

# 2022 Benefits for Full-Time Staff

## Health Insurance

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

<b>High Deductible Health Plan (HDHP) - \$4,000 Deductible</b>	<b>Monthly Premium</b>	<b>Bi-Weekly Premium</b>
Employee	\$44.00	\$22.00
Employee/Minor	\$106.00	\$53.00
Employee/Spouse	\$175.00	\$87.50
Employee/Spouse w/ Surcharge*	\$275.00	\$137.50
Employee/Children	\$197.00	\$98.50
Employee/Family	\$363.00	\$181.50
Employee/Family w/ Surcharge*	\$463.00	\$231.50
<b>High Deductible Health Plan (HDHP) - \$1,750 Deductible</b>	<b>Monthly Premium</b>	<b>Bi-Weekly Premium</b>
Employee	\$84.00	\$42.00
Employee/Minor	\$161.00	\$80.50
Employee/Spouse	\$247.00	\$123.50
Employee/Spouse w/ Surcharge*	\$347.00	\$173.50
Employee/Children	\$273.00	\$136.50
Employee/Family	\$461.00	\$230.50
Employee/Family w/ Surcharge*	\$561.00	\$280.50
<b>Traditional Plan</b>	<b>Monthly Premium</b>	<b>Bi-Weekly Premium</b>
Employee	\$92.00	\$46.00
Employee/Minor	\$203.00	\$101.50
Employee/Spouse	\$336.00	\$168.00
Employee/Spouse w/ Surcharge*	\$436.00	\$218.00
Employee/Children	\$352.00	\$176.00
Employee/Family	\$530.00	\$265.00
Employee/Family w/ Surcharge*	\$630.00	\$315.00

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

## Dental Insurance

Anthem Blue Cross/Blue Shield provides in-network and out-of-network benefits.

	<b>Monthly</b>	<b>Biweekly</b>
Employee Only	\$30.60	\$15.30
Employee/Child	\$55.43	\$27.72
Employee/Spouse	\$55.43	\$27.72
Employee/Family	\$94.91	\$47.46

## Vision Plan

Administered through Anthem Blue Cross/Blue Shield's UniView Vision.

	<b>Monthly</b>	<b>Biweekly</b>
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

It is the responsibility of the employee to enroll in one of the University's medical insurance plans or waive coverage no later than 31 calendar days after his or her employment start date in the Benefit Express 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 one of the High Deductible Health Plans (HDHPs), the University will contribute to the HSA. Employees may also contribute.

## Health Advocate

This is a University-paid 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 & 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% Employer-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

**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 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. Also see [tuitionexchange.org](http://tuitionexchange.org).

**Spouses** of full-time staff 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.

For more information, please visit <https://hr.richmond.edu/benefits/education/eligibility.html>.

### 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.

### Vacation

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

### Parental Leave

The University offers eligible staff eight weeks of paid parental leave. See [hr.richmond.edu](http://hr.richmond.edu) for eligibility requirements and restrictions.

### Paid Holidays

- New Year's Day
- Martin Luther King Day
- Memorial Day
- Juneteenth
- Fourth of July
- Labor Day
- Thanksgiving
- Wednesday before Thanksgiving
- Friday after Thanksgiving
- Winter Break (6 days)

### Pay Schedule

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

### 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
- GRTC bus pass for work-related transportation

#### **Human Resources**

Weinstein Hall  
231 Richmond Way  
University of Richmond, VA 23173  
804-289-8747  
<http://hr.richmond.edu/benefits>  
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