



# 2019 Benefits at a Glance

The following is an overview of the benefits provided to benefit-eligible employees. These benefits represent a substantial part of your total compensation.

## Insurance

Effective first day of the month following date of hire

### Medical & Vision

#### *Medical: United Health Care*

The network of providers available for staff is through United Healthcare. WRI offers a PPO health medical plan on a cost-shared basis. For in-network usage, the annual deductible for employee-only is \$1,500, and for employees + dependents it is \$3,000. WRI offsets the high deductible with a Health Savings Account (HSA) as noted below. Coverage is available to employees and eligible dependents, and there are no office visit co-pays.

#### *Prescriptions: OptumRx*

Prescription coverage is provided by OptumRx. Once you meet your in-network deductible, you will begin paying co-pays for prescriptions, as detailed in the Prescription co-pays table at the end of this document. Until you meet your in-network deductible, you will be responsible for paying the full cost of prescriptions.

#### *Vision: United Health Care*

A vision benefit offered through United Healthcare covers the cost of contacts and lenses up to \$200 with an additional 30% discount for frames that exceed the allowance. Co-pays are \$10 for exams and materials.

### Health Savings Account (HSA): *OptumHealth Bank*

The **Health Savings Account (HSA)** is administered by OptumHealth Bank. The HSA allows employees to set aside money on a pre-tax basis for medically related expenses. WRI will also make a contribution to your HSA to offset the high deductible on the medical and vision plans as follows:

- \$1,300 for employees only
- \$2,600 for employees plus dependents

The HSA plan is available only to staff who elect medical coverage under WRI's plan and do not have other medical coverage through their spouse/partner. This benefit is pro-rated based on your benefit start date and is paid out in two annual installments.

## Dental: MetLife

The insurance company that provides our dental insurance is MetLife. Coverage is available to employees and eligible dependents.

- Preventative care (regular dental cleaning and exam) is covered at 100% both in network and out-of-network every six (6) months
- Annual maximum coverage is \$5,000 per covered individual
- Adults and children are covered for orthodontic services with a lifetime maximum of \$1,000

## Life and Accidental Death & Dismemberment (AD&D) Insurance

WRI pays for 100% of the premium for life insurance and accidental death and dismemberment (AD&D).

- Life insurance coverage is equal to two (2) times your annual salary
- AD&D insurance coverage is equal to two (2) times your annual salary

## Disability Insurance

WRI pays for 100% of the premium for short-term and long-term disability.

- Short-Term Disability covers 60% of your weekly earnings up to \$2,500 per week, for a maximum duration of 26 weeks
- Long-Term Disability covers 60% of your monthly income up to \$10,000 per month

## Other Accounts for Medical Expenses

Effective first of the month following date of hire

### Flexible Spending Account (FSA)

**Flexible Spending Accounts (FSA)** allow employees to set aside pre-tax dollars to pay for medical, dental and vision expenses. The FSA is only available to those employees who **do not** participate in a WRI medical plan.

### Dependent Care Account (DCA)

**Dependent Care Accounts (DCA)** allow employees to set aside pre-tax dollars to pay for qualified dependent care expenses.

## Retirement

Effective 1<sup>st</sup> day of employment

### 403(b) Retirement Savings Plan

WRI offers both salary deferral (pre-tax) and ROTH (post-tax) employee contribution options. Employees can contribute the maximum amount based on IRS guidelines. WRI contributes 5% of an employee's annual gross base pay to their retirement plan for the first three (3) years of employment and 8% of annual earnings after three (3) years of employment. These employer contributions are vested after one (1) year of employment.

# Time Off

## Paid Time Off (PTO)

Available after 90 days of service; accrual starts the first day of employment

Paid time off (PTO) can be used for vacation, sickness and personal reasons. Accrual is based on employees' years of service and hours paid.

Accrual for full-time employees:

- 24 days/year for first two (2) years of employment (Directors and above accrue 29 days/year)
- 29 days/year after two (2) years of employment
- 34 days/year after seven (7) years of employment

Employees may not take PTO during the first 90 days of employment unless approved by their manager. If approved, new employees may take up to five (5) days of PTO prior to accrual. All PTO is prorated based on your hire date.

## Maternity Leave

Available after 6 consecutive months of service

WRI offers maternity leave for the birth of a child. U.S.-based full-time employees are eligible for maternity leave upon completion of six (6) consecutive months of service.

New mothers receive Short-Term Disability (STD) insurance that covers six (6) weeks of leave at 60% of base salary for a traditional birth. In addition to that benefit, WRI offers one of the following options:

- 40% of base pay for up to six (6) weeks that STD insurance does not cover, thereby offering the full 100% of the employee's salary during the six-week period covered by STD insurance, OR
- 60% of base pay for an additional three (3) weeks following the six-week period covered by STD insurance

## Sabbatical

Available after 5<sup>th</sup> year of employment

All regular full-time employees with five (5) continuous years of full-time service are able to apply to take up to six (6) weeks off with four (4) of the weeks paid at 100%. After five (5) years of service, an employee is able to apply to take another six (6) weeks of sabbatical with four (4) of the weeks paid at 100%.

The maximum number of sabbaticals under the current system is two (2) for the entire tenure of service.

## Additional Benefits

- 10 Statutory Holidays
- Tuition reimbursement
- Emergency travel assistance
- Employee assistance program
- Alternate Work Schedule (AWS) during summer months (if approved by manager)
- Paternity Leave
- Telework options
- Bereavement time
- Discounted DELL computer purchases
- Jury duty pay
- MetLaw
- Supplemental Life

If you have any questions about employee benefits, please contact [Tireaka Peppers](#), Benefits Manager.

# Bi-weekly Employee Costs for Cost-Shared Insurance

## Medical

	Employee Only	Employee + Spouse/Partner	Employee + Child(ren)	Family
Employees <\$55,000 annually	\$19.54	\$125.46	\$99.31	\$191.31
Employees \$55,000 to \$92,000 annually	\$38.74	\$158.62	\$127.29	\$234.34
Employees >\$92,000 annually	\$57.56	\$192.74	\$154.74	276.53

## Dental

	Employee Only	Employee + Spouse/Partner	Employee + Child(ren)	Family
Employees <\$55,000 annually	\$3.24	\$7.56	\$8.64	\$14.04
Employees \$55,100 to \$92,000 annually	\$6.48	\$9.72	\$10.80	\$17.28
Employees >\$92,100 annually	\$9.72	\$11.88	\$12.96	\$20.52

## Vision

Employee Only	Employee + Spouse/Partner	Employee + Child(ren)	Family
\$.64	\$1.21	\$1.42	\$1.99