Newly hired staff must serve a three-month introductory period. During this time leave cannot be taken (pg. 92).

Vacation Leave (Staff only): Vacation accrual rate is based on SDA years of service and industry experience; prorated for part-time employees. 2 weeks for 1-4 years

of service (maximum accumulation of 3 weeks), 3 weeks for 5-9 years of service (maximum accumulation of 4.5 weeks), and 4 weeks for 10 or more years of service (maximum accumulation of 6 weeks). (For faculty employees, vacation is considered to be included in their faculty appointment agreement. No separate leave is earned or used and no unused leave is paid at separation. Faculty can only take time off during school breaks and the time must be approved by the Department Head and/or Dean.)

Short-Term Emergency Personal Leave – STEP (staff only): Full-time and part-time staff employees receive hours for their STEP bank at the beginning of every fiscal year. Full time employees receive a bank of 38 hours on July 1; hours for part time employees are prorated based on their weekly schedule. During first year of employment for employees hired after July 1, STEP leave bank is prorated. Effective 7/1/17, any unused STEP leave as of 6/30 of the following year will be forfeited.

Employee Appreciation Day (Staff only): Staff employees receive a floating holiday each fiscal year.

Long-Term Sick Leave: Staff and faculty employees can use long term sick leave on the fourth business day of absence due to illness with a doctor's note on return.

Bereavement Leave: Staff and faculty employees may take 5 days of bereavement leave for death in the immediate family.

12) Tuition Assistance Employee's Children

Benefit Eligibility: Effective as of hire date for full-time employees only.

Description: After 6 months of employment at WAU, tuition assistance subsidy is available for employee's children who are attending Seventh-day Adventist schools as follows:

Pre-K through Grade 8: 35% assistance.

Academy: 35% assistance; 70% assistance if living in dorm.

WAU: Effective 7/1/17, 100% assistance (tuition and general fee only) for the first undergraduate and first graduate degree only.

Other SDA Universities: Only if WAU does not offer the degree. Effective 7/1/17, 60% if living in dorm; 35% if not in dorm. Must take Gen. Ed. Courses at WAU. Covers tuition and general fee only.

Benefit Procedure: Submit to HR the Tuition Assistance Application each school year by the designated deadline to apply for tuition assistance benefits. See Tuition Assistance policy in the Handbook and Policy Manual for Faculty and Staff. This completed form covers each fiscal year (Fall, Spring and Summer). i.e. A form turned in June of 2025 covers Fall of 2025, Spring of 2026 and Summer of 2026 for complete provisions.

Employees are encouraged to complete and submit the form if their dependent (age 26 or under) wishes to enroll in courses during the fiscal year. Please note that late submissions will not be accepted.

13) Free Classes for Employee and Spouse

Benefit Eligibility: Effective as of hire date for full time and part time employees.

Description: Effective Fall 2021, up to 3 credits per semester are available tuition free for full-time employees (undergraduate or graduate courses). Up to 3 credits per semester are available tuition-free for the spouse, with additional classes per semester for the spouse at a fifty percent discount (for first undergraduate and first graduate degree only).

Part-time regular employees are eligible to receive fifty percent discount per credit hour per semester.

Benefit Procedure: Complete Free Class Form with course information and submit to HR for approval. See Tuition Assistance policy in the Handbook and Policy Manual for Faculty and Staff for complete provisions.

*This form can be found on the document library.

14) Professional Development and Faculty Advancement Opportunities

Benefit Eligibility: Faculty employees and eligible staff as outlined in the Faculty & Staff Manual and departmental budgets.

Description: Washington Adventist University is committed to supporting employee growth, scholarship, and professional excellence. Opportunities may include: Faculty Professional Development Funding Professional memberships and association dues Attendance at conferences, workshops, and professional meetings Graduate study assistance and advanced degree support Faculty research, scholarly, and professional development activities Sabbatical opportunities for eligible faculty members

Faculty members may submit annual professional development plans outlining professional growth objectives and requested support. Professional development opportunities are subject to budget availability, departmental needs, and applicable approval processes.

Professional Growth and Development: WAU supports lifelong learning and professional advancement through tuition assistance, professional development funding, conference participation, graduate study assistance, faculty research support, and sabbatical opportunities for eligible employees.

Benefit Procedure: Employees should consult their supervisor, Dean, Provost, or the Office of Human Resources regarding eligibility, application procedures, funding availability, and applicable deadlines. Refer to the Faculty & Staff Manual for complete provisions

15) Employee Assistance Plan – Life Work Strategies

Benefit Eligibility: Effective as of hire date for full time and part time employees.

Description: Free and confidential benefit for employee and eligible family members.

Benefits include individual/couple/family counseling, wellness coaching, and parent coaching. Free webinars on work life issues, provider searchers for childcare/elder care, etc.

Benefit Procedure: Call 1-877-252-8550 or visit the EAP website at www.lifeworkstrategies.com. When logging online, use username: waueap and password: employee

16) Long Term Disability

Benefit Eligibility: Effective as of hire date for full time employees only.

Description: If a full time employee is no longer able to work due to a serious medical condition, they may be eligible to be placed on long term disability.

Benefit Procedure: Complete Long Term Disability paperwork with physician, direct supervisor and HR. HR will submit paperwork to Voya for processing. Employee will be paid during that time period using available paid leave. After a 90-day elimination period income is replaced at 66.67% to a maximum of \$6,000 per month.

17) Family Medical Leave Act

Benefit Eligibility: Effective as of one calendar year of employment at WAU

Description: Under the Family Medical Leave Act, employees who have worked at WAU at least one year are entitled to 12 weeks of unpaid, job-protected leave each year for specified family and medical reasons.

Benefit Procedure: Complete WAU Family Medical Leave Act Form, WAU Paid Leave Request, and appropriate medical certification from and submit to HR within 15 calendar days. HR reviews request and provides designation notice. See Family Medical Leave Act (FMLA) policy in the Handbook and Policy Manual for Faculty and Staff for full provisions.

18) Additional Employee Benefits

Benefit Eligibility: Effective as of hire date for full time and part time employees

Description: Employees and their families have use of WAU facilities, and discounts at the WAU Bookstore and Dining Services. WAU also has a partnership with Enterprise for business and personal rentals. See complete provisions under the Accounting section of the Document Library on our.wau.edu.

Employees also can access discounted tickets for a variety of venues and entertainment options through Corporate Perks, available through the Employee Assistance Program, or with TicketsatWork (www.ticketsatwork.com company code: wau).

19) All benefits end on the last day of employment.

Please note we do not offer COBRA.

Note: The information in this document is intended only as a summary for informational purposes. It does not represent a contract or guarantee of the benefits described. You should consult the plan documents and/or the WAU Handbook and Policy Manual for Faculty and Staff for full details, eligibility criteria and benefits. If there is a discrepancy between the information in this document and the plan documents and/or policies, the plan documents and/or policies will govern. Please contact a representative from the Office of Human Resources with any questions or for more information.

