



2025 Benefits Summary

JANUARY 1, 2025, THROUGH DECEMBER 31, 2025



Eligibility

If you are scheduled to work 20–29 hours per week, you are eligible for part-time employee benefits on the first day of the month coinciding with or following your date of hire. If you transition to part-time status, part-time benefits will take effect on the first of the month following the status change.

Many of the plans allow you to cover your eligible dependents, which include:

- Your legal spouse.
- Your children to age 26, regardless of student, marital, or tax-dependent status.
- Your dependent children of any age who are physically or mentally unable to care for themselves.

Medical

Gonzaga University offers a medical plan through Premera. Locate a Premera Heritage network provider at [premera.com](https://www.premera.com).

- **Annual deductible:** \$500 individual/\$1,000 family
- **Out-of-pocket max¹:** \$4,000 individual/\$12,000 family²
- **Office Visit:** \$25 copay³
- **Specialist Visit:** \$45 copay³
- **Prescription deductible:** \$150 individual/\$300 family
- **Preferred generic drugs:** \$7 copay
- **Preferred brand drugs:** \$25 copay
- **Preferred specialty drugs:** \$50 copay
- **Kinwell Clinics: FREE** primary care services; often same-day and next-day appointments; and virtual or in-person appointments with your choice of provider
- **FREE 24-hour NurseLine:** Talk to a registered nurse 24/7
- **Telemedicine—\$10 copay:**
 - » Teladoc Health—Doctors and psychologists via live video 24/7
 - » 98point6—On-demand text-based primary care 24/7
- **Added benefits:**
 - » Teladoc Health—For diabetes, blood pressure, and weight management
 - » Hinge Health—For joint and body pain

(1) Medical and prescription drug out-of-pocket max are combined.
(2) \$8,000 for a family of two; \$12,000 for a family of three or more.
(3) Plan pays 100% when you visit a Kinwell Clinic.

Vision

Gonzaga University offers a vision insurance plan through VSP. Locate a VSP network provider at [vsp.com](https://www.vsp.com).

- **Exam (every 12 months):** \$10 copay
- **Prescription glasses:** \$25 copay
- **Frames (every 24 months):** \$170 featured frame brands allowance; \$150 frame allowance; 20% savings on amounts over your allowance; \$150 Walmart/Sam's Club frame allowance; \$80 Costco frame allowance
- **Lenses (every 12 months):** Single vision lenses, lined bifocal lenses, and lined trifocal lenses; impact-resistant lenses for dependent children
- **Contact lenses (in lieu of standard lenses; every 12 months):** \$130 allowance (copay does not apply)
- **Contact lens fitting and evaluation (every 12 months):** Up to \$60 copay

Pay Schedule

Employees are paid on the 10th and 25th each month. If these dates fall on the weekend, the payroll date is the business day prior to the holiday or weekend.

Flexible Spending Accounts

Gonzaga University offers two flexible spending account (FSA) options through Rehn & Associates.

- **Health care FSA:** Eligible expenses include deductibles, copays, and health-related expenses not paid by the medical, dental, or vision plans. **The health care FSA maximum contribution is \$3,300 for the 2025 calendar year.**
- **Dependent care FSA:** Eligible expenses include day care facility fees, before- and after-school care, and in-home babysitting fees (income must be reported by your care provider). **You may contribute up to \$5,000 to the dependent care FSA for the 2025 calendar year if you are married and file a joint return or if you file a single or head of household return.**

Voluntary Life and AD&D

Gonzaga University provides you the option to purchase supplemental life and AD&D insurance for yourself through Lincoln Financial Group. You can purchase life insurance for your spouse and dependent children.

- **Employee:** \$10,000 increments up to \$500,000 or 5x annual salary, whichever is less; guarantee issue: \$150,000
- **Spouse:** \$5,000 increments up to \$150,000—not to exceed 50% of employee election; guarantee issue: \$50,000
- **Dependent child(ren):** 6 months to age 26: \$5,000–\$10,000; guarantee issue: \$10,000

If you elect coverage when first eligible, you may purchase up to the guarantee issue amount(s) without completing a statement of health (evidence of insurability). If you do not enroll when first eligible, and choose to enroll during a subsequent annual open enrollment period, you will be required to submit evidence of insurability for any amount of coverage. Coverage will not take effect until approved by Lincoln Financial Group.

Health Advocate

Gonzaga University provides you with access to Health Advocate **AT NO COST**. Health Advocate offers personal and confidential health and wellbeing support anytime.

Contact Health Advocate at 866-695-8622 or visit healthadvocate.com/gonzaga.

SupportLinc

SupportLinc is a free, confidential service for issues including: anxiety, stress, depression, grief, marital concerns, substance abuse, work/life balance, and more.

Receive five free face-to-face visits (plus discounts on additional visits), unlimited telephonic support, text support, and virtual support group access.

Not sure where to start? Click on the Navigator link at supportlinc.com to assist you and your family.

ZagFit Wellness

ZagFit is a voluntary wellness program that offers a variety of health management programs and resources to support a healthy lifestyle and work-life balance.

When you and your spouse enroll in the medical plan and complete a personal health profile and biometric screening, you both will receive \$250 on the second February paycheck in the following year and earn 300+ points.

Retirement Savings

Gonzaga University offers a 403(b) retirement plan through TIAA. Voluntary contributions are allowed into the 403(b) plan up to the IRS annual maximum. Employees are automatically enrolled at 3% into the plan and can change their elections at any time.

After one full year of service, employees who have met the threshold of 1,000 hours worked are eligible for the Gonzaga University 8.5% contribution and are also enrolled in the mandatory 5% employee contribution.

Access unlimited and free financial planning and wealth management assistance services at tiaa.org.

Campus Benefits

Part-time employees have access to no cost STA Bus passes, free athletic tickets, access to the Rudolf Fitness Center, and library loan privileges. Utilize discounts to the Myrtle Woldson Performing Arts Center, Sodexo meal plans, and ZagShop—our campus bookstore.

Additional Benefits

Gonzaga University provides these additional benefits:

- **Vacation and sick leave:** Accrued at a pro-rated level
- **Holidays:** 17 holidays paid equivalent to the number of hours regularly scheduled on that day
- **Community service:** Annual paid hours
- **Tuition waivers:** Employees are eligible for a 50% tuition waiver after one year of service
- **Personal and professional development:** Employees are offered ongoing webinars and seminars
- **Gonzaga University resources:**
 - » GU Living—Personalized research and referrals
 - » SAVI—Student debt consolidation and student loan forgiveness solutions
 - » Green Path Financial Wellness
 - » Legal Assist and Financial Assist through SupportLinc

This summary contains highlights of the benefits options available to you through Gonzaga University. They are not complete descriptions of the benefits. Gonzaga University may terminate, withdraw, or modify any benefit described in this summary, in whole or in part, at any time. The descriptions of the benefit are not guarantees of current or future employment or benefits. If there is any conflict between this summary and the official Plan Document, the official documents will govern.