

2026 Benefits for Full-Time Staff

This summarizes the university's benefits and is based on plan descriptions and benefit details, but differences may exist. If anything is unclear, consult the official plan documents.

Health Insurance

The university provides three Anthem medical insurance plans for employees to choose from: the Base High-Deductible Health Plan (HDHP) – \$4,000, the Value HDHP – \$2,500, and the Choice Open Access plan.

Employees are responsible for enrolling in one of the university's medical insurance plans or waiving coverage within 30 calendar days of their employment start date through the Workday Benefits Portal. Failure to complete this requirement will be considered a declination of medical insurance coverage. In such cases, employees may not enroll until the next Open Enrollment period unless they experience an eligible status change.

Staff who waive university health insurance may receive either five (5) additional vacation days or a \$500 payment, prorated over the eligible months of the year.

Health Savings Account (HSA)

If you elect a High-Deductible Health Plan (HDHP), the university will make a contribution once you attest to your eligibility in the Workday Benefits Portal. Employees may also make additional contributions.

Base HDHP	Monthly Premium	Bi-Weekly Premium
Employee	\$45.07	\$20.80
Employee/Child	\$153.15	\$70.68
Employee/Spouse, +Surcharge	\$224.14, \$324.14	\$103.45, \$149.60
Employee/Children	\$227.85	\$105.16
Employee/Family, +Surcharge	\$395.45, \$495.45	\$182.52, \$228.67

Value HDHP	Monthly Premium	Bi-Weekly Premium
Employee	\$114.74	\$52.96
Employee/Child	\$215.32	\$99.38
Employee/Spouse, +Surcharge	\$330.78, \$430.78	\$152.67, \$198.82
Employee/Children	\$362.91	\$167.50
Employee/Family, +Surcharge	\$608.20, \$708.20	\$280.71, \$326.86

Choice Open Access	Monthly Premium	Bi-Weekly Premium
Employee	\$123.02	\$56.78
Employee/Child	\$269.83	\$124.54
Employee/Spouse, +Surcharge	\$445.73, \$545.73	\$205.72, \$251.88
Employee/Children	\$466.95	\$215.52
Employee/Family, +Surcharge	\$702.04, \$802.04	\$324.02, \$370.17



Dental Insurance

The university provides two Delta Dental insurance plans for employees to choose from – the Base Plan and the Enhanced Plan.

Base Plan	Monthly Premium	Bi-Weekly Premium
Employee	\$25.92	\$11.96
Employee + Child	\$46.96	\$21.67
Employee + Spouse	\$46.96	\$21.67
Employee + Family	\$80.40	\$37.11

Enhanced Plan	Monthly Premium	Bi-Weekly Premium
Employee	\$38.30	\$17.68
Employee + Child	\$69.39	\$32.03
Employee + Spouse	\$69.39	\$32.03
Employee + Family	\$118.80	\$54.83

Vision Plan

Administered through Anthem's BlueView Vision.

Eye Med	Monthly Premium	Bi-Weekly Premium
Employee	\$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

Health Advocate

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

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 Hospital Insurance and Voluntary Accident Insurance through Cigna
- Voluntary Life Insurance through New York Life



Retirement Plan

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

After completing one year of employment, working at least 1,000 hours of service, and reaching age 18, the university will contribute an amount equivalent to 5% of the employee's salary to their retirement plan. In addition, the university will also match every 1% contribution made by the employee, up to a maximum of an additional 5%.

If an employee has completed the immediate previous twelve (12) months of service at another institution of higher education prior to joining the university, 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.

Educational Benefits

Full-time employees may take one for-credit course per semester, provided they are academically qualified and admitted through the normal admission procedures. After one year of employment, employees may take up to two (2) for-credit courses per semester. Employees also may take five non-credit classes per calendar year.

Dependent children may attend the University tuition-free once 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 process. For dependent tuition benefits at other institutions See tuitionexchange.org.

Spouses of full-time staff who do not have an undergraduate degree 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 process. Applicable taxes apply.

Dependent children and spouses of eligible employees may also take up to five non-credit classes each calendar year at no cost, beginning immediately upon the employee's eligibility. For more information, please visit hr.richmond.edu/benefits/education/eligibility.

Parental Leave

The University offers eligible staff eight (8) weeks of paid parental leave. See hr.richmond.edu/benefits/leave/parental for more information.



Vacation & Sick Leave

Sick leave is accrued at the rate of one (1) day per month (pro-rated for those who work less than 38.75 hours per week), 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).

Maximum vacation accrual rates for full-time 12-month employees (for those who work less than 12 months, visit hr.richmond.edu/benefits/leave/vacation for more information):

Years of Service	Annual Accrual
1 month–9 years	15 days
10–14 years	18 days
Over 15 years	20 days

Pay Schedule

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

For more information

Explore our benefits through our site: hr.richmond.edu/benefits

UR Benefits are subject to change, with or without notice.

Revised 11/12/25

Paid Holidays

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

**Beginning 1/1/26, employees will receive two floating holidays that must be used by the end of the calendar year.*

Employees who are hired between July 1 and October 31 will receive one floating holiday to be used by the end of the calendar year.

Additional Benefits

- Employee Assistance Program (EAP) to help maintain a work/life balance
- Free employee wellness events
- Free family membership to Weinstein Center for Recreation
- Free parking
- Discounted tickets at the Modlin Center for the Arts and campus athletic events
- Perks & discounts for campus services, including dining and health & well-being
- Employee appreciation events throughout the year
- LinkedIn Learning courses
- Realtor/Relocation benefits with Providence Hill

