



# 2026 Benefits Guide

Benefit Plans Effective January 1–December 31, 2026

Full-Time Staff Candidate Guide





# What's Inside

## How Benefits Work

- Gonzaga's Warm Welcome Programs .....3
- Eligibility .....3
- Who Pays.....4

## Health Plans

- Medical and Prescription Benefits .....5
- Kinwell Clinics .....6
- Wellness Program..... 11
- Dental Benefits..... 12
- Vision Benefits ..... 13

## Tax Savings

- Flexible Spending Accounts ..... 14

## Financial Security

- Life and AD&D Benefits..... 15
- Disability Benefits..... 16
- Retirement..... 17

## Additional Information

- Resources..... 18
- Additional Benefits..... 20
- Campus Benefits..... 23
- Paid Time Off..... 25
- TIAA Relocation Services ..... 25

We are thrilled that you're interested in being a Zag!

Here at Gonzaga University, benefits are an integral part of the overall compensation package provided by Gonzaga University and a key tool in recruiting and retaining great employees. It is our objective to offer comprehensive and affordable coverage that meets our employees' needs. Gonzaga University intentionally develops the whole person—intellectually, spiritually, culturally, physically, and emotionally. Here at Gonzaga University, we are committed to our Jesuit values and an environment of cura personalis or care for the whole person. We want to take care of you, so you can take care of your students.

Within this Benefits Guide you will find important information on the benefits available for the 2026 plan year (January 1–December 31, 2026). Please take a moment to review the benefits Gonzaga University offers.



## Gonzaga's Warm Welcome Program

As part of our onboarding experience, Gonzaga offers three programs to help you get accustomed with Gonzaga University and our mission, culture, and Jesuit traditions.

### New Employee Orientation

At new employee orientation we will take a deep dive into your benefits and how to enroll in them. Get all your questions answered as you explore Gonzaga's comprehensive benefits program.

### Gonzaga's Warm Welcome

We seek to provide an intentional response to employees that may be completely new to Spokane and/or new to Jesuit higher education through an invitation to coffee or tea. We recognize that each employee has unique needs related to housing, transportation, education, child care, faith, and more. We understand conversations with existing

employees can help answer questions related to some of these areas.

### New Employee Experience

New Employee Experience (NEE) is an in-depth, robust, and mission-oriented experience for our newest employees. It provides you with an opportunity to gain a deeper understanding of our Mission and how it is threaded throughout all the valuable work that we do on a daily basis. NEE will consist of three (3) half-day sessions designed to allow for engagement and education around our Mission, roles, and responsibilities, and how your daily work is integral to our continued institutional advancement.

## Eligibility

Regular, full-time employees become eligible for health coverage on the first of the month following date of hire (or coinciding with date of hire if hired on the first of the month).

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



## Who Pays

Some benefits are 100% paid by Gonzaga University, while others require that you contribute.

Benefits	You Pay	Gonzaga University Pays
Medical Insurance	X	X
Dental Insurance	X	X
Vision Insurance	X	
Flexible Spending Accounts	X	
Basic Life and AD&D Insurance		X
Supplemental Life and AD&D Insurance	X	
Long-Term Disability		X
403(b) Retirement Savings Plan	X	X
Health Advocate		X
SupportLinc		X
EmpowerLinc		X

### Pay Schedule

You will be paid on the 10<sup>th</sup> and 25<sup>th</sup> of each month. If these dates fall on a weekend or holiday, the payroll date will be the business day prior to the weekend or holiday.

# Medical Benefits

The **Premera** plans offer in- and out-of-network benefits, providing you the freedom to choose any provider.

However, you will pay less out of your pocket when you choose a Premera provider. Locate a network provider or facility at [premera.com](https://www.premera.com). Select “**Heritage & AK Heritage**” as your network when searching as a guest for providers in Washington State/Alaska. To locate providers outside these states, use the “**BlueCard PPO**” network.

The table below summarizes the benefits of the medical plans. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	500 PPO Plan		1500 PPO Plan	
	In Network	Out of Network	In Network	Out of Network
<b>Plan Year Deductible</b> Individual/Family	\$500/\$1,000	\$500/\$1,000	\$1,500/\$3,000	\$3,000/\$6,000
<b>Out-of-Pocket Maximum<sup>1</sup></b> Individual/Family	\$4,000/\$12,000 <sup>2</sup>	Unlimited	\$5,000/\$15,000 <sup>4</sup>	Unlimited
<b>Coinsurance</b>	20%	40%	30%	50%
<b>Preventive Care</b>	Plan pays 100%	Not covered	Plan pays 100%	Not covered
<b>Physician Services</b>				
Primary Care Physician	\$25 copay <sup>3</sup>	40% after deductible	\$25 copay <sup>3</sup>	50% after deductible
Specialist	\$45 copay	40% after deductible	\$45 copay	50% after deductible
Telemedicine	\$10 copay	Not covered	\$10 copay	Not covered
Behavioral Health Telemedicine	\$10 copay	Not covered	\$10 copay	Not covered
Physical Therapy Telemedicine	\$10 copay	Not covered	\$10 copay	Not covered
Urgent Care	\$50 copay <sup>3</sup>	40% after deductible	\$50 copay	50% after deductible
<b>Lab/X-Ray</b>				
Diagnostic Lab/X-Ray	20% after deductible	40% after deductible	30% after deductible	50% after deductible
High-Tech Services (MRI, CT, PET)	20% after deductible	40% after deductible	30% after deductible	50% after deductible
<b>Hospital Services</b>				
Inpatient	\$250 copay, then 20% after deductible	40% after deductible	\$250 copay, then 30% after deductible	50% after deductible
Outpatient	20% after deductible	40% after deductible	30% after deductible	50% after deductible
<b>Emergency Room</b>	\$250 copay, then 20% after deductible (ER copay applies to Inpatient Hospital copay if admitted)		\$250 copay, then 30% after deductible (ER copay applies to Inpatient Hospital copay if admitted)	
<b>Therapies</b>				
Acupuncture (12 visits per calendar year)	\$25 copay	40% after deductible	\$25 copay	40% after deductible
Chiropractic (24 visits per calendar year)	\$25 copay	40% after deductible	\$25 copay	40% after deductible
Physical, Speech, and Occupational Therapy (45 visits combined per calendar year)	\$25 copay	40% after deductible	\$25 copay	40% after deductible
<b>Prescription Deductible<sup>5</sup></b>	\$150 individual/\$300 family		\$150 individual/\$300 family	
<b>Prescription Drugs</b>				
Preferred Generic	\$7 copay	\$7 copay, then 40%	\$10 copay	\$10 copay, then 50%
Preferred Brand	\$25 copay	\$25 copay, then 40%	\$45 copay	\$45 copay, then 50%
Preferred Specialty	\$50 copay	Not covered	\$100 copay	Not covered
Non-Preferred Generic	30%	30%, then 40%	30%	30%, then 50%
Non-Preferred Brand	30%	30%, then 40%	30%	30%, then 50%
Non-Preferred Specialty	30%	Not covered	30%	Not covered
Mail Order (Up to a 90-day supply)	\$17.50/\$62.50 copay	Not covered	\$25/\$112.50 copay	Not covered

(1)The medical and prescription drug out-of-pocket maximums are combined. (2) \$8,000 for a family of two; \$12,000 for a family of three or more.

(3) Plan pays 100% when using a Kinwell facility (WA members only). (4) \$10,000 for a family of two; \$15,000 for a family of three or more. (5) Deductible is waived for Preferred Generic drugs, applies to all other drugs.



## Medical Benefits

### Kinwell Clinics

As a Premera Blue Cross member, you and your covered family members have exclusive access to **FREE** primary care services through 16 Kinwell clinics, including three in Spokane, Washington. Care options include sports physicals, geriatric care, women's health, onsite blood tests, bariatric care, and much more. Best of all, you'll pay \$0 for primary care.

**Kinwell clinics deliver a new standard of care for less with:**

- Often same-day and next-day appointments for established patients
- High-quality, accessible, and patient-centered health care for the whole family
- Integrated preventive services and behavioral health care
- Virtual or in-person appointments with your provider of choice
- Scheduling support and answers to your benefit questions

**Kinwell has three locations in the Spokane area for Gonzaga employees to establish care:**

#### **Spokane – 6th & Washington**

307 West 6th Avenue, Suite 100  
Spokane, WA 99204

#### **Spokane – North Country Homes**

9001 N. Country Homes Blvd.  
Spokane, WA 99218

#### **Spokane Valley**

16009 E. Indiana Ave  
Spokane Valley, WA 99216

# Medical Benefits

## Telemedicine

You have access to four telemedicine options through Premera: Teladoc Health, 98point6, Talkspace, and Spring Health. Whether you're on the go, at home, or at the office, care comes to you in the form of virtual care.

**Gonzaga University offers virtual therapy through SupportLinc to all employees. See page 20 for details.**



### Teladoc Health

Get care from the comfort of home without an appointment. Connect from your phone, computer, or tablet to receive care for common health issues like allergies, asthma, sore throat, fever, headache, rashes, and much more. Urgent care, therapy, and psychiatry visits are also available. Complete your medical history online before requesting an appointment.



### 98point6

Connect with a doctor via text or video through 98point6. This on-demand service offers general medicine and primary care, allowing providers to answer your questions, diagnose and treat you if you're sick or managing a chronic condition, and consult on health issues—all from your smartphone. Immediate care is available on your schedule.



### Talkspace

Talkspace is an online therapy service that connects you to licensed therapists anytime, anywhere. You can regularly talk with dedicated therapists via private text, voice, or video as life happens. Therapists engage daily, five days per week.



### Spring Health

Get mental health therapy by phone or video chat for ages 6 and older. Psychiatric care and medication management are available for ages 18 and older.



## Medical Benefits

### Free Premera 24-Hour NurseLine

Access a registered nurse for all of your health care questions.



#### FREE Premera 24-Hour NurseLine

Not sure if you should call your doctor, go to urgent care, or the ER? Advice on what to do is just a phone call away—24 hours a day, 7 days a week, 365 days a year. A Premera registered nurse helps you decide what to do and where to go for in-network care.

### Blue365 Health and Wellness Discounts

Blue365 is a free program available to Premera Blue Cross members. It offers year-round access to exclusive savings on health and wellness products and services—no points or rewards needed. Just register and start saving right away.

#### Discounts include:

- Gym memberships
- Vision care
- Hearing aids
- Fitness gear and apparel
- Nutrition
- And more

## Medical Benefits

As part of your Premera medical plans, you have access to the following chronic condition management tools and resources to support your health through Teladoc Health and Hinge Health.

### Diabetes Management

A personalized way to help manage diabetes. Get tools and support to track blood sugar levels and develop healthier lifestyle habits.

**Program includes:**

- A connected blood glucose meter
- Unlimited strips and lancets
- Tips, action plans, and one-on-one coaching
- Real-time support for out-of-range readings

### Weight Management

Reach your goals with an interactive weight management program. Get tools and support to help with nutrition, exercise, stress and more.

**Program includes:**

- Smart scale that syncs to the app and web portal
- App to log food and set goals
- One-on-one support from a team of expert coaches
- Ability to share progress with doctor

### Hypertension Management

Take control of your heart health with guidance and a personalized plan. With a smart blood pressure monitor, you can track, get support, set up reminders and message a coach, all in one place.

**Program includes:**

- A connected blood pressure monitor
- Step-by-step action plans based on your goals
- Tips on nutrition and activity
- One-on-one support from expert coaches

### Hinge Health for Joint and Muscle Pain

Chronic pain can affect every aspect of your life: work, home, even your relationships. Hinge Health is a digital musculoskeletal solution that will help equip you with the tools and physical therapy to reduce muscle and joint pain.

**The following year was truly groundbreaking: a wearable technology for lasting pain relief.**

Participants in the Chronic program receive a welcome kit with a free tablet, sensors, and app that work together right out of the box. The sensors allow you to follow the exercises displayed on the tablet, showing you how to move and adjust your body in real-time.

The programs are made up of 15-minute playlists that you work through three times per week, are tailored to your abilities and pain, and adapt as you continue to improve. You will have your own personal health coach you can email, text, or call to answer all your questions.

On average, participants reduce their pain by more than 60%, and 90% of participants say they are now less likely to pursue surgery as an option for pain relief than they were before using Hinge Health.

**Gonzaga is offering all four program options. Download the Hinge Health app, complete a short assessment, and you will be matched with the right program for you:**

- **Prevention:** Learn healthy habits and receive in-app exercises designed by physical therapists and customized for your job
- **Acute:** Schedule a physical therapist video visit and receive a customized care plan with exercise recommendations and support
- **Chronic:** Use the free tablet and sensors to guide exercise therapy with support from your physical therapist and health coach, plus the pain relief of Enso
- **Surgery:** Most surgery program participants come directly from the Chronic program. You will continue care with your physical therapist and your provider with rehab pre- and post-surgery. An expert medical opinion is also available if you are not sure surgery is right for you

All services are offered at no cost to employees and their spouses enrolled in a Gonzaga medical plan.

# Medical Benefits

## Know where to go for care.

As a self-funded medical plan, medical premiums are directly tied to the choices the GU community makes when seeking services. This means that Gonzaga University assumes the financial risk for providing health care benefits, rather than paying an insurance company to assume this risk. Your health care claims are “processed” by Premera, however the money they use to make those payments comes directly from Gonzaga University, which is funded by the premiums paid by both the company and you.

**You have the ability to help keep premiums down by choosing the right care at the right time.**

FREE Kinwell	\$ Virtual Care	\$\$ Primary Care Physician	\$\$\$ Specialist	\$\$\$\$ Urgent Care	\$\$\$\$\$ Emergency Room
<p>Schedule an in-person/virtual appointment at a Kinwell Clinic.</p> <p><b>Kinwell clinics deliver a new standard of care for less with services including:</b></p> <ul style="list-style-type: none"> <li>• Primary care</li> <li>• Sports physicals</li> <li>• Geriatric care</li> <li>• Women’s health</li> <li>• Onsite blood tests</li> <li>• Referral to a specialist</li> <li>• And much more</li> </ul>	<p>Doctors available 24/7 via video with Teladoc Health or text-based care with 98point6.</p> <p><b>Schedule a visit for non-urgent matters such as:</b></p> <ul style="list-style-type: none"> <li>• Cold and flu symptoms</li> <li>• Allergies</li> <li>• Sinus infections</li> <li>• Bronchitis</li> </ul>	<p>For care during normal office hours, see your PCP (in-person or virtually) who can provide follow-up care.</p> <p><b>Visit your doctor for:</b></p> <ul style="list-style-type: none"> <li>• Preventive care</li> <li>• Medication refills</li> <li>• Flu shot</li> <li>• Non-emergency illnesses</li> <li>• Coughs or the flu lasting more than a few days</li> <li>• Minor cuts that may need a few stitches</li> </ul> <p><b>Set up primary care with Kinwell for a \$0 cost option.</b></p>	<p>If you have a condition that your primary doctor isn’t equipped to treat, or if you’re dissatisfied with the results, it may be time for another point of view.</p> <p><b>Go to a specialist for:</b></p> <ul style="list-style-type: none"> <li>• Complex chronic conditions</li> <li>• Rare diseases</li> <li>• Acute conditions, such as metabolic disorders, or cancer</li> <li>• Orthopedic surgery</li> <li>• A condition that is not improving</li> </ul>	<p>If your PCP is unavailable and you need care now, try a network urgent care center.</p> <p>An urgent care center is prepared to treat things like:</p> <ul style="list-style-type: none"> <li>• Rashes</li> <li>• Sprains</li> <li>• Strains</li> <li>• Small cuts</li> <li>• Minor infections</li> <li>• Minor broken bones</li> </ul>	<p>In the case of a true medical emergency, go to the ER or call 911 immediately.</p> <p>Seek immediate attention at an ER for:</p> <ul style="list-style-type: none"> <li>• Chest pain</li> <li>• Sudden weakness or trouble talking</li> <li>• Difficulty breathing</li> <li>• Spinal injuries</li> <li>• Severe head injury</li> <li>• Major broken bones</li> <li>• Major burns</li> <li>• Sudden change in vision</li> <li>• Heavy bleeding</li> <li>• Large open wounds</li> </ul>
<b>Average Cost: \$0</b>	<b>Average Cost: \$77</b>	<b>Average Cost: \$185</b>	<b>Average Cost: \$217</b>	<b>Average Cost: \$262</b>	<b>Average Cost: \$2,578</b>
<b>Your Copay: \$0*</b>	<b>Your Copay: \$10*</b>	<b>Your Copay: \$25*</b>	<b>Your Copay: \$45*</b>	<b>Your Copay: \$50*</b>	<b>Your Copay: \$250*</b>

\*Additional charges may apply.



## Wellness Program

### ZAGFit Wellness

#### Physical • Mental • Spiritual • Financial • Emotional

At Gonzaga University, it is our mission to intentionally develop the whole person. That's why we offer an extensive and all-encompassing wellness program for our employees and their families to help improve their physical, mental, spiritual, financial, and emotional health.

ZAGFit is full of programs and resources to improve your wellbeing and help support a healthy work-life balance. No matter where you are in your personal fitness journey, we want to support you in your health and wellness goals.

As part of the ZAGFit wellness program, we offer monthly wellness challenges, preventive programs, and many financial resources, such as coaches and monthly webinars. We encourage all employees to participate in the wellness program.

Employees, spouses, and dependents age 18+ can take advantage of one-on-one coaching sessions, a wellness plan, challenges, workshops, and more. Access your screening results, plus health tips, resources, and much more via the wellness portal.

**Gonzaga University employees and their spouses are eligible for a \$250 wellness incentive if they fulfill the following requirements:**

1. Enroll in the Gonzaga medical plan\*
2. Earn 300+ wellness points annually
3. Complete their personal health profile
4. Complete their biometric screening

Employees and spouses enrolled in a Gonzaga medical plan are eligible for free biometric screenings at our annual benefits fair every October. Additionally, Gonzaga University provides flu shots to all employees and their spouses **AT NO COST** during this event.

\*You must be enrolled in the medical plan at the time of payout to receive the incentive.

# Dental Benefits

Gonzaga University offers two dental insurance plan options through Delta Dental: the PPO and the DeltaCare Managed Care Plan.

- The Delta Dental PPO plan offers in- and out-of-network benefits, providing you the freedom to choose any provider. However, you will pay less out of your pocket when you choose a Delta Dental provider.
- The DeltaCare Managed Care plan provides in-network benefits only. You must select a Primary Care Dentist (PCD) at [deltadentalwa.com](http://deltadentalwa.com). Enter your zip code, then select the **DeltaCare** network.

The table below summarizes key features of the dental plans. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Delta Dental PPO Plan		DeltaCare Managed Care Plan
	PPO Dentist	Non-Participating Dentist	In Network Only
<b>Plan Year Deductible</b> Individual/Family	\$50/\$150	\$50/\$150	None/None
<b>Plan Year Benefit Maximum</b>	\$1,500		Unlimited
<b>Preventive Care</b> (Oral exams, cleanings, x-rays)	Plan pays 100%	20% after ded.	General office visit: \$0 copay Specialist office visit: \$0 copay Preventive care: \$0
<b>Basic Services</b> (Periodontal services, endodontic services, oral surgery, fillings)	20% after ded.	40% after ded.	You pay a copay for each covered procedure. See schedule of benefits for details.
<b>Major Services</b> (Bridges, crowns [inlays/onlays], dentures [full/partial], dental implants)	50% after ded.	60% after ded.	Refer to the official plan documents for more information.
<b>Orthodontia Services</b>	N/A		Child: \$1,600 copay Adult: \$2,000 copay

# Vision Benefits

Gonzaga University offers a vision insurance plan through VSP.

You have the freedom to choose any vision provider. However, you will maximize the plan benefits when you choose a network provider.

The table below summarizes key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Vision Plan	
	In Network	Out of Network
<b>Eye Exam</b> (Every 12 months)	\$10 copay	Reimbursement up to \$50
<b>Standard Plastic Lenses</b> (Every 12 months) Single/Bifocal/Trifocal/Impact-Resistant Lenses for Dependent Children	\$25 copay	Reimbursement up to \$50/\$75/\$100
<b>Frames</b> (Every 24 months)	\$150 frame allowance at Sam's Club and Walmart; \$80 frame allowance at Costco \$170 featured brands allowance \$150 allowance + 20% off balance	Reimbursement up to \$70
<b>Contact Lenses</b> (Every 12 months in lieu of standard plastic lenses) Lenses Fitting and Evaluation	\$130 allowance (copay waived) \$60 copay	Reimbursement up to \$105 <sup>1</sup> Reimbursement up to \$210 <sup>1</sup>

(1) Applies to professional fees and materials.

# Flexible Spending Accounts

Gonzaga University offers two pre-tax flexible spending account (FSA) options.

If you take advantage of the FSA, you'll be able to log in to your account to: view your account balance(s), calculate tax savings, view eligible expenses, download forms, view transaction history, and more.

A list of eligible medical, dental, and vision expenses can be found in [IRS Publication 502](#). Refer to [IRS Publication 503](#) for eligible dependent care expenses.

## Health Care FSA

Pay for eligible out-of-pocket medical, dental, and vision expenses with pre-tax dollars.

**The health care FSA maximum contribution is \$3,400 for the 2026 calendar year.**

## Dependent Care FSA

The dependent care FSA allows you to pay for eligible dependent day care expenses with pre-tax dollars. Eligible dependents are children under 13 years of age, or spouse, a child over 13, or elderly parent residing in your home who is physically or mentally unable to care for themselves. A few examples of typical dependent care FSA-eligible expenses are day care, preschool, nursery school, summer day camps, some approved nanny services, and before- and after-school care.

**You may contribute up to \$7,500 to the dependent care FSA for the 2026 calendar year if you are married and file a joint return or if you file a single or head of household return. If you are married and file separate returns, you can each elect \$3,750 for the 2026 calendar year.**

Note: The Child and Dependent Care Tax Credit remains an alternative that may be more beneficial depending on your household income, filing status, and care costs. Since the best choice can vary based on your unique tax situation, we recommend consulting a qualified tax advisor to determine whether the DCFSA or the tax credit will provide the greatest financial advantage for your family.

## How To Use An FSA

1

### Contribute.

Decide how much to contribute to your FSA on a calendar year basis up to the maximum allowable amounts. This amount will be evenly divided by the number of pay periods and deducted on a pre-tax basis from your paycheck.

2

### Pay.

Use your FSA debit card to pay for eligible expenses at time of service or submit a claim for reimbursement on the Rehn CDH app from the [App Store](#) or [GooglePlay](#). Keep all receipts in case Rehn and Associates requires you to verify the eligibility of a purchase.

3

### Use it or lose it.

Use your FSA funds before the end of the plan year—**any remaining funds will be forfeited**. You have a two month and 15 day grace period after the end of the plan year to submit 2026 expenses. Dependent care expenses must be submitted by the last day of the plan year.

## Life and AD&D Benefits

Gonzaga's comprehensive benefits package includes financial protection for you and your family in the event of an accident or death.

### Basic Life and AD&D Insurance

Gonzaga University automatically provides basic life and accidental death and dismemberment (AD&D) insurance through Lincoln Financial Group to all benefits-eligible employees **AT NO COST**. If you die as a result of an accident, your beneficiary would receive both the life benefit and the AD&D benefit. **Please be sure to keep your beneficiary designations up to date.**

- **Employee life benefit:** 2x annual earnings up to a maximum of \$700,000
- **Employee AD&D benefit:** 2x annual earnings up to a maximum of \$700,000

Note: Part-time employees do not qualify for basic life and AD&D insurance.

Depending on your personal situation, basic life and AD&D insurance might not be enough coverage for your needs. To protect those who depend on you for financial security, you may want to purchase supplemental coverage.

### Supplemental Life and AD&D Insurance

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.

You must purchase supplemental coverage for yourself in order to purchase coverage for your spouse and/or dependents. Supplemental life rates are age-banded. Benefits will reduce to 65% at age 65 and to 50% at age 70. Your spouse's benefits coverage ends when they turn 70.

- **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 or 50% of the employee's election, whichever is less—guarantee issue: \$50,000
- **Dependent children:** Birth to 6 months: \$500; 6 months to age 26: \$5,000 increments up to \$10,000



If you elect supplemental coverage when you're first eligible to enroll, 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.

# Disability Benefits

## Washington State Paid Family Medical Leave

In accordance with Washington State law, Gonzaga University automatically provides paid family and medical leave insurance benefits to all eligible Washington State employees.

- **Benefit:** Benefits vary depending on whether an employee's average weekly wage equals, exceeds, or is less than one-half of the state's average weekly wage. The maximum weekly benefit amount is \$1,647
- **Elimination period:** 7 days
- **Benefit duration:**
  - 12 weeks of family or medical leave
  - 14 weeks if the employee develops an incapacitating pregnancy-related serious health condition
  - 16 weeks of combined family and medical leave; or
  - 18 weeks of combined family and medical leave, if the employee develops an incapacitating pregnancy-related serious health condition

## Long-Term Disability Insurance

Gonzaga University automatically provides long-term disability (LTD) to all benefits-eligible employees **AT NO COST**.

LTD is designed to help you meet your financial needs if your disability extends beyond the short-term benefit duration period. You are eligible after one year of employment.

- **Benefit:** 66.67% of base monthly pay up to \$13,000
- **Elimination period:** 90 days
- **Benefit duration:** Later of age 65 or social security normal retirement age
- **Own occupation period:** 24 months
- **Waiver of premium:** You will not be required to pay premiums during any time of approved total or partial disability
- **Pre-existing condition exclusion:** 3/12; benefits will not be paid for any disability for which you received medical treatment, care, or consultation for during the 3 months preceding your effective date until you have been covered under the policy for 12 months



Injury



Disability  
Insurance



Financial  
Protection

# Retirement

Gonzaga University offers a 403(b) retirement savings plan administered by TIAA.

## Auto-Enroll

Employees are auto enrolled at 3% into the plan and can change their elections at any time.

## Gonzaga University Contribution

After one full year of service, employees who have met the threshold of 1,000 hours compensated are eligible for the Gonzaga University 8.5% contribution.

## Employee Contribution

When the GU contribution begins, employees are also enrolled in the mandatory 5% employee contribution.

## Vesting

All contributions are immediately 100% yours.

## Maximum Contributions

Voluntary contributions are allowed into the 403(b) plan up to the IRS annual maximum.

Retirement Plan	Under Age 50	Age 50–59, 64+	Age 60–63
403(b) Contributions	\$24,500	\$32,500	\$35,750

Please note: Under the SECURE Act 2.0, employees aged 50 and older who earned more than \$145,000 in FICA wages in the previous calendar year will be required to make age based catch-up contributions as Roth contributions in employer-sponsored retirement plans. This means that those earning above the \$145,000 threshold must contribute to their retirement accounts on an after-tax basis, rather than as pre-tax contributions. Employees earning below this threshold can elect to make pre-tax or Roth catch-up contributions.

## TIAA Tools and Resources

Schedule a free in-person session with a financial consultant and gain unlimited access to financial planning and wealth management services.

## Custom Target Date Fund

Gonzaga University offers a Custom Target Date fund to all retirement plan participants. Our custom fund offers a guaranteed fund, TIAA Traditional. This is a guaranteed fund that pays a fixed annual rate of return, regardless of current market conditions.



# Gonzaga University Wins First Place Eddy Award

Gonzaga University is proud to announce that we've earned the prestigious Eddy Award for Plan Transitions. This recognition from Pensions & Investments highlights our commitment to helping employees plan effectively for retirement. We developed a new investment strategy that offers greater flexibility and informed choices based on projected retirement dates.

Our comprehensive communication strategy ensured active participant engagement and provided resources and tools to help employees with the transition. This initiative highlights our dedication to financial wellness and pre-retirement preparation, increasing employee engagement and supporting long-term financial health.

# Resources

## TIAA Office Hours and Monthly Webinars

As part of Gonzaga University's holistic approach to wellness and cura personalis (care for the whole person), we offer TIAA office hours to help our employees meet their financial goals and meet one-on-one with financial counselors. Financial wellness is so important at Gonzaga University that we allow employees to use work hours to meet with our TIAA financial counselors. TIAA also holds monthly financial webinars that employees can participate in.

## HR Benefits Office Hours

Navigating through benefits, leave programs, and wellness can be difficult; the HR benefits team is here to help. Every Wednesday, the Gonzaga University benefits team has open office hours to help answer your questions—no matter how small. Our goal is to provide you with the support and resources you need to thrive so you can better serve our students.

## Research Support

Gonzaga University provides research and development support to all faculty.

### Offerings include:

- Allocated funds to support faculty research and professional development through the deans' budgets. Access information about these funds via the applicable Office of the Dean
- The Office of Sponsored Research Programs (SRPs). SRPs can assist faculty with identifying and applying for grants

## Legal and Financial Assistance Through SupportLine

Legal Assist and Financial Assist through SupportLine offers assistance with all of the following:

- Consumer issues
- Criminal law
- Debt and bankruptcy
- Estate planning
- Family law
- Financial calculators
- Home buying and selling
- Law library of congress
- Lawyers and court
- Legal resources
- Legal information
- Personal finance
- Real estate
- Taxes

## Experian Credit Report Monitoring and ID Theft Service

Premera Blue Cross is committed to protecting your information and is offering credit report monitoring plus ID theft and fraud resolution services **AT NO COST** to Premera members. There are two credit monitoring products for you and your dependents:

### Identity Works Credit 1-Bureau

For adults over age 18 with a credit history

#### This service includes:

- Credit monitoring
- Experian credit reports

### IdentityWorks Minor Plus

For your dependents under 18 years of age

#### This service includes:

- Internet surveillance to identify trading or selling of a minor's personal information on the dark web

Both services include identity restoration and Experian IdentityWorks ExtendCare services.



## Resources

### Savi Student Debt Solution

Savi and TIAA are working together to assist you in navigating student loan forgiveness. This student debt solution service helps determine your eligibility for the Federal Public Service Loan Forgiveness (PSLF) program. If you are a full-time employee at Gonzaga University, you may qualify for PSLF.

### GreenPath Financial Wellness

Gonzaga University and TIAA are partnering with the non-profit GreenPath to provide confidential debt coaching to help you tackle your financial goals with a personalized plan. Get help dealing with credit card debt, medical bills, student loans, and more. Your coach can help you find out what motivates you to change your habits, reduce debt, improve your credit score, and build wealth.

# Additional Benefits

## SupportLinc

Gonzaga University offers support services **AT NO COST** to you and your household through SupportLinc.

SupportLinc is a free, strictly confidential service that includes 24/7 online and telephonic counseling and up to **five free face-to-face visits** per person, per issue, per year with a licensed clinician.

SupportLinc offers assistance for the following:

- Legal consultations in person or by phone with a local attorney
- Child care
- Elder care
- Pet care
- Financial consultation for retirement, budgets, debt, and more
- Emotional and work-life counseling
- Family and marital conflicts
- Major life changes
- Depression, stress, and anxiety
- Addiction
- And more

Download the SupportLinc mobile app to access these additional support services on the go:

- **TextCoach:** Personalized counseling services you can access at home or via mobile
- **TextCoach for Teens:** Adolescents ages 13 and up can access TextCoach with parent or guardian permission
- **Animo:** Self-guided support resources to help improve your emotional wellbeing
- **Mindstream:** Access live and on-demand sessions to help you strengthen your life skills and emotional health
- **Virtual Support Connect:** Moderated support group sessions via anonymous chat-based platforms

Don't hesitate to reach out whenever you need it. No personal information is ever shared with Gonzaga University and access to SupportLinc is completely confidential.

## GU Living—Support for Life

Gonzaga University provides detailed referrals and information on social and wellbeing services.

Achieve improved work-life balance with access to these resources:

- Adoption services
- Career and life counseling
- Housing opportunities
- Legal and law services
- Pet care
- Financial planning/CPAs
- Home and care services
- Travel
- Gym and fitness centers
- Hobby courses
- Health and wellness services
- Financial assistance
- Food security programs
- And much more



## Additional Benefits

### 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, anywhere.

Your personal health advocate can:

- Offer support for common to complex medical issues
- Answer questions about diagnoses and treatments
- Locate in-network doctors and make appointments
- Coordinate second opinions and transfer medical records
- Resolve insurance claims and medical billing issues
- Assist senior issues such as Medicare and related health care issues facing your parents and parents-in-law

### PerkSpot Employee Discounts

Gonzaga University provides you with access to PerkSpot—a discount platform where you can find deals on everyday favorites like AMC movie tickets, Target, Enterprise car rentals, Disney Parks and Resorts, Apple products, gym memberships, and more.

### Childcare

Gonzaga University is focused on family and we understand that finding childcare may be difficult. GU Living provides 24/7 free, confidential resources and referrals to daycares near Gonzaga University and your home. Let GU Living take the stress out of finding daycare options.

### St. Aloysius School Partnership

Gonzaga University has also partnered with St. Aloysius School to provide prioritized placement for the children of Gonzaga University employees in their high-quality infant care and early learning programs. St. Aloysius School is located just two blocks north of Gonzaga University.

# Additional Benefits

## Tuition Waivers

At Gonzaga University, we are committed to the ongoing development of those who work here. We provide a tuition waiver program to help you and your immediate family reach their educational goals.

Tuition can be waived for you to receive undergraduate, graduate, and doctoral degrees while you are employed at Gonzaga University. Your spouse is eligible for one undergraduate or graduate degree, and children who qualify are eligible for one undergraduate degree.

Per IRS regulations, Gonzaga University employee tuition waivers for education are excluded from employees' wages up to \$5,250 or around 5 credits per calendar year. This includes tuition waivers for post-baccalaureate classes. Any tuition waiver amounts provided above \$5,250 per calendar year are taxable to the employee. All employee spouse tuition waivers for education are taxable to the employee.

Family member tuition is dependent upon employment length with Gonzaga University. Tuition rates are as follows:

- **Employees:**
  - 1<sup>st</sup> anniversary—100% tuition
- **Spouse and child(ren):**
  - 1<sup>st</sup> anniversary—50% tuition
  - 3<sup>rd</sup> anniversary—75% tuition
  - 5<sup>th</sup> anniversary—100% tuition

## Tuition Exchange

### Faculty and Staff Children Exchange (FACHEX)

FACHEX is a program in which children of eligible employees of participating Jesuit colleges and universities may apply for undergraduate admission to one of the institutions and, if accepted, are eligible for tuition remission subject to the terms and conditions set by the accepting institution. All Jesuit schools, with the exception of Georgetown, currently participate in this exchange program.

### Tuition Exchange Program

The Tuition Exchange Program is a national scholarship exchange program for institutions of higher education. Children of eligible employees may apply for undergraduate admission to one of the participating institutions and, if accepted, are eligible for tuition remission subject to the terms and conditions set by the accepting institution.

## Personal and Professional Development

Throughout the year, employees have access to ample learning opportunities that support day-to-day work, long-term professional development, and individual and collective health and wellness.

### Offerings include:

- Monthly, bite-size sessions on topics like communication, conflict styles, cultural fluency, giving feedback, managing change, building resilience, mental models, and more
- Monthly in-depth sessions on the essentials of supervision and incorporating Jesuit principles into leadership practices
- Intact-team sessions that are customized to meet the unique needs of a team, such as how to best leverage each person's strengths to effectively work together
- And much more

## Campus Benefits

Gonzaga University offers all employees access to exclusive campus benefits and discounts.

### Free Athletic Tickets



#### Men's and women's soccer, volleyball, and baseball games

Gonzaga employees are able to get themselves and their immediate family (spouse and children) into games by claiming their tickets through the Athletics webpage. Limits may apply.



#### Men's and women's basketball games

Gonzaga employees are able to get tickets for themselves and their immediate family (spouse and children) into games by claiming tickets through the Athletics webpage during open claim windows. Limits may apply.



#### Rudolf Fitness Center

Employees are considered primary users and have free access to the Rudolf Fitness Center during all open recreation hours. Spouses and children (ages 16–18) may pay a semester-use fee or a per-use fee.

Children have access to the fitness center on Saturday and Sunday and must be supervised by parents.



#### Myrtle Woldson Performing Arts Center

Performances include Gonzaga music, theatre, and dance productions as well as productions by local arts groups and national touring companies. Ticket prices vary.

See event listings at [gonzaga.edu/mwpac](https://gonzaga.edu/mwpac) or visit the Myrtle Woldson Performing Arts Center Box Office.

Receive a Faculty/Staff discount with ID when purchasing tickets online or at the Myrtle Woldson Performing Arts Center Box Office.

# Campus Benefits



## No Cost Bus Passes

Your ZAGCARD is an accepted fare when riding STA buses. Simply swipe your card through the fare box on the bus.



## Campus Parking

Employees can purchase parking permits that allow parking right on campus. Faculty and Staff parking permits start at only \$125\*.

\*Subject to change.



## Sodexo Meal Plans

Operated by Sodexo Campus Services, breakfast, lunch, and dinner are served in the Hemmingson Marketplace and Sub Connection. There are several other food locations on campus in the following buildings: Tilford, Crosby, Kennedy, and Cataldo. The price of the meals varies, and all facilities are open to all personnel.



## Zagshop Campus Bookstore

The Gonzaga University Bookstore is located in the BARC. Store hours are 9 a.m. to 6 p.m., Monday through Friday and 10 a.m. to 5 p.m. on Saturday, except for summer and holidays when hours may vary. **Employees receive a 15% discount on regular-priced items, excluding candy, software, and sales.**



## Community Discounts

Gonzaga University offers our employees discounts within our community including hotels, restaurants, wellness offices, wireless services, and much more.

## Paid Time Off

Gonzaga University provides the following paid time off for full-time employees.

- **Vacation:** Regular full-time staff employees, employed on a 12-month schedule, begin accruing 5 hours per pay period beginning on their date of hire
- **Sick leave:** Regular full-time staff employees earn sick leave at a rate of one-fifth of a work week for each calendar month of paid service to an unlimited number of hours
- **Holidays:** 16 paid holidays per year
- **Community service:** Annual paid hours
- **Preventive care paid time off:** Hourly non-exempt employees receive 12 paid hours annually for preventive medical, dental, and vision appointments. This benefit is available to them the next January following their date of hire
- **Personal days:** Regular full-time staff employees, employed a minimum of six (6) continuous months, are eligible to use two (2) days of available sick leave per calendar year for personal leave. Hours are added in January

## TIAA Relocation Services

Ready to become a Zag? We'll help you get here! To help simplify your relocation, we are pleased to offer the Gonzaga University Relocation Portal as a resource to you.

The relocation portal makes moving easier by simplifying the time-consuming process of sourcing key services required to move. From transporting your personal belongings to finding a new place to call home, this easy-to-use portal provides access to helpful resources and fully vetted service providers to help plan your move.

### Features and benefits include:

- A free virtual move survey you can schedule at your convenience
- Quote pricing comparisons from multiple moving companies and guaranteed pricing
- Access to the Real Estate Rewards program where you can earn a cash reward when you buy or sell a home
- Free mortgage pre-approvals, competitive interest rates, and special programs to help with buying a home
- Access to rental resources to assist with finding a home in your new location
- City insights to provide an overview of the location to which you are moving
- A moving checklist to help you plan and organize your move
- Helpful recommendations for the little things that are tough to remember during a hectic relocation
- GU Journeys—a resource page for navigating unique life experiences (starting a family, retiring, etc.) and access to MyGU, where you can find everything you need for life at Gonzaga University



This summary of benefits is not intended to be a complete description of the terms and Gonzaga insurance benefit plans. Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document, rather than by this or any other summary of the insurance benefits provided by the plan. In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although Gonzaga maintains its benefit plans on an ongoing basis, Gonzaga reserves the right to terminate or amend each plan, in its entirety or in any part at any time.

Images courtesy of Gonzaga University. All rights reserved.