



## **Benefits Overview Summary**

For Candidate Benefits Discussions

**April 1, 2022 – March 31, 2023**

*NOTE: All details are available to the external Gannon website: [www.gannon.edu/HR](http://www.gannon.edu/HR).*

- Highmark Standard Plan – Eligible 1<sup>st</sup> of month after 30 days
  - PPO Plan
  - Gannon pays approximately 80% of the premium
  - Employee Contributions range dependent on salary and coverage level:
    - Single coverage is \$120 (if under \$30,000) to \$156/month (if over \$60,000)
    - Family coverage is \$359 (if under \$30,000) to \$440/month (if over \$60,000)
  - Deductible at \$350 per person, with family limit of \$700; embedded
- Highmark Select Plan – Eligible 1<sup>st</sup> of month after 30 days (available only if hired before June 1)
  - Consumer-driven PPO health plan
  - High deductible plan includes Health Savings Account (HSA) – Gannon contributes \$1,150 single and \$2,300 family into HSA account for full year participation (pro-rated)
  - Deductible \$1,500 individual coverage; \$3,000 for two-person or family coverage – can be offset with Gannon’s contribution to HSA
  - Same bi-monthly premium cost as the Standard Plan
- BAI Dental plan – Eligible 1<sup>st</sup> of month after 30 days
  - 1<sup>st</sup> year in plan, payment for services varies as a percentage with deductible and coinsurance.
  - 2<sup>nd</sup> year+ in the plan, Preventive & Primary services are paid at 100%; Major restorative covered at 75%; no deductible
  - Premiums are 100% employee paid: \$29.32/month single; \$60.52/month two-person; \$72.64/month family
- Highmark Vision plan – Eligible 1<sup>st</sup> of month after 30 days **if** health insurance is also elected
  - Fashion Focus Gold Plan with Davis Vision
  - Eye exam every 24 months for adults; every 12 months for children
  - Frames and lenses or contacts every two years for adults; every 12 months for children
  - Allowances set up for frames, lenses, and contacts
- Life Insurance – Eligible 1<sup>st</sup> of month after 30 days
  - No cost – Gannon funded
  - 2 x annual salary policy
  - \$10,000 policy for spouse
  - \$6,000 policy for dependent child
- Voluntary Life Insurance – Eligible 1<sup>st</sup> of month after 30 days
  - Guaranteed issue up to 5 x annual salary or \$180,000 if elected upon eligibility
  - \$10,000 increments of coverage
  - Premiums are age-banded and are deducted semi-monthly
  - Subject to medical evidence of insurability if enroll during open enrollment or elect greater than \$180,000 of coverage
- Short Term Disability – Not insurance policy; benefit determined by position and years of service

- Salaried: GU “Salary Continuation Plan” provides one to six months paid time off based on service. (1 month upon hire + 1 month each year of service up to six months)
  - Hourly: May accumulate up to 120 days of sick time to use for their own illness.
- Long Term Disability – Eligible 1<sup>st</sup> of month after 90 days
  - No cost – Gannon funded
  - Provides monthly benefit of 60% of base monthly salary
  - Six-month elimination/waiting period of disability
  - Subject to carrier determination of total/permanent disability
- Vacation
  - 12-month faculty - 4 weeks
  - Salaried/Exempt Administrators upon hire - 2 weeks (under Grade 8); or 3 weeks (Grade 8 or greater) prorated during fiscal year of hire – (fiscal year benefit period)
  - Support Staff (prorated during year one and year two based on date of hire); annual accrual of 10 days in third year and upon six years of service, accrual increases by one day each year thereafter until 20 days earned – (calendar year benefit period)
  - No carryover unless supervisor approves due to extenuating circumstances
- 14 paid holidays
- 2 Floating holidays – All full-time staff (Hourly-Calendar Year; Exempt-Fiscal Year) no carryover
- Retirement Plan
  - Employee may participate upon hire with pre-tax salary deferral and/or Roth (after-tax) contributions
  - Gannon University matching contribution of 7.5% of eligible pay after 1 year of service and age 25 with 3% employee pre-tax salary deferral (subject to eligibility outlined in the Plan).
  - One year waiting period is satisfied with one year or more of higher education employment/retirement plan participation at other college or university
  - Mandatory contribution at age 30 of 3% pre-tax salary deferral
  - Immediate vesting
- Tuition remission
  - After 1 year of service
  - Free undergraduate coursework at Gannon University for employee, spouse, and children (no tax required)
  - Free masters’ level coursework at Gannon University for employee and 50% discount for spouse (imputed taxable income)
- Tuition exchange
  - After 1 year of service – Council of Independent Colleges
  - After 5 years of service – Tuition Exchange Inc.
- Normal workday for Staff offices is 8 a.m. to 4:30 p.m. (7.5 hours paid per day) – can vary by department