

# OVERVIEW OF BENEFITS | PLAN YEAR 2024

at the University of Redlands

## MEDICAL, DENTAL, AND VISION BENEFIT OVERVIEW

### MEDICAL BENEFIT OVERVIEW

Choose from three health plans: HMO, HMO Plus, HDHP.

#### Medical Premium Monthly Contributions

Effective July 1, 2024, amounts are as follows:

HMO	Biweekly Premium	Monthly Premium
• Employee Only	\$ 55.16	\$110.32
• Employee + 1	\$138.33	\$276.66
• Employee + 2 or more	\$240.47	\$480.93

  

HMO Plus	Biweekly Premium	Monthly Premium
• Employee Only	\$ 80.16	\$160.32
• Employee + 1	\$188.33	\$376.66
• Employee + 2 or more	\$315.47	\$630.93

  

HDHP	Biweekly Premium	Monthly Premium
• Employee Only	\$252.89	\$505.78
• Employee + 1	\$567.75	\$1,135.50
• Employee + 2 or more	\$849.90	\$1,699.80

### VISION BENEFIT OVERVIEW

The University offers basic vision insurance at no cost to the employee with the option to upgrade to full-service coverage.

Full-Service Vision	Biweekly Premium	Monthly Premium
• Employee Only	\$3.05	\$6.09
• Employee + 1	\$5.75	\$11.49
• Employee + 2 or more	\$8.43	\$16.86

### DENTAL BENEFIT OVERVIEW

Choose from two dental plans: DHMO or DPPO.

DHMO	Biweekly Premium	Monthly Premium
• Employee Only	\$3.84	\$7.67
• Employee + 1	\$10.15	\$20.29
• Employee + 2 or more	\$14.95	\$29.90

  

DPPO	Biweekly Premium	Monthly Premium
• Employee Only	\$21.03	\$42.06
• Employee + 1	\$41.31	\$82.62
• Employee + 2 or more	\$61.86	\$123.71

## PAID TIME OFF

### VACATION

- Administrators - Eligible administrators earn 16 hours each month (maximum accrual is 280 hours).
- Administrative Non-Exempt - Eligible administrative non-exempt employees earn 6.77 hours per pay period (maximum accrual is 240 hours).
- Staff - Eligible staff employees can earn from 80 to 160 hours per year based on years of service and hours in active pay status each pay period.

### SICK

- Administrators - Eligible administrators accrue at the rate of 14 hours per month (maximum accrual is 720 hours).
- Administrative Non-Exempt - Eligible employees accrue at a rate of 5.54 hours per pay period (maximum accrual is 720 hours).
- Staff - Eligible staff employees accrue at a rate of 4.62 hours per pay period (maximum accrual is 720 hours).

### PERSONAL

- Administrators/Administrative Non-Exempt - Up to 1 personal day each fiscal year.
- Staff - Up to 24 hours of leave available each fiscal year.

### HOLIDAYS

- 19 days observed as paid holidays (revised annually) + 2 Optional Holidays.

### BEREAVEMENT

- Up to 5 days' pay for immediate family member.

### JURY DUTY

- Up to ten days per fiscal year with pay for regular full-time employees.

## ADDITIONAL BENEFITS

### VOLUNTARY WORK FROM HOME OPPORTUNITIES

- Eligible employees may qualify for the voluntary work from home program when feasible based on departmental need and in accordance with the University's Voluntary Remote Work Policy.

### TUITION REMISSION

- Full or partial tuition remission is available to employees, their spouse or California registered domestic partner, and unmarried dependent children under the age of twenty-five (25), under the conditions set forth in the Tuition Remission policy. Graduate classes may be taxable by IRS regulations.

### TUITION EXCHANGE

- Dependent children of employees are also eligible to participate in the Tuition Exchange scholarship program with other participating colleges and universities.

# Overview of Benefits at the University of Redlands | Plan Year 2024

## UNIVERSITY SUPPLEMENTAL BENEFITS

### LIFE INSURANCE

- The University provides basic life insurance equal to the employee's annual salary; up to a maximum of \$200,000, Accidental death and dismemberment (AD&D) included.

### LONG-TERM DISABILITY

- The University offers long term disability and shares the cost with the employee effective 90 days after being off work. The University will pay 60% of your pay.

### RETIREMENT

- The University contributions have been suspended temporarily until further notice effective July 1, 2023. Employee elective contributions remain available up to IRS limits.

### SUPPLEMENTAL LIFE INSURANCE OPTIONS

- **Voluntary Life Insurance**
  - Employees may purchase additional life insurance in increments of \$10,000 limited to five times the employee's base annual salary with a maximum coverage of \$750,000.
- **Voluntary Spouse Insurance**
  - Employees may elect additional life insurance life insurance for their spouse or registered domestic partner in increments of \$5,000, not to exceed \$275,000. Spouse elections can't exceed 50% of employee coverage.
- **Voluntary Dependent Life Insurance**
  - Employees may elect \$5,000 of life insurance for dependent children.

## VOLUNTARY PARTICIPATION PROGRAMS

### FLEXIBLE SPENDING ACCOUNT (FSA)

- Pre-tax accounts that employees can elect to set aside up to \$3,200, to help pay for out-of-pocket medical, vision and dental expenses incurred during the Plan Year.

### DEPENDENT CARE FSA

- Offers employees the opportunity to allocate up to \$5,000 per calendar year, per household, to pay for dependent care expenses on a pre-tax basis. Married, but filling separately annual maximum \$2,500.

### HEALTH SAVINGS ACCOUNT

- Employees may contribute on a pre-tax basis a maximum of \$4,150 individually and \$8,300 per family for the calendar year 2024. This is only available to employees with the HDHP medical plan.

### LIMITED FSA

- Allows an employee enrolled in a HDHP to set aside up to \$3,200, pre-tax, to help pay for out-of-pocket dental and vision expenses incurred during the Plan Year.

### EMPLOYEE ASSISTANCE PROGRAM (EAP)

- Confidential and experienced resources available to all University employees, spouses, and eligible dependents.

### DEFERRED COMPENSATION

- **403(B) Plan - Deferred Compensation**
  - All employees may contribute pre-tax dollars into a retirement account or after-tax dollars into a retirement Roth 403(b) account. The maximum contribution for the combined pre- and after-tax dollars for 2024 is \$23,000. An employee age 50 years or older as of December 31, 2023 may contribute an additional \$7,500 as a "catch-up" contribution. Employees who have 15 or more years of service at the University of Redlands may be eligible to contribute an additional amount of \$3,000 per year over 5 years, not to exceed \$15,000

## Questions? Contact Human Resources

benefits@redlands.edu  
909-748-8277  
www.redlands.edu/human-resources  
1200 East Colton Avenue, Redlands, CA 92373

This reference guide was prepared by Human Resources May 9, 2024  
For more information, call 909-748-8276 or email benefits@redlands.edu



*This guide is intended to be an overview of the benefit programs and resources available to University employees. Additional information can be found in the Human Resources section in MyRedlands.*