

**Health Insurance**

The University provides two Cigna medical insurance plans for employees to choose from:

- High Deductible Health Plan (HDHP)
- Traditional Plan

<b>HDHP</b>	<i>Monthly Premium</i>	<i>Biweekly Premium</i>
Employee Only	23.66	11.83
Employee plus Child	106.50	53.25
Employee plus Spouse	234.30	117.15
Employee plus Spouse w/ Surcharge*	334.30	167.15
Employee plus Children	230.88	115.44
Employee plus Family	358.84	179.42
Employee plus Family w/ Surcharge*	497.26	248.63
<b>Traditional</b>	<i>Monthly Premium</i>	<i>Biweekly Premium</i>
Employee Only	52.56	26.28
Employee plus Child	170.86	85.43
Employee plus Spouse	312.82	156.41
Employee plus Spouse w/ Surcharge*	412.82	206.41
Employee plus Children	336.46	168.23
Employee plus Family	493.80	246.90
Employee plus Family w/ Surcharge*	593.80	296.90

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

It is the responsibility of the employee to complete an enrollment application for one of the University's medical insurance plans or waive coverage no later than 31 calendar days after his or her employment start date. 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.

**Health Savings Account (HSA)**

If electing the HDHP, the University will contribute to the HSA. Employees may also contribute.

**Health Advocate**

This is a free benefit which helps employees, their spouses, dependent children, parents, and parents-in-law navigate the health care system.

**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 21, 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, prior to 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](http://www.tiaa.org/richmond).

**Life Insurance & Disability Insurance**

(100% Employer Paid)

- Life Insurance - (Two times 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

- **Flexible Spending Accounts** (Medical and Dependent Care)
- **Pre-Paid Legal Care** through Legal Resources of Virginia
- **Voluntary Life Insurance** for full time employees, their spouses, and dependent children through CIGNA. (Benefit decreases at age 65)
- **Dental Insurance** Anthem Blue Cross/Blue Shield provides in-network and out-of-network dental benefits.

	<i>Monthly</i>	<i>Biweekly</i>
Employee Only	27.81	13.91
Employee/Child	50.38	25.19
Employee/Spouse	50.38	25.19
Employee/Family	86.28	43.14

- **Vision Plan** Administered through Anthem Blue Cross/Blue Shield's UniView Vision

	<i>Monthly</i>	<i>Biweekly</i>
Employee Only	5.52	2.76
Employee/Child	9.66	4.83
Employee/Spouse	9.66	4.83
Employee/Children	11.04	5.52
Employee/Family	16.06	8.03

**Educational Benefits**

**Employees** may take three credit classes per year (one per semester), provided the employee is academically qualified to enroll. After one year of employment, six credit classes may be taken per year, two per semester. Employees also may take five non-credit classes per calendar year.

**Dependent children** may attend the University tuition free after the employee has been

continuously employed for three years. The child must be academically qualified and be accepted through the normal admission procedures. Also see [tuitionexchange.org](http://tuitionexchange.org).

**Spouses** may attend the University tuition free after the employee has been continuously employed for three years. Applicable taxes will apply.

**Dependent children and spouses** of eligible employees may immediately take a maximum of five non-credit classes each calendar year.

**Vacation**

<i>Years of Service</i>	<i>Annual Accrual</i>
1-4 years	12 days
5-9 years	15 days
10-14 years	18 days
Over 15 years	20 days

**Sick Leave**

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.

**Paid Holidays**

- Martin Luther King Day
- Memorial Day
- Fourth of July
- Labor Day
- Wednesday before Thanksgiving
- Thanksgiving
- Friday after Thanksgiving
- Winter Break\*
- Personal Leave\*\*

\*The number of days will vary according to the day of the week of the traditional holiday.

\*\*The number of days may vary according to the Winter Break calendar. You must be employed by the first work day of the year in order to receive the personal leave for that year.

**Additional Benefits:**

- Free family membership in Weinstein Recreation & Wellness Center
- Free parking
- Discounted tickets for cultural and athletic events
- GRTC Bus Pass for work-related transportation

**Pay Schedule**

Hourly (non-exempt) employees are paid biweekly on Friday.

Salaried (exempt) employees are paid on the first of each month.

**Part Time Employees:**

An employee who is scheduled to work 1000 hours or more per year is eligible for the following benefits on a pro-rated basis:

- Vacation
- Paid Holidays
- Free parking
- Tuition Remission (employee only after waiting period)
- Discounted membership in the Weinstein Center.
- Discounted tickets for athletic events and cultural events.
- Sick Leave
- Retirement Plan
- GRTC Bus Pass

An employee who works less than 1000 hours per year is eligible for the following benefits:

- Free parking
- Retirement Plan
- Discounted tickets for athletic events and cultural events.
- GRTC Bus Pass
- Discounted membership in the Weinstein Center.



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Benefit Inquiries: <http://hr.richmond.edu/benefits>

Apply online at: <http://jobs.richmond.edu>

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**University of Richmond**



**Full-Time Employees  
Benefits Summary**