

## 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) are 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 |
|------------------------|---------------|-----------------|
| Monthly / Per Pay Cost |               |                 |
| 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 employees and their spouse to meet point requirements annually to become eligible for the Accelerate plan each year.

**New spouse eligibility rules effective 1/1/2027:** Employed or self-employed spouses with healthcare coverage available through their own employer are expected to enroll in that coverage instead of the plan. If no other coverage is available, the spouse remains eligible. Also, when two married employees both work for WAU, each should enroll as an employee rather than as employee and spouse. Contact HR with questions.

## 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 are automatically enrolled in a 3% employee contribution. You can increase or decrease this percentage anytime via Empower's website. WAU matches employee contributions dollar-for-dollar, up to 3% of gross salary.

**Part-time employees are not eligible for the employer basic contribution.** They are automatically enrolled in a 3% employee contribution, which WAU also matches dollar-for-dollar up to 3%.

**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 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 \$3,400 and \$7,500 for dependent/child care. **Please note** 2027 limits will be announced by the IRS later this year and communicated once confirmed.

## 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 their family at no cost. There are three plan choices: the Standard Plan, Plan A, and Plan B.

**Benefit Procedure:** Select a plan option, enroll, and identify a 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 be 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, 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, and Critical Illness coverage. Disability Flex (Short-Term Disability) is offered ONLY to full-time hourly employees.

**Benefit Procedure:** Enrollment can only be done within 30 days of employment or during WAU's open enrollment period, typically held in the Fall of each year. Enrollment for The Hartford is 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, 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; leave cannot be taken during this time (pg. 92).

**Vacation Leave (Staff only):** 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 (max accumulation 3 weeks), 3 weeks for 5–9 years (max 4.5 weeks), 4 weeks for 10+ years (max 6 weeks). (For faculty, vacation is included in the appointment agreement; no separate leave is earned, used, or paid at separation. Faculty may only take time off during school breaks with Department Head/Dean approval.)

## Sick, Bereavement & Appreciation Leave

**Short-Term Sick Leave – STS (all regular employees):** Employees accrue one hour of STS for every 30 hours worked, up to 76 hours per year (56 hours for other Maryland employees). Accrual begins on the first day of employment; use may begin immediately, except other Maryland employees must wait 90 days. Employees may carry over up to 76 hours (56 for other Maryland employees) annually and use up to 80 hours of STS per calendar year. Unused STS is forfeited upon termination.

**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 an employee's children attending Seventh-day Adventist schools as follows:

*Pre-K through Grade 8:* 35% assistance.

*Academy:* 35% assistance; 70% 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. This form covers each fiscal year (Fall, Spring, and Summer); e.g. a form turned in June 2025 covers Fall 2025, Spring 2026, and Summer 2026. 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:** Up to 3 credits per semester are available tuition free for full-time employees (undergraduate or graduate courses), and up to 3 credits per semester tuition-free for the spouse, with additional classes at a fifty percent discount (first undergraduate/graduate degree only). Part-time regular employees receive a fifty percent discount per credit hour per semester.

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

## 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:** WAU supports employee growth through professional development funding, memberships and association dues, conference and workshop attendance, graduate study assistance, faculty research, and sabbatical opportunities for eligible employees. Faculty members may submit annual professional development plans; opportunities are subject to budget availability and approval processes.

**Benefit Procedure:** Consult your supervisor, Dean, Provost, or the Office of Human Resources regarding eligibility, application procedures, funding, and deadlines. Refer to the Faculty & Staff Manual for complete provisions.

## 15) Employee Assistance Plan – Voya

**Benefit Eligibility:** Provided at no charge to employees, spouses, or dependents covered by Group Basic Life Insurance.

**Description:** Free and confidential counseling and work/life support. Based on your situation, you'll be paired with a designated clinician who serves as your primary point of contact.

**Benefit Procedure:** Visit [one.telushealth.com](http://one.telushealth.com) or call 1-833-303-3750 (or 1-919-341-7440). Username: **Voya**, password: **eap**.

## 16) Employee Assistance Plan – Life Work Strategies

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

**Description:** A second, separate EAP offering broader services than the Voya EAP above. Free and confidential benefit for the employee and eligible family members, including individual/couple/family counseling, wellness coaching, and parent coaching, plus free webinars and provider searches for childcare/elder care.

**Benefit Procedure:** Call 1-877-252-8550 or visit [www.lifeworkstrategies.com](http://www.lifeworkstrategies.com). Username: **waueap**, password: **employee**.

## 17) 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. The employee will be paid during that time using available paid leave. After a 90-day elimination period, income is replaced at 66.67% to a maximum of \$6,000 per month.

## 18) Family Medical Leave Act

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**Benefit Eligibility:** Effective after one year of employment, provided the employee has worked at least 1,250 hours in the preceding 12 months.

**Description:** 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 the WAU FMLA form, WAU Paid Leave Request, and medical certification form; submit to HR within 15 calendar days. HR reviews and provides a designation notice. See the FMLA policy in the Handbook and Policy Manual for full provisions.

## 19) Additional Employee Benefits

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**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 can also 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](http://www.ticketsatwork.com), company code: wau).

## 20) All benefits end on the last day of employment.

Please note we do not offer COBRA.

## 21) Workers' Compensation

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**Benefit Eligibility:** Provided to all employees.

**Description:** Covers work-related injuries and occupational illness. The first three full days may be taken as sick leave; if time off is 14 days or longer, Workers' Compensation pays back to day one. If less than 14 days but more than three, it pays from day four through day thirteen at 66.67% of gross salary.

**Benefit Procedure:** Report all work-related injuries to your supervisor and HR immediately. A written report must be submitted within 24 hours.

## 22) Paid Leave Sharing/Donation Program

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**Benefit Eligibility:** Full-time regular staff; recipients must have at least one year of full-time service at WAU.

**Description:** Allows employees to donate accrued vacation leave (up to 76 hours per year, without dropping their own bank below 38 hours) to a shared bank for colleagues who have exhausted their own paid leave due to a serious medical condition, their own or an immediate family member's. Recipients may receive up to 456 donated hours (12 weeks) per calendar year.

**Benefit Procedure:** Submit a request through your supervisor, department head, and HR at least 15 calendar days before the desired leave date, when practicable. Donors complete an Employee Leave Donation Application.

## 23) Jury Duty

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**Benefit Eligibility:** Regular and temporary, full- and part-time staff.

**Description:** WAU pays your regular rate of pay for up to two work weeks of jury duty. Notify HR and your department head upon receiving a summons so coverage can be arranged.

## 24) Training Reimbursement

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**Benefit Eligibility:** Regular full-time staff who have completed at least three months of continuous employment.

**Description:** Subject to fund availability, WAU may reimburse the cost of approved, work-related training. Reimbursements of \$2,000 or more require the employee to remain with WAU for a specified period or repay the cost.

**Benefit Procedure:** Obtain approval from your department head and HR, plus financial pre-approval, before enrolling. Submit proof of completion and payment afterward.

## 25) Adoption Expense Assistance

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**Benefit Eligibility:** Full-time regular employees.

**Description:** At WAU's discretion, assistance of up to 75% of medical and legal expenses incurred in a completed adoption may be granted, up to a maximum tied to the Monthly Remuneration Factor, limited to one allowance per child. Contact HR for details.

## 26) Lactation/Breastfeeding Accommodation

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**Benefit Eligibility:** All breastfeeding employees, for up to one year after the child's birth.

**Description:** WAU provides reasonable break time and a designated room to express breast milk, plus a refrigerator for storage.

**Benefit Procedure:** Notify HR and complete a Lactation Accommodation Request when discussing your return to work.

## 27) Farewell, Retirement, or Transfer Gifts

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**Benefit Eligibility:** Full-time regular employees with at least twelve consecutive months of WAU service who transfer to another denominational organization, resign, or retire.

**Description:** At WAU's discretion, a farewell, retirement, or transfer gift may be granted based on years of service, up to a maximum of 20% of the Monthly Remuneration Factor. This gift is taxable and reported on your W-2. Employees who leave under other than voluntary circumstances are not eligible.

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*Note: This document is a summary for informational purposes only and is not a contract or guarantee of benefits. Consult the plan documents and/or WAU Handbook and Policy Manual for full details and eligibility criteria; in case of discrepancy, the plan documents and/or policies govern. Contact the Office of Human Resources with questions.*

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Office of Human Resources

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