

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.



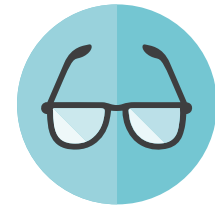
DENTAL

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.



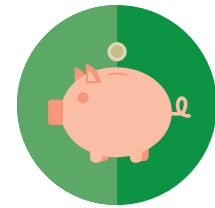
EDUCATION

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 a 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



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.



SUPPLEMENTAL

Supplemental Insurance
Accident, Specified Health Event, and Cancer Plans offered through Aflac.

Basic Life and AD&D through Cigna
Employer paid benefit if your death or accidental dismemberment occurs while you are employed at the University.

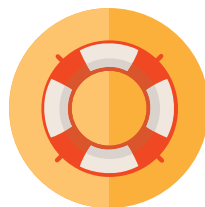
Voluntary Life, Dependent Life and AD&D through Cigna
Life and AD&D coverage, up to your retirement or termination of employment, as well as voluntary dependent life that covers a spouse and/or dependent child(ren) in the event of their death.



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.



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



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