

LC Benefits

For rates and detailed information, please visit our Benefits Website.
go.lclark.edu/benefits

Benefit Questions? Please contact:
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MEDICAL

\$25/mo stipend if medical is waived.

Regence Blue Cross Blue Shield, PPO

A PPO plan offers a network of healthcare providers to choose from, and you have the freedom to receive care from any in or out-of-network doctor, specialist or hospital without a referral – even when you travel. Keep in mind, however, that your out-of-pocket medical costs are lower when you choose an in-network provider.

Kaiser Permanente, HMO

With an HMO plan, you must choose a Primary Care Physician (PCP) from a network of local healthcare providers who will refer you to in-network specialists or hospitals when necessary. All your care is coordinated through that PCP. An important thing to keep in mind about HMO plans is that they generally won't cover out-of-network care except in a true emergency.

DENTAL

PEHT, PPO

All dentists are available, but the annual benefit maximum will go further if you stay within the preferred network.

Kaiser Permanente, HMO

When enrolling in this plan, you must only go to a Kaiser Permanente facility.

Willamette Dental, HMO

When enrolling in this plan, you must only go to a Willamette Dental facility.

ELIGIBILITY

Faculty .50 FTE or above

Staff .53 FTE (20 hrs / week) or above

The full benefit package includes medical, dental, life, AD&D, long-term disability, flexible spending, and retirement contribution.

Dependents

- Spouse
- Children up to age 26
- Domestic Partner

Domestic Partner coverage for medical and dental is deducted post tax. Employees will also pay taxes on the additional amount Lewis & Clark College pays toward coverage for a Domestic Partner and his/her covered children.

ENROLLMENT

All benefit changes are made in Workday.

New Employees

The effective date of benefit coverage is the first day of the month following the date of hire.

The eligibility date for the College's contribution to the retirement plan is first of the month following one year of employment, unless you meet the exception guidelines.

INSURANCE

Life Insurance

Group Life Insurance – Paid for by college at 1.5 times annual salary with a max of \$250,000

Optional Life Insurance – Paid for by employee, max of 300,000 (10,000 increments), New hires are guaranteed issue up to \$100,000. Optional life is also available for spouses and dependents.

Accidental Death & Dismemberment

Additional money in the event of death loss of limb, sight of an eye, or paralysis as the result of an accident. Paid for by college at 1.5 time salary.

Optional AD&D – Paid for by employee, Max \$300,000 (\$25,000 increments), available for employee or employee and family

Short Term Disability

Salary continuance, paid for by college for exempt employees only.

Long Term Disability

Paid for by college and begins after 180 days of disability. 60% income replacement (70% after 1 year of service), max monthly benefit of \$5,000 .

Optional Buy Up – For hourly employees (who do not have short term disability) to decrease the waiting time to 90 days.

FLEXIBLE SPENDING

Pre-tax payroll deductions placed into an account for reimbursement. Annual Re-Enrollment is required.

Medical

- \$2600 maximum per person
- Use it or lose it – \$500 rollover
- Reimburse for copays, alternative care, prescription, vision, dental, and more for you or your dependents

Dependent Care

- \$5000 maximum per household
- Many qualifying events if you need to change coverage levels

RETIREMENT SAVINGS

Employee Contributions

All Employees are eligible. There is no waiting period and you can change contributions at any time. We have a 3% auto enroll but opting out is available when onboarding for benefits.

Employer Contributions

For Full Benefit Eligible Employees only. 9% contribution with no match required after 1 year of working and 21 years old. *Waiting period can be waived if requirements are met with previous employer within 6 months.*

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Completely confidential

4 counseling sessions per

occurrence for issues such as:

- Family / Marital / Parenting
- Personal / Emotional Concerns
- Occupational Stress
- Alcohol / Drug Issues

Emergency Trauma Counseling

Identity Theft

Prescription Assistance

Financial Wellness

Employees and their dependents

can access 24/7

VACATION TIME

Salary – 2 days per month, max accrual is 24 days with carryover and accrual up to an additional 24 days

Hourly – Subject to collective bargaining, Maximum accrual is 24 days

SICK TIME

Salary – 22 days per year loaded on Sept. 1

Hourly – Subject to collective bargaining, accrued monthly up to 22 days per year.

HOLIDAYS

14 + days per year including winter break

CAMPUS BENEFITS

Tuition Assistance

Transportation

Library Services

Fitness Center

C.A.R.E. Committee Events