

## Benefit Plans - WUSTL/VA Physicians

Benefit Plan <sup>1</sup>	Eligibility
Health	Eligible if combined WU/VA FTE at least 50%. Rates based on combined WU/VA FTE
Basic Life <sup>2</sup>	Eligible if combined WU/VA FTE at least 100%; benefits based on WU pay only
Optional Supplemental Life <sup>2</sup>	Eligible if combined WU/VA FTE at least 50%; benefits based on WU pay only
LTD <sup>2</sup>	Eligible if combined WU/VA FTE at least 50%; benefits based on WU pay only
LTD Buy-Up <sup>2</sup>	Eligible if combined WU/VA FTE at least 50%; benefits based on WU pay only
Supplemental LTD <sup>2</sup>	Eligible if combined WU/VA FTE at least 50%; benefits based on WU pay only
RMSA	Eligible if combined WU/VA FTE at least 50%.
Flexible Spending Acct	Eligible if combined WU/VA FTE at least 50%.
Employee Tuition	Eligible if combined WU/VA FTE equals 100%.
Spouse/Domestic Partner Tuition	Eligible if combined WU/VA FTE equals 100%.
Dependent Child Tuition	Eligibility based on service as defined in plan document if Full-time or part-time employment by the VA but only if such employment is concurrent with and in conjunction with a University faculty appointment (other than a voluntary, adjunct or courtesy appointment)
Retirement Savings Plan	Eligible if combined WU/VA FTE at least 50%. Employee and University contributions based on WU pay only
Deferred Compensation – 457(b) and 457(f) Plans <sup>3</sup>	Eligible for enrollment based on WU pay only
Retiree Health Benefits	Eligible if on the date of retirement the faculty member's WU FTE is greater than 0, the combined WU/VA FTE is at least 50%, is receiving compensation from WU, and the faculty member meets the "Rule of 65"

<sup>1</sup>With the exception of the dependent child tuition, eligibility for all benefits requires the current WU FTE to be greater than 0 and to be receiving enough compensation from WUSTL to cover the cost of benefits.

<sup>2</sup>Faculty who are enrolled in the life and LTD benefits as of September 1, 2013, based on the combination of WU/VA salaries, will be grandfathered to continue to purchase those benefits. If a participant cancels or loses eligibility for optional life, supplemental LTD, or LTD buy-up; the participant will lose grandfathered status and if subsequently enrolls such optional benefits will be based on WU salary only. Participants who wish to claims benefits based on the combined WU/VA salary, will be required to submit verification of the VA salary

<sup>3</sup>Effective January 1, 2015.