



Summary of 2025 Benefits for Faculty Members

University of Puget Sound has a strong commitment to offer faculty and staff members a comprehensive and competitive benefits package, which represents a substantial addition to regular salary.

For more information about benefits and eligibility requirements, please visit:

<https://www.pugetsound.edu/human-resources/benefits>.

2025 Flexible Benefits Plan

The Flexible Benefits Plan is Puget Sound's group health insurance benefits program for full-time faculty members and faculty members who teach part-time and who are contracted to teach four units of course work or to meet an equivalent set of responsibilities during the academic year, and to full-time, one-semester visiting faculty members.

Medical Insurance

Puget Sound offers a high-deductible medical plan coupled with a university-funded Health Reimbursement Arrangement (HRA) to assist faculty and staff with a portion of the medical deductible and pharmacy copayments. The university funds 100 percent of the medical premium for faculty/staff members. Coverage for spouses/domestic partners and dependent children is optional. The university funds 50 percent of the premiums for dependent children and 25 percent for spouses/partners.

Faculty and staff members are required to elect a university-sponsored medical plan unless the individual has other adequate medical coverage.

Vision Insurance

Puget Sound offers vision benefits through Vision Service Plan (VSP). Faculty and staff may choose between the base plan, which pays for an annual exam at no additional cost to you, or the buy-up plan, which includes hardware such as lenses, frames and contact lenses.

Dental Insurance

The university offers a voluntary indemnity dental plan with copayments and deductibles, and which allows flexibility in choice of dentists. Faculty and staff may choose between the base plan, which pays for diagnostic and preventative care at no additional cost to you, or the buy-up full dental coverage plan, which includes benefits for basic, major and orthodontia services.

Life Insurance

The university provides faculty and staff members a basic benefit of \$25,000 in life insurance coverage. Faculty and staff can also purchase additional group life insurance for themselves, their spouse or children.

Accidental Death and Dismemberment (AD&D) Insurance

The university provides a basic benefit of \$25,000 in AD&D insurance coverage. Faculty and staff may also purchase voluntary AD&D insurance for themselves, their spouse/partner and children (up to age 26).

Health Care Flexible Spending Account (HCFSA)

You may make contributions into this account, on a tax-free basis. During the year, you can use the money in the account to reimburse yourself, also on a tax-free basis, for the cost of eligible health care expenses. Faculty and staff may carry over up to \$660 for use in the next plan year.

Dependent Care Flexible Spending Account (DCFSA)

You may make contributions into this account, on a tax-free basis. During the year, you can use money in the account to reimburse yourself, also on a tax-free basis, for the cost of daycare for eligible dependents.

Accident Insurance

Accident insurance is a policy you can purchase that can help you pay expenses that may follow an accident, including out-of-pocket health care costs. This plan pays benefits if you are injured in an accident, regardless of whether or not you are at work. The amount you receive is based on your injuries, services provided and treatment.

Critical Illness Insurance

Critical Illness insurance is a policy you can purchase that provides a lump sum, cash benefit if you are diagnosed with a covered illness (e.g., heart attack, stroke, cancer). These diagnoses can cause significant financial burden, especially if you are unable to work while receiving treatment. You can use the money you receive however you would like, including to help you pay your mortgage, pay your deductible, seek experimental treatment, or for any other expenses. The benefit amount you receive is based on the level of coverage you purchase. You may also purchase coverage for your spouse. Dependent children automatically receive 50% of your coverage amount up to \$10,000 at no extra cost.

Disability Benefits

Long-Term Disability Insurance

A long-term disability insurance policy is purchased by the university when one of the following conditions is satisfied:

1. you have completed 12 consecutive months of service at Puget Sound; or
2. you provide documentation to Human Resources (benefits@pugetsound.edu or x3369) that you were covered by a total disability plan within three months before employment with Puget Sound, and the policy provided income benefits for five or more years of total disability.

The university's disability insurance provides payments equal to 60 percent of covered salary after a six-month waiting period. In addition, the plan includes a retirement premium waiver benefit, which provides for continuing contributions to the retirement contracts during periods of disability.

State Insurance Benefits

Unemployment Compensation Insurance

Provided by the laws of the State of Washington, the university, which is self-insured, pays for this insurance program.

Workers' Compensation

Provided by the laws of the State of Washington, the university, which is self-insured, pays for this insurance program. While most employers split the cost of workers' compensation coverage with employees, the university has elected to pay the required payroll taxes and claims for this program.

Social Security

As specified by the Social Security Administration (SSA), the university contributes a percentage of each faculty and staff member's covered salary in the form of FICA taxes, which fund Social Security and Medicare benefits. Faculty and staff members also pay FICA taxes, which may vary from year to year based on SSA guidelines.

Washington Paid Family and Medical Leave

The State of Washington will be charging premiums to both employers and employees to fund the Paid Family and Medical Leave program. For the most up-to-date information go to the state's website at <https://paidleave.wa.gov>.

Retirement Savings Plan

Institution Plan Contributions

Faculty members in regular positions scheduled to work at least 1,000 hours per year are eligible for institution plan contributions after 12 months of continuous employment or immediately with applicable prior service at another eligible institution of higher education. The university contributes the equivalent of 6 percent of regular salary to the retirement savings plan for eligible faculty members.

Immediately and fully vested, you direct institution plan contributions to one or more investment options made available by the university. Teachers Insurance Annuity Association (TIAA) serves as a single record-keeper and contributions can be directed by participants to an array of investment options from TIAA, Vanguard, and other leading investment managers.

Voluntary Salary Reduction Contributions

Additionally, you can add to your retirement savings plan account, beyond the amount the university contributes, by making salary reduction contributions. Salary reduction contributions may be made on a **pretax basis**, which means that the amounts are not included in gross income at the time the contribution is made, or on an **after-tax basis** through a Roth 403(b) contribution, which means that the amount of the contribution is included in gross taxable income at the time the contribution is made. No waiting period is required to make voluntary salary reduction contributions.

Education Benefits

If you anticipate that you or your spouse/partner/dependent child is college bound in the near or longer term, we strongly urge you to visit <https://www.pugetsound.edu/human-resources/benefits/education-benefits> to

become familiar with each of the programs, including the benefits, limitations, and procedural requirements of each.

An eligible faculty member is defined as one who has a contract with the University of Puget Sound to teach six units of coursework or the equivalent during an academic year. An eligible staff member is defined as one who is scheduled to work at least 1,560 hours per year (i.e., a 3/4 time appointment).

Personal Benefits

Faculty and staff members who meet eligibility requirements will receive a 100 percent tuition scholarship when enrolled in courses at Puget Sound, subject to applicable admission requirements. These courses may be either graduate or undergraduate. This benefit is subject to the availability of space in the class after the enrollment of regular, tuition-paying students is complete.

Benefits for Spouses, Domestic Partners and Dependent Children

After **five** years of continuous qualifying employment with the university, eligible faculty and staff members may receive the following benefit:

- 1) for their spouse/partner in the amount of a 100 percent tuition remission scholarship when their spouse/partner is admitted to and enrolled in undergraduate or graduate coursework at Puget Sound;
- 2) for their dependent children in the amount of a 100 percent tuition remission scholarship when their dependent children are admitted to and enrolled in undergraduate coursework at Puget Sound, for up to four academic years or the equivalent (34 units of coursework) or the attainment of their first baccalaureate degree, whichever comes first;
- 3) in the form of eligibility to apply for a tuition exchange scholarship for their dependent children through the national Tuition Exchange Scholarship Program, subject to the terms and limitations of that scholarship program (please note that tuition exchange scholarships are subject to program exchange balances and are **not guaranteed**); and
- 4) in the form of an open tuition scholarship for dependent children, which provides a scholarship toward undergraduate tuition expenses at any accredited institution of higher education, not to exceed the cost of tuition at the attending institution. The amount of the tuition benefit is determined by a schedule that is based on the eligible staff or faculty member's years of continuous employment with the university.

Early Retirement and Career Change Benefits

The university provides tenured faculty members with the opportunity to retire before normal retirement age (the end of the fiscal year in which the faculty member reaches age 65) or to leave the teaching profession if they choose to do so.

Tenured faculty members may take early retirement at the end of the contract year in which they reach at least age 55. Faculty members in their tenth year or more as a full professor may retire at any age. Retirement means the faculty member leaves the permanent, full-time work force.

Tenured faculty members may change careers to move away from academia at any age if they are in their tenth year or more as a full professor or in their seventh year or more as an associate professor. Faculty members who make a change from the University of Puget Sound to another college or university will not be eligible for career change benefits.

Early retirement or career change benefits are based on a percentage (30 or 35 percent, depending on length of service) of the final year total compensation (regular contract scale salary and benefits) for each year of early retirement or career change up to a maximum of five years.

Phased Retirement Program for Full-Time Tenured Faculty

Faculty members who retire under the early retirement program are eligible for continued coverage under the same health care program provided by the university to employed faculty members until they reach age 65 and enroll in Medicare.

This Program is effective as of May 14, 2021. Applications will be accepted in the fall semester prior to a phased retirement beginning on or after the academic year starting the following July 1, consistent with a more specific timeline to be published by the Provost's Office.

Post-Retirement Medical Benefits

Faculty members who retire under the early retirement program are eligible for continued coverage under the same health care program provided by the university to employed faculty members until they reach age 65 and enroll in Medicare.

Other Benefits and Services

Employee Assistance Program (EAP)

This benefit, contracted through Canopy, gives faculty and staff members access to resources, facilities, services, and programs associated with the needs, problems, concerns, care and nurture of children and aging elders, living anywhere in the United States. The flexibility to choose appropriate care is left entirely up to the faculty/staff member. This benefit also provides faculty and staff members and their family members services that can help with issues related to work relationships, family relationships, mental and emotional problems, alcohol and chemical dependencies, loss and grief, stress management, legal and financial concerns, and more.

Professional Development

Human Resources sponsors a variety of professional development and enrichment programs throughout the academic year.

Direct Payroll Bank Deposit

Faculty and staff members' paychecks are conveniently deposited directly to their bank or credit union checking and/or savings accounts. A deposit receipt is issued electronically listing earnings and deductions.

Dining Services

The Diner

Faculty and staff members, as well as students, may eat in the Diner in the Wheelock Student Center. During the academic year, the Diner serves breakfast, lunch, and dinner. During break periods, the Diner is open on an abbreviated schedule.

Diversions, Lillis Café & Oppenheimer Café

These cafés offer an assortment of specialty coffee beverages and pastries.

The Cellar

The Cellar is a student-staffed pizza eatery located in Wheelock Student Center.

Cellar Market

The Cellar Market is located next door to the Cellar in Wheelock Student Center and provides a range of snack food and meal essentials such as bread, cheese, deli meats, rice, gluten free options, etc.

Please visit <https://www.pugetsound.edu/dining-event-services> for more information.

Athletic Events

All faculty, staff and members of their households are admitted free of charge to general admission seating at any regularly scheduled home athletic event.

Recreational Facilities

Basketball, handball, racquetball, badminton, pickleball, volleyball, tennis (indoor and outdoor), swimming, track, Cybex equipment, and a weight room are available for use by faculty and staff members and eligible family members.

Intramural Sports Program

The Intramural Sports Program provides an opportunity for faculty and staff members to participate in a wide variety of sports competitions and physical activities. The intramural staff encourages all faculty and staff members to become part of the intramural experience.

Arts, Performances, and Entertainment

Kittredge Art Gallery annually presents major shows featuring work from student and faculty artists as well as the art community at large. The university is home to many excellent musical groups, including a jazz ensemble, a symphony orchestra, a wind ensemble, and choirs, all of which present regular concerts. Two major plays are produced every year. Students also stage up to ten additional productions annually. Faculty and staff members often receive advance notice of these events and reduced rates for performances with admission charges. Scores of nationally known speakers and performers visit the university each year, and faculty and staff members often receive discounted admission prices to these events.

Logger Store

Faculty and staff members receive a ten percent discount on all regularly priced general books purchased at the Logger Store.

Identification Card and Library Privileges

Faculty and staff members have photographs taken for a University of Puget Sound identification card at the Office of Dining and Event Services in Wheelock Student Center. The identification card also serves as a library card to check out resources from Collins Memorial Library.

Moving Expense Reimbursement

Moving Expense Reimbursement Policy

Eligibility for moving expense reimbursement is addressed at the time of offer of employment. If you are offered and accepted university employment and meet the eligibility requirements for this benefit, the university will cover the full cost of moving household goods up to \$1,500 and one-half of expenses beyond the initial \$1,500, up to a maximum reimbursement of \$3,000. For example, if moving expenses total \$2,356, the reimbursement would be \$1,928 (\$1,500 in full and \$856 at 50 percent). Expenses such as meals, house hunting trips, car repairs, veterinary bills, etc. are not covered under moving expense reimbursement. All reimbursements are taxable under IRS regulations. Please note that not all moves meet the requirements for moving reimbursement.

HIPAA Notice of Privacy Practices

The university's HIPAA statement about health information privacy can be found in the Flexible Benefits Plan Election Guide, found on the university's benefits website (<https://www.pugetsound.edu/human-resources/benefits>).

Equal Opportunity Statement

University of Puget Sound does not discriminate in education or employment on the basis of sex, race, color, national origin, religion, creed, age, disability, marital or familial status, sexual orientation, veteran or military status, gender identity, political affiliation, family medical history or genetic information, or any other basis prohibited by local, state, or federal laws. This policy complies with the spirit and the letter of applicable federal, state, and local laws, including Title IX of the Education Amendments of 1972, Sections 503 and 504 of the Rehabilitation Act of 1973, and the Americans with Disabilities Act of 1990. Questions about the policy may be referred to the university's Chief Diversity Officer (253.879.2827) or the Office of Civil Rights, Department of Education, Washington, D.C., 20202.

The university reserves the right to correct any information in this brochure that is inaccurate and reserves the right to modify, amend or discontinue any benefit at any time.