



# 2023 Benefits at a Glance

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

## Insurance

Effective: First of the month following date of hire

### Medical: United Healthcare

The network of providers available for staff is through United Healthcare. Coverage is available to employees and eligible dependents.

#### *Option 1: PPO High Deductible Plan + Health Saving Account (HSA)*

For in-network usage, the annual deductible for employee only is \$1,500 and for employee plus dependents is \$3,000 (non-embedded). WRI offsets the high deductible plan with a Health Savings Account (HSA). The out-of-pocket maximum for employee only is \$2,000 and for employee plus dependents is \$4,000

#### *Option 2: PPO Low Deductible Plan (non-HSA)*

For In-network usage, the annual deductible for employee only is \$250 and for employee plus dependents is \$500 (embedded). The plan is not eligible for HSA contributions. The out-of-pocket maximum for employee only is \$2,000 and for employee plus dependents is \$4,000.

#### *Prescriptions: OptumRx*

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

### Vision: United Healthcare

Vision benefit is provided through United Healthcare. Coverage is available to employees and eligible dependents. Contact and Spectacle lenses (once every 12 months) and frames (once every 24 months) are covered up to \$200. Copays are \$10 for exams and materials.

### Dental: MetLife

Dental benefit is provided through MetLife. Coverage is available to employees and eligible dependents.

- Preventative care (your regular dental cleaning and exam) is covered at 100% both in network and out-of-network twice per year (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.

## Health Savings Account (HSA)

The Health Savings Account (HSA) is administered by Optum Health Bank. The HSA allows employees to set aside money on a pre-tax basis for eligible medical, dental and vision expenses. WRI will also contribute to your HSA account to offset the high deductible plan as follows:

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

The HSA plan is only available to staff who opt for WRI's high-deductible medical 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.

## 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

All regular staff receive short-term and long-term disability at no cost.

- 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 \$15,000 per month.

## Other Accounts for Medical Expenses

Effective: First of the month following date of hire

### Health Flexible Spending Account (FSA)

Flexible Spending Accounts (FSA) allows employees to set aside pre-tax dollars to pay for eligible medical, dental and vision expenses. The FSA is only available to the employees who do not participate in WRI's high-deductible medical plan.

### Dependent Care Account (DCA)

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

# Retirement

Effective first 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 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. The employer contributions are vested after one (1) year of employment.

## Time Off

### Paid Time Off (PTO)

Available after 90 days of service

Paid time off (PTO) can be used for vacation, sickness, and personal reasons. PTO accrual is prorated based on employee start date and increases with years of employment.

Accrual for full-time employees:

- 24 days/year for the first two (2) years of employment
- 29 days/year from three (3) to seven (7) years of employment
- 34 days/year over seven (7) years of employment

**\*Grades 8 above receive 29 days of accrual at hire date**

Employees cannot take PTO during the first 90 days of employment. If needed, new employees can take up to five (5) days of PTO (40 hrs.) that are not accrued.

## Refresh and Recharge (R&R) Period

The Refresh and Recharge (R&R) period is an institute-wide practice that acknowledges the hard work of WRI staff and a periodic need to take a collective break to recharge. Staff are encouraged to take paid time off (PTO) during R&R periods, but it is entirely voluntary. There is no additional PTO or holiday time for the R&R period outside of scheduled holidays for your local office. The R&R periods will be observed (3) three times each year.

- 1<sup>st</sup> R&R week – April 3-7
- 2<sup>nd</sup> R&R – August 21 – 25
- 3<sup>rd</sup> R&R – December 25 – 29

## Parental Leave

Available after 6 consecutive months of service

WRI offers parental leave for the birth or adoption of a child. U.S.-based full-time employees are eligible for 8 weeks of parental leave upon completion of six (6) consecutive months of service. The 8 weeks of leave will be paid at 100%.

## Sabbatical

Available after fifth year of employment

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

## Holidays

WRI observes ten holidays through the year.

- New Year's Day
- Martin Luther King, Jr. Day
- President's Day
- Memorial Day
- Juneteenth Day
- Independence Day
- Labor Day
- Indigenous Peoples' Day
- Thanksgiving Day & Day After
- Christmas Day

## Additional Benefits

- Care.com
- Tuition reimbursement
- International travel insurance
- Employee assistance program (EAP)
- Alternate Work Schedule (AWS)
- Interior Federal Credit Union
- Discounted DELL computer purchases
- Telework options
- Bereavement Leave
- Commuter transit and parking
- MetLaw Legal Services
- Supplemental Life Insurance
- Teladoc
- Employee Referral Bonus Program

**If you have any questions about employee benefits, please contact:  
The Benefits Team at [benefitsandcompensation@wri.org](mailto:benefitsandcompensation@wri.org)**

## Bi-weekly Employee Costs for Cost-Shared Insurance

### Medical: High Deductible Plan + HSA

	Employee Only	Employee + Spouse/Partner	Employee + Child(ren)	Employee + Family
Employees <\$55,000 annually	\$23.96	\$153.92	\$121.83	\$234.71
Employees \$55,100 to \$92,000 annually	\$47.53	\$194.61	\$156.17	\$287.51
Employees >\$92,100 annually	\$70.62	\$236.46	\$189.85	\$339.27

### Medical: Low Deductible Plan (non-HSA)

	Employee Only	Employee + Spouse/Partner	Employee + Child(ren)	Employee + Family
Employees <\$55,000 annually	\$25.40	\$163.16	\$129.14	\$248.79
Employees \$55,100 to \$92,000 annually	\$50.38	\$206.29	\$165.54	\$304.76
Employees >\$92,100 annually	\$74.86	\$250.65	\$201.24	\$359.63

## Dental

	<b>Employee Only</b>	<b>Employee + Spouse/Partner</b>	<b>Employee + Child(ren)</b>	<b>Employee + Family</b>
<b>Employees &lt;\$55,000 annually</b>	\$3.75	\$8.75	\$9.99	\$16.24
<b>Employees \$55,100 to \$92,000 annually</b>	\$7.50	\$11.25	\$12.50	\$20.00
<b>Employees &gt;\$92,100 annually</b>	\$11.25	\$13.75	\$15.15	\$23.74

## Vision

<b>Employee Only</b>	<b>Employee + Spouse/Partner</b>	<b>Employee + Child(ren)</b>	<b>Employee + Family</b>
\$0.72	\$1.36	\$1.59	\$2.24