

LIFE INSURANCE

MetLife

Eligibility – date of hire if hired on the first day of the month, if not, first of the month following date of hire

Supplemental Term – 1, 2, 3 or 4 x your annual salary (stipend) (max of \$1,000,000)

Dependent Term - \$25,000, \$50,000, \$75,000 or \$100,000 spouse/ \$4,000 each eligible dep. child

Premium for Supplemental Term, Dependent Term - paid by the post doc

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LONG TERM DISABILITY

Eligibility – date of hire if hired on the first day of the month, if not, first of the month following date of hire

Definition- disabled from own occupation

Waiting Period – 6 months of medical leave

Maximum - \$2,000 per month

Benefit – 60% of your monthly salary (offset with social security disability, workers compensation and similar disability benefits)

Premium – paid by the post doc

TUITION ASSISTANCE

Eligibility – date of hire

Courses – Wash U part-time evening programs at University College only

Benefit – 100% of undergraduate tuition charge

Requirement – Courses must be for career development purposes

RETIREMENT SAVINGS

Eligibility – date of hire

Benefit – a defined contribution (403b) Retirement Savings Plan which combines your contribution and investment earnings to assist in Building financial security at retirement. Defer 1% to \$15,500 of your annual salary

Note – no university contribution

TAXED DEFERRED ANNUITY (TDA)

Eligibility – date of hire

Purpose – save for retirement by making an after-tax contribution to mutual funds at the Vanguard Group through direct deposit

Benefit – investment earnings are not taxed until withdrawn

Note – No University contribution

SPECIAL NOTE: This summary is subject to the terms and conditions of the documents and contracts governing our Benefits Program. Also, the University reserves the right to change our benefits, at which time suitable announcements will be made.

Visit our website for more information <http://hr.wustl.edu>