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WSU Employee Benefits

A Guide for New and Prospective Employees

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# State Employee Health Plan

The State of Kansas Employee Health Plan (SEHP) is a comprehensive health plan offered to all benefits-eligible State of Kansas employees, including employees of Wichita State University. All coverages are elected independent of one another for employees and their eligible spouse/dependents. Full plan details and premiums can be found online at <http://www.kdheks.gov/hcf/sehp/download/SEHP2019ActiveStateBook.pdf>.

In most cases, coverage for new state hires will be effective the first of the month following fulfillment of a 30-day wait period. However, new WSU hires with current coverage through SEHP as the spouse or dependent of an active member, internal transfers from a non-benefits eligible position to a benefits-eligible position, or direct transfers from another state agency may have an earlier coverage effective date.

## Aetna/BCBS Medical Insurance

Members can choose between Aetna or BlueCross/BlueShield of Kansas as the carrier for their medical insurance. Both carriers offer the same plan options and premiums, but each has a unique network of contracting providers.

Five plan designs provide flexibility in deciding how to pay for healthcare. Each plan offers a different combination of premium cost, deductible, coinsurance, and out-of-pocket maximum. See chart below.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **In-Network** | **A** | **J** | **Q** | **C** | **N** |
| Deductible | $1,000 (1)  $2,000 (2)  $3,000 (3+) | $500/$1,000 | $500/$1,000 | $2,750/$5,500 | $2,750/$5,500 |
| Coinsurance | 20% | 25% | 50% | 20% | 35% |
| OOP Maximum | $6,250/$12,500 | $7,350/$14,700 | $6,650/$13,300 | $5,500/$11,000 | $6,650/$13,300 |
| Annual Employer HSA/HRA Contribution (Full-Time)\* | N/A | N/A | N/A | Employee -$1,000  EE+Children-$1,750  EE+Sp/Family -$1,250 | Employee -$500  EE+Children-$875  EE+Sp/Family -$625 |

## Delta Dental Insurance

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **PPO Network** | | **Premier Network** | |
| Bi-annual Preventive Cleaning/Exam | | Covered in full | | Covered in full | |
| Restorative Deductible | | $50/$150 | | $50/$150 | |
| Basic Restorative | | 20% | | 40% | |
| Major Restorative | | 50% | | 50% | |
| Annual Benefit Maximum | | $1,700 per person | | $1,700 per person | |
| Lifetime Orthodontic Benefit Maximum | | $1,000 per person | | $1,000 per person | |

## Surency Vision Insurance

|  |  |  |
| --- | --- | --- |
|  | **Basic** | **Enhanced** |
| Standard Spectacle Lenses | $25 copay | $25 copay |
| Frames | Up to $100 | Up to $150 |
| Progressive Lenses | Not Covered | Up to $165 |
| High-Index Lenses | Not Covered | Up to $116 |
| Polycarbonate Lenses | Up to $40 | Covered in Full |
| Scratch Coating | Up to $15 | Covered in Full |
| UV Coating | Up to $15 | Covered in Full |

## MetLife Supplemental Insurance

Three supplemental insurance policies are available on a guaranteed-issue basis to employees, provided by MetLife. Policies available are Accident Protection, Hospital Indemnity, and Critical Illness. These policies are not intended to replace regular medical insurance. For coverage details, visit [www.metlife.com/stateofks](http://www.metlife.com/stateofks).

## Full-Time Coverage Rates

The rates below are for employees in a full-time position only. Rates for part-time employees can be found at <http://www.kdheks.gov/hcf/sehp/download/SEHP2019ActiveStateBook.pdf>.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **SEMI-MONTHLY** | **Plan A** | **Plan J** | **Plan Q** | **Plan C** | **Plan N** | **Dental** |
| Employee Only | $39.90 | $52.56 | $26.35 | $35.20 | $23.25 | $6.07 |
| EE + Children | $126.56 | $91.27 | $48.91 | $65.02 | $43.92 | $13.07 |
| EE + Spouse | $262.82 | $169.89 | $104.75 | $137.01 | $93.38 | $14.83 |
| EE + Family | $460.14 | $291.09 | $198.11 | $230.77 | $166.34 | $21.86 |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **MONTHLY** | **Basic**  **Vision** | **Enhanced Vision** | **MetLife**  **Accident** | **MetLife**  **Hospital (L)** | **MetLife Hospital (H)** | **MetLife**  **Illness** |
| Employee Only | $3.68 | $7.24 | $8.42 | $9.12 | $17.87 | Online  (Age Rated) |
| EE + Children | $6.51 | $12.89 | $17.47 | $16.19 | $32.02 |
| EE + Spouse | $7.21 | $14.29 | $16.64 | $17.39 | $34.41 |
| EE + Family | $10.05 | $19.99 | $21.94 | $27.52 | $54.45 |

# HealthQuest Wellness Incentive Program

Employees and their spouses covered by SEHP medical insurance can participate in the HealthQuest Wellness incentive program. Participants are awarded points for completion of simple wellness activities. These points count toward two incentive programs:

## Premium Discount

When an employee and their covered spouse (if applicable) each earn 40 points in a plan year, they become eligible for a $20/paycheck discount for the remainder of the current plan year and the following plan year ($480 annually). This discount must be earned annually through participation in the HealthQuest Wellness program.

## HRA/HSA Reward Dollars

In addition to any premium discounts earned, employees and their covered spouses also receive $10/credit in HealthQuest Rewards deposited into their HSA/HRA, up to a maximum of $500 each per plan year.

# Retirement Plans

## Kansas Board of Regents (KBOR) 403(b) Mandatory Plan

Employees in faculty and unclassified professional positions are enrolled in the KBOR 403(b) Mandatory Retirement Plan, subject to the fulfillment of a one-year wait period. This wait period may be waived for employees with prior service under KPERS, KBOR, or another US institute of higher education. To find out if your prior service qualifies for a waiver of the wait period, contact [TotalRewards@wichita.edu](mailto:TotalRewards@wichita.edu).

Contributions to this plan are made on a pre-tax basis and are equal to 5.5% of the employee’s biweekly gross pay. The employer match is 8.5% of the employee biweekly gross pay. All funds are fully vested upon contribution.

For more information, visit: <https://www.kansasregents.org/about/regents_retirement_plans/mandatory_retirement_plan>

## Kansas Public Employees Retirement System (KPERS) Pension Plan

Employees in university support staff positions are enrolled in the KPERS. Pretax contributions of 6% of the employee’s biweekly gross pay begin on the first payroll period, without fulfillment of a wait period.

Contributions and retirement credits, if applicable in the participant’s tier, are vested after 5 years of service. Being vested as a KPERS participant guarantees a monthly lifetime benefit at retirement. The amount of the monthly benefit payment depends on account balance at retirement and, in some tiers, total years of KPERS service.

For more information, visit [www.KPERS.org](http://www.KPERS.org) or call 1-888-275-5737.

# Tuition Assistance and Educational Benefits

## Employee Tuition Assistance

Eligible employees enrolled as a student at Wichita State University can apply for tuition assistance for both degree-bound and non-degree bound programs. The maximum award per semester is 7 hours of undergraduate credit or 6 hours of graduate credit, paid in full up to the base cost of resident tuition and campus infrastructure fees.

## Spouse/Dependent Tuition Assistance

An eligible employee’s spouse and/or dependent(s) who are enrolled as a student at Wichita State University can apply for tuition assistance for degree-bound undergraduate programs only. The award amount is 50% of the base cost of resident tuition for the number of hours enrolled per semester, up to a maximum of 15 hours enrolled.

## Other Educational Benefits

Under University policy, employees are eligible for resident tuition rates for all academic terms beginning after the employee’s date of hire. Additionally, employees’ Student Activity fees are waived as part of the comprehensive fee structure. Questions or concerns on these policies should be directed to Student OneStop at 316-978-3909.

# Group Life Insurance

## Basic Group Life Insurance

All benefits-eligible employees are automatically enrolled in a basic group life insurance policy valued at 1.5x their annual gross pay. Coverage is effective as of the first day of employment, at no cost to employees. Upon separation, continuation options are available for both portability and conversion life insurance policies.

## Optional Group Life Insurance (OGLI)

Benefits-eligible employees may purchase additional employee life insurance coverage up to $400,000, as well as spouse coverage up to $100,000 and child coverage up to $20,000 at their own expense.

# Vacation & Sick Leave

## Vacation Leave

Full-time Accrual: 6.77 hours per biweekly pay period (22 days accrued per year)

Part-time Accrual: Prorated by FTE/hours per pay period

Accrual Cap: 304 total accrued hours

## Sick Leave

Full-time Accrual: 3.7 hours per biweekly pay period (12 days accrued per year)

Part-time Accrual: Prorated by FTE/hours per pay period

Sick Leave accrual is not capped.

# Paid State Holidays

There are eight standard paid holidays each year. These holidays are: New Year’s Day, Martin Luther King Jr Day, Memorial Day, Independence Day, Labor Day, Veterans Day, Thanksgiving, and Christmas Day. Employees must be in pay status the working days immediately before and after the holiday to be eligible for holiday pay. In some circumstances, additional paid holidays may be declared by the governor.

## Annual Holiday Closedown

Most University offices are closed during this period. During the closedown, employees who would normally be scheduled to work may use accumulated leave and paid holidays, or take leave without pay. Employees must be in active pay status on the days before and after a paid state holiday to be eligible for holiday pay.

# Shared Leave

The Shared Leave Program was enacted by the State of Kansas to allow eligible employees to request paid leave at their regular rate of pay. Shared Leave may be granted for a limited period of time, up to six (6) months, for an employee’s own or a family member’s serious, extreme, or life-threatening illness, injury, impairment, or physical or mental condition. Full eligibility requirements and program policies can be found online at <https://www.wichita.edu/services/humanresources/Benefits/Shared_Leave/Shared_Leave.php>.

# Long-Term Disability

All benefits-eligible employees are automatically enrolled in a long-term disability plan upon their date of hire. This policy pays out up to 60% of the employee’s usual gross pay, up to a maximum of $5,000 per month.

# Employee Assistance Program

The Employee Assistance Program (EAP) is a special service provided for State of Kansas benefits eligible employees and their dependents. The EAP provides information, short-term counseling, financial and legal advice, and referrals from licensed professionals.

# Employee Discounts

## Campus Discounts

Campus employees have access to free or discounted memberships to campus facilities, including free access to Ablah Library, discounted membership to Heskett Campus Recreation Center, and discounted tickets to select Wichita State University Athletics and Fine Arts events.

## Shock Stop Discounts

Many local restaurants, retailers, and entertainment venues in Wichita offer discounts to employees of Wichita State University. Simply show your Shocker ID at these establishments.

## STAR Discounts

State of Kansas employees also receive valuable discounts from national retailers, financial institutions, insurance companies, and even major cellular service providers.

# Resources

State of Kansas Employee Health Plan (SEHP) 2019 Enrollment Book: <http://www.kdheks.gov/hcf/sehp/download/SEHP2019ActiveStateBook.pdf>

Kansas Board of Regents (KBOR) 403(b) Mandatory Retirement Plan: <https://www.kansasregents.org/about/regents_retirement_plans/mandatory_retirement_plan>

Kansas Public Employees Retirement System (KPERS): Visit [www.KPERS.org](http://www.KPERS.org) or call 1-888-275-5737.

Tuition Assistance: [www.wichita.edu/TuitionAssistance](http://www.wichita.edu/TuitionAssistance)

Basic and Optional Group Life Insurance: <https://www.wichita.edu/services/humanresources/Benefits/Other_Benefits/OGLI/Optional_Group_Life.php>

Leave Policies: <https://www.wichita.edu/services/humanresources/Benefits/Leave/Leave.php>

Shared Leave: <https://www.wichita.edu/services/humanresources/Benefits/Shared_Leave/Shared_Leave.php>.

Employee Assistance Program (EAP): <https://www.wichita.edu/services/humanresources/Benefits/SEHP/Employee_Assistance_Program.php>

Employee Discounts: <https://blogs.wichita.edu/start/resources/>

Still have questions? Reach out to the HR Total Rewards team at [TotalRewards@wichita.edu](mailto:TotalRewards@wichita.edu).