

Important Faculty Benefits Notice

You may be required to participate in employer provided benefits, the Central Washington University Retirement Plan (CWURP), and/or report your status as a retiree or previous Washington State retirement plan member.

If you are found to be eligible for participation and do not complete enrollment forms, you will be defaulted into coverage with contributions deducted from your paycheck.

If any of the sections apply to you, or you are not sure, contact Human Resources at (509) 963-1202.

Employer Provided Health Insurance:

Faculty holding less than a full academic year appointment are eligible for employer provided insurance beginning the second consecutive quarter with faculty employment of at least 50% of full time. Once established, insurance coverage continues as long as faculty work half-time or more.

Spring and fall are considered consecutive quarters. Summer benefits are provided for faculty who work an average of half-time or more throughout the entire instructional year or equivalent nine-month period and work each quarter.

Eligibility is based on total faculty employment in Washington public higher education. If you have a faculty position at another institution, notify the benefits office immediately, as the combination of your employment may make you eligible for employer provided insurance.

Averaging employment may allow faculty who drop below half time to maintain benefits. Considering the two preceding academic years (defined as summer, fall, winter and spring, in that order), individuals who worked at least two quarters of each year, and average half-time over three quarters of each year, may remain eligible for employer provided benefits the following year. You must notify the benefits office by April 30 of each year if you believe this applies to you.

Faculty who drop below the eligibility threshold but return to half-time employment within twelve months are immediately eligible and do not have to reestablish eligibility.

If you are returning from layoff status within 24 months of your layoff date, it is your responsibility to notify the benefits office immediately.

If an employee is eligible for participation and does not elect an insurance plan and complete enrollment forms, or affirmatively waive participation, the employee will be defaulted into the Uniform Medical Plan and premium payments will be deducted from the employee's paycheck. Contact Human Resources immediately if you believe you qualify and within at least 15 days of your date of hire. Benefits eligibility decisions may be appealed first to the CWU Benefits Office, then to the Public Employee Benefits Board (appeals process and forms available on PEBB website: www.hca.wa.gov/pebb.) Refer to WAC chapter 182-16 for more information on the appeals process.

For complete eligibility rules: <http://apps.leg.wa.gov/WAC/>

Establishing eligibility: WAC 182-12-114; Maintaining eligibility: WAC 182-12-131

Retirement Plan Participation:

Faculty holding less than a full academic year appointment are required to participate in a retirement plan beginning the first day of the second consecutive quarter with faculty employment of at least 50% of full time. Spring and fall are considered consecutive quarters.

Faculty may choose between the CWU Retirement Plan (CWURP) and the Teachers Retirement System (TRS) Plan 3 with the Washington State Department of Retirement Systems. The CWURP is a 403(b), defined contribution plan with required contribution rates and 100% matching contribution by the university. TRS 3 consists of a defined contribution component and defined benefit component.

If an employee is eligible for participation and enrollment forms are not received in the Benefits Office, the employee will be defaulted into the CWURP into an age appropriate life cycle fund with mandatory contributions deducted from the employee's paycheck.

CWU Voluntary Investment Plan (VIP):

All non-student employees are eligible to participate in the VIP. Contributions are made by employees from pre-tax dollars with no matching funds from the University.

Members of the Washington State Teachers Retirement System (TRS):

Members of TRS 1 who have not yet retired are required to make retirement contributions on all earnings, regardless of percentage of full-time, when positions last at least 20 days.

Retirees of Washington State Retirement Plans:

For retirees of the plans listed below, state law limits the number of hours that can be worked without jeopardizing retirement income, and requires that retirees notify the University of retiree status upon accepting employment.

- Public Employees Retirement System (PERS)
- Teachers Retirement System (TRS)
- Law Enforcement Officers' or Fire Fighters' Retirement System (LEOFF)
- Any public university retirement plan in the State of Washington

Affordable Care Act Required Notice of Health Insurance Marketplace:

- Employees with health insurance coverage; generally, no action is required.
- Employees without benefit coverage; read this notice to find out your options under the new law.

You are receiving this notification as required by law. Beginning in 2014, most individuals are required to have health insurance coverage. There is a new way to buy health insurance: the Health Insurance Marketplace, (Health Insurance Exchange). Washington Healthplanfinder is the Marketplace serving Washington State residents. This notice provides basic information about the Marketplace as well as PEBB benefits offered by your employer and is intended to assist you in evaluating options for you and your family.

Employees with health insurance: All eligible state employees receive an employer contribution for PEBB medical plan enrollment and are not allowed to waive medical coverage to enroll in coverage through the Marketplace.

However, if the cost of a PEBB health plan to cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or does not meet the "minimum value" standard set by the ACA, you may be eligible for a tax credit or other financial assistance.

Employees not eligible for employer contribution: Employees who are not eligible for the employer contribution for PEBB medical plan enrollment should consider applying for health benefits in the new Marketplace.

Visit www.healthcare.gov for more information. For Washington State residents, visit: www.wahealthplanfinder.org

Information about PEBB health plans offered by your employer is available online: www.hca.wa.gov/pebb

If you decide to complete an application for coverage in the Marketplace, you will be asked to provide the following information. This information is numbered to correspond to the Marketplace application.

3. Employer name: Central Washington University		4. Employer Identification Number (EIN) 91-6000618	
5. Employer address: 400 East University Way		6. Employer phone number: (509) 963-1111	
7. City: Ellensburg	8. State: WA	9. ZIP code: 98926	

10. Who can we contact about employee health coverage at this job? Human Resources	
11. Phone number: (509) 963-1202	12. Email address: hr@cwu.edu

As your employer, we offer a health plan to:

- All employees.
- Some employees.

With respect to dependents:

- We do offer coverage.
 - We do not offer coverage.
- If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages. Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.