

2025 Benefits for Area Coordinators

Health Insurance

The University provides three Cigna medical insurance plans for employees to choose from.

Base High Deductible \$4,000	Monthly Premium	Bi-Weekly Premium
Employee	\$41.50	\$19.15
Employee/Child	\$141.02	\$65.09
Employee/Spouse	\$206.39	\$95.26
Employee/Spouse w/ Surcharge*	\$306.39*	\$141.41*
Employee/Children	\$209.81	\$96.84
Employee/Family	\$364.13	\$168.06
Employee/Family w/ Surcharge*	\$464.13*	\$214.21*
Value High Deductible \$2,500	Monthly Premium	Bi-Weekly Premium
Employee	\$99.07	\$45.72
Employee/Child	\$188.99	\$87.23
Employee/Spouse	\$290.37	\$134.02
Employee/Spouse w/ Surcharge*	\$390.37*	\$180.17*
Employee/Children	\$319.30	\$147.37
Employee/Family	\$542.66	\$250.46
Employee/Family w/ Surcharge*	\$642.66*	\$296.61*
Choice Open Access	Monthly Premium	Bi-Weekly Premium
Employee	\$111.48	\$51.45
Employee/Child	\$245.98	\$113.53
Employee/Spouse	\$407.14	\$187.91
Employee/Spouse w/ Surcharge*	\$507.14*	\$234.06*
Employee/Children	\$426.52	\$196.86
Employee/Family	\$642.20	\$296.40
Employee/Family w/ Surcharge*	\$742.20	\$342.55*

**Employees who elect to cover spouses who are eligible for group medical coverage through their own employer will be assessed a \$100 per month surcharge.*

It is the responsibility of the employee to enroll in one of the University's medical insurance plans or waive coverage no later than 30 calendar days after his or her employment start date in the Workday Benefits Portal. If an employee fails to comply with this requirement, the University will understand this to mean the employee is declining medical insurance coverage and may not enroll until Open Enrollment unless there is an eligible status change. Staff who waive University health insurance may receive 5 additional vacation days or \$500.

Health Savings Account (HSA)

If electing the High Deductible Health Plans (HDHPs), the University will contribute once you attest to your eligibility in the Workday Benefits Portal. Employees may also contribute.

Dental Insurance

The University provides two Delta Dental insurance plans for employees to choose from.

Base Plan	Monthly	Biweekly
Employee Only	\$23.56	\$10.87
Employee/Spouse	\$42.69	\$19.70
Employee/Child	\$42.69	\$19.70
Family	\$73.09	\$33.73

Enhanced Plan	Monthly	Biweekly
Employee Only	\$34.82	\$16.07
Employee/Spouse	\$63.08	\$29.11
Employee/Child	\$63.08	\$29.11
Family	\$108.00	\$49.85

Vision Plan

Administered through Anthem's BlueView Vision.

	Monthly	Biweekly
Employee Only	\$4.83	\$2.23
Employee/Child	\$8.45	\$3.90
Employee/Spouse	\$8.45	\$3.90
Employee/Children	\$9.66	\$4.46
Employee/Family	\$14.06	\$6.49

Retirement Plan

All employees are eligible to make pre-and/ or post-tax contributions (whole percentage) to the University's 403(b) retirement plan.

After one year of employment, 1000 hours of service, and reaching age 18, the University will contribute the equivalent of 5% of an employee's salary to their retirement plan. The University will also match every 1% contribution made by the employee, up to a maximum of an additional 5%.

If, before being hired at the University, an employee has served the previous immediate twelve (12) months at an institution of higher education, the one year waiting period for University contributions will be waived. For more information regarding the University's retirement plan, go to: www.tiaa.org/richmond.

Life & Disability Insurance

100% Employer-Paid

- Life Insurance (2x employee's salary up to \$100,000. Benefit decreases at age 65.)
- Long Term Disability Insurance
- Short Term Disability Insurance

Optional Benefits

100% Employee-Paid

- Medical & Dependent Care Flexible Spending Accounts (FSAs)
- Pre-paid legal care plans through Legal Resources of Virginia
- Voluntary Life Insurance, Voluntary Hospital Insurance, and Voluntary Accident Insurance through Cigna

Educational Benefits

Full-time employees may take one for-credit course per semester, provided they are academically qualified to enroll and accepted through the normal admission procedures. After one year of employment, two for-credit courses may be taken per semester. Employees may also take five non-credit classes per calendar year.

Dependent children may attend the University tuition-free after the full-time staff member has been continuously employed for three years. The child must be academically qualified and be accepted through the normal admission procedures.

Spouses, without an undergraduate degree, of full-time staff may attend the University tuition-free after the employee has been continuously employed for three years. The spouse must be academically qualified and be accepted through the normal admission procedures. Applicable taxes will apply.

Dependent children and spouses of eligible employees may immediately take a maximum of five non-credit classes each calendar year. For more information, please visit <https://hr.richmond.edu/benefits/education/eligibility.html>.

Vacation & Sick Leave

Vacation accrual rates:

Years of Service	Annual accrual
1 month - 9 years	15 days
10 - 14 years	18 days
Over 15 years	20 days

Sick leave is accrued at the rate of one (1) day per month, with a maximum accrual of 65 days. Sick leave will be available as soon as it is earned. 10 and 11-month staff accrue leave during the pay periods they work. They do not accrue during the months they aren't working and do not receive a paycheck or are receiving their deferred payout (if applicable).

Health Advocate

This University-paid benefit helps employees, their spouses, dependent children, parents, and parents-in-law navigate the healthcare system.

Parental Leave

The University offers eligible staff eight weeks of paid parental leave. See hr.richmond.edu for eligibility requirements and restrictions.

Paid Holidays

New Year's Day
Martin Luther King, Jr. Day
Memorial Day
Juneteenth
Fourth of July
Labor Day
Thanksgiving
Wednesday before Thanksgiving
Friday after Thanksgiving
Winter Break (6 days)
Two Floating Holidays *

**Effective 7/1/25 employees who are hired before 7/1/25 will receive two floating holidays that must be used by 12/31/25*

Pay Schedule

Hourly (non-exempt) employees are paid biweekly on Friday. Salaried (exempt) employees are paid on the first of each month.

Additional Benefits

- On-campus, partially-furnished apartment with local telephone service, basic cable service, basic network service, in-unit washer/dryer (pet-friendly)
- Full meal plan during the academic year
- Partial meal plan during summer
- Free reserved parking space
- Employee Assistance Program (EAP)
- Free membership to Weinstein Center for Recreation
- Discounted tickets at the Modlin Center for the Arts and campus athletic events
- Employee appreciation events throughout the year
- Realtor/Relocation benefits with Providence Hill

For additional information, please see the Benefits Guide at <https://hr.richmond.edu/benefits/common/benefits-guide.pdf>

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