# Benefits Highlights

## Medical

**BlueCross BlueShield of North Carolina**

Wake Forest University offers two medical plan options:
- **Low Plan**: lower premiums, with a larger deductible and out-of-pocket maximum.
- **High Plan**: higher premiums, with a lower deductible and out-of-pocket maximum.

Both are Preferred Provider Organization (PPO) plans and offer prescription drug coverage and behavioral health coverage.

## Dental

**ACS Benefit Services**

Wake Forest University offers two dental plan options:
- **Low Plan**: lower premiums, basic coverage
- **High Plan**: higher premiums, additional coverage

These options provide different levels of coverage, both plans cover preventive and basic services, but only the High Plan offers coverage for major services and orthodontia.

## Vision

**Superior Vision**

Wake Forest offers benefits-eligible faculty, staff, and dependents a voluntary vision plan that provides coverage for lenses, frames, and contact lenses through Superior Vision. Eye exam coverage is available through the medical plan. Faculty and staff who elect this plan pay the full premium cost through a pre-tax payroll deduction.

## Flexible Spending

**Stanley, Hunt, Dupree & Rhine**

You may use Flexible Spending Accounts (FSAs) to set aside money through pre-tax payroll deductions to cover qualified expenses. Wake Forest University offers two types of (FSAs):
- **Health Care FSA**: allows you to set aside pre-tax money to pay for eligible health care expenses that are not covered by the medical, dental, and vision plans.
- **Dependent Care FSA**: allows you to set aside pre-tax money to pay for eligible dependent care expenses.

## Education

**Tuition Concession**

Wake Forest University offers a range of tuition reduction benefits for eligible faculty, staff, dependent children, and spouses to attend Wake Forest University or other qualified associate and baccalaureate degree programs.

**College Savings**

North Carolina's National College Savings Program enables you to set aside money for qualified higher education expenses at Wake Forest University or other institutions.

## Retirement

**Faculty and Staff Contributions**

You may set aside money from your pay on a pre- and/or post-tax basis immediately upon employment.

**Wake Forest Contributions**

After meeting eligibility criteria, Wake Forest will contribute:
- 5% of regular salary, if greater than two, but less than or equal to five years of service
- 7.5% of regular salary if greater than five, but less than or equal to 10 years of service
- 10% of regular salary, if greater than 10 years of service

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**Human Resources** *(336) 758-4700 | AskHR@wfu.edu | hr.wfu.edu*
## Legal

**ARAG Group**

Wake Forest University offers two legal plans, Low Plan and High Plan.

Legal insurance provides assistance with a wide range of situations such as dealing with traffic tickets, resolving warranty issues, buying a home, and creating a will. You will receive legal advice and representation that is 100% paid-in-full for most covered legal matters when you work with a credentialed ARAG Network Attorney.

## Disability

**Short-term Disability**

Provides salary continuation at 60% of base pay during periods of prolonged illness or injury.

**Long-term Disability**

Provides a benefit equivalent to 60% of your pre-disability earnings, up to a $10,000 per month maximum.

**Workers’ Compensation**

All faculty, staff, and working students are covered under the North Carolina Workers’ Compensation Act.

## Support

Benefits-eligible faculty and staff have access to the following support and referral services:

- Health Advocacy Services through Cigna, the University's Basic Life Plan provider
- Employee Assistance Program (EAP)
- The Healthy Exercise and Lifestyle Programs (HELPS)
- Elder Care Choices
- Work Family Resource Center
- Smoking Cessation

## Time Off

**Paid Time Off**

- Non-exempt staff:
  - Less than 3 years = 20 days
  - 3 or more, but less than 10 = 25 days
  - 10 or more, but less than 20 = 30 days
  - 20 or more = 35 days

- Exempt staff:
  - Less than 5 years = 25 days
  - 5 or more, but less than 10 = 30 days
  - 10 or more = 35 days

*PTO rates may vary

**Parental Leave**

Wake Forest University offers eligible staff up to six weeks of base salary continuation following the birth or adoption of a child.

## Wake Perks

Wake Forest University partners with suppliers to provide discounted rates on a variety of products and services, such as:

- Air and group travel
- Car rentals
- Cell phones
- Computers and electronics
- Entertainment
- Food
- Hotels and lodging
- Merchandise
- Relocation, moving, and storage
- Services