



Your 2026 Staff Benefits

You are essential to achieving our missions of research, teaching and patient care. Our competitive benefits program is designed to support your overall well-being, helping you and your family thrive.



Health Plan Options

There are three health plan options, which include coverage for medical and prescription drugs. The plans are administered by UnitedHealthcare and Express Scripts. **Coverage is effective on your hire date.**

Priority Appointments

All options include the WashU Direct program, which offers preferred access to the world-class WashU Medicine physicians, along with lower copays/coinsurance. WashU Direct also includes WUCare, an adult primary care practice available only to WashU employees and dependents age 18+ who are enrolled in a WashU health plan, and dedicated access to mental health services through WashU Medicine Psychiatry.

Monthly full-time health plan premiums

	EPO	HDHP PPO	Basic PPO
TIER 1 Annual salary less than \$50,000			
Individual Only	\$94.88	\$53.48	\$67.48
Individual + Child(ren)	\$321.95	\$119.32	\$162.25
Individual + Spouse/Partner	\$333.31	\$121.81	\$169.12
Family	\$459.70	\$167.44	\$264.55
TIER 2 Annual salary equal to or greater than \$50,000 but less than \$175,000*			
Individual Only	\$142.32	\$83.53	\$102.19
Individual + Child(ren)	\$460.63	\$203.60	\$267.87
Individual + Spouse/Partner	\$478.98	\$220.14	\$296.03
Family	\$689.56	\$305.42	\$439.74
TIER 3 Annual salary equal to or greater than \$175,000*			
Individual Only	\$170.78	\$93.97	\$121.46
Individual + Child(ren)	\$469.43	\$243.72	\$321.45
Individual + Spouse/Partner	\$542.56	\$258.20	\$344.13
Family	\$827.48	\$359.36	\$534.00

* A \$100 monthly spouse/domestic partner surcharge may also apply.

Monthly part-time health plan premiums*

	EPO	HDHP PPO	Basic PPO
Individual Only	\$434.37	\$188.39	\$401.87
Individual + Child(ren)	\$852.28	\$675.82	\$788.52
Individual + Spouse/Partner	\$980.55	\$766.55	\$907.22
Family	\$1,398.71	\$1,066.48	\$1,294.15

* Scheduled effort at least 20 but less than 37.5 hours per week.

Dental Benefits

The dental plan provides benefits for covered dental services received from in- and out-of-network providers. Preventive services are covered at 100% if received from an in-network provider. Limited orthodontia benefits are available for faculty members and covered dependents under age 26. The WashU dental plan is administered by Delta Dental.

Monthly dental plan premiums

	Tier 1*	Tier 2**	Tier 3***	Part-time
Individual Only	\$7.37	\$10.20	\$11.87	\$10.20
Individual + Child(ren)	\$17.27	\$21.60	\$25.10	\$21.60
Individual + Spouse/Partner	\$17.22	\$21.56	\$25.06	\$21.56
Family	\$31.32	\$39.32	\$44.66	\$39.32

* Annual salary < \$50,000 ** Annual salary ≥ \$50,000 but < \$175,000 *** Annual salary ≥ \$175,000



Vision Benefits

There are two vision plan options administered by VSP.

Monthly full-time and part-time vision plan premiums

	Basic Vision	Vision Buy-up
Individual Only	\$1.42	\$7.82
Individual + Child(ren)	\$3.00	\$16.74
Individual + Spouse/Partner	\$2.81	\$15.61
Family	\$4.75	\$26.72

Tax Savings Accounts

There are two types of tax savings accounts: Flexible Spending Accounts (FSAs) and a Health Savings Account (HSA).

- **Health Care FSA**—Contribute up to \$3,300 to pay for eligible out-of-pocket health care expenses; minimum annual contribution is \$120.
- **Dependent Care FSA**—Contribute up to IRS maximum annual limit based on your tax filing status and salary level to pay for eligible dependent care expenses; minimum annual contribution is \$120.
- **HSA**—If enrolled in HDHP, contribute up to IRS maximum annual limit based on individual or family coverage. University contribution if enrolled as of January 1 and make required minimum annual contribution of \$200.



Life Insurance and AD&D

Includes university provided and voluntary coverages. Some options require evidence of insurability.

- **Basic Life**—1X base salary up to \$1,500,000. Automatically provided by the university; imputed income applies on coverage over \$50,000.
- **Basic AD&D**—1X base salary up to \$1,500,000. Automatically provided by the university.
- **Optional Employee Life**—Available in increments of 1X - 8X your base salary, up to \$2,000,000.
- **Optional Employee AD&D**—Available in increments of 1X - 8X your base salary, up to \$2,000,000.
- **Spouse/Partner Term Life**—Available in increments of \$25,000 up to \$100,000.
- **Spouse/Partner AD&D**—Available in increments of \$25,000 up to \$100,000.
- **Dependent Child Term Life and AD&D**—Available for dependent children from birth to age 25 with a \$4,000, \$10,000 or \$20,000 coverage amount.
- **Group Variable Universal Life**—Available in increments of 1X - 7X your base salary.

Retirement

Eligible employees are provided with a defined contribution (403b) Retirement Savings Plan, which combines employee contributions, university contributions (7% as of the pay period in which you begin to contribute at least 5% of pay and 10% after 10 years of service provided you contribute at least 5% of pay) and investment earnings to assist in building financial security at retirement. You must complete three years of vesting service in order to be vested in the university contribution. The Plan offers numerous investment options, including target date funds, mutual funds and index funds.



Leave Benefits

University provided Caregiver/Parental leave, Short-Term Medical Disability (STMD) and Long-Term Disability (LTD).

- **Caregiver/Parental**—Up to four weeks in a rolling 12 month period at 100% of pay after one year of service for full-time staff only.
- **STMD**—Up to 25 weeks in a rolling 12 month period at 60% of pay; six to eight weeks for pregnancy (including a seven day elimination period) at 100% of pay; coverage begins after six months and one day of employment for eligible full-time and part-time staff.
- **LTD**—60% of pay; coverage begins after six months plus one day of employment for eligible full-time and part-time staff.



Paid Time Off*

Includes vacation up to 20 days for years one through three and up to 22 days beginning in year four; 10 paid holidays and up to 12 sick days per year.

*Eligibility for certain time off programs may vary.

Tuition Assistance

University provided Employee, Spouse/Partner and Dependent Child Tuition Assistance.

- **Employee Tuition Assistance**—Available to eligible full-time employees after one year of continuous full-time service. Pays 100% of the tuition cost for eligible undergraduate courses and 50% of the tuition cost for eligible graduate courses taken at WashU.
- **Spouse/Domestic Partner Tuition Assistance**—After one year of continuous full-time service, your spouse/domestic partner may use the benefit to pay for undergraduate courses taken at WashU through a part-time evening program. After five years of full-time service, the benefit will cover undergraduate day courses at WashU. The benefit pays 50% of the tuition cost.
- **Dependent Child Tuition Assistance**—After seven years of full-time service (or its equivalent if you work part-time), your eligible dependent child(ren) may receive up to eight semesters of tuition determined by your date of hire and full- or part-time status at the time you utilize the benefit.

Well-Being

A variety of wellness programs are offered to help employees thrive at work and outside of work. We offer evidence-based programs where employees can assess their current health status, engage in year-round health and financial education programs, and set goals for improving health decision-making and track progress. Support and resources to help employees manage their work-life balance are also available.

The benefits described in this brochure apply to WashU staff employees who are regularly scheduled to work at least 20 hours per week but excluding any staff physicians of WashU Community Specialists.

If you have questions or need more information about the benefits WashU offers to staff employees, contact:



WashU HR 314-935-2332, select Option #1 for Benefits



HR-BenefitsMail@wustl.edu



Or visit: hr.washu.edu/benefits hr.washu.edu/welcome hr.washu.edu/well-being

This is a summary of WashU's benefit plans and is not intended to replace the plan documents/Summary Plan Descriptions (SPDs), which are available on the HR website at hr.washu.edu. For specific eligibility, plan details and exclusions see the plan documents and SPDs.

