Important information for 9 and 10 month Faculty (not on Salary Spread) regarding summer 2015 insurance withholding and coverage

- As in the past, Faculty members who do not teach or conduct research during the summer months and plan to return in the fall will have continuous benefits coverage. All 9 and 10 month appointments not on Salary Spread will have double deductions for health and some life insurance in March, April, and May. Consequently, paychecks for the last 3 months of the spring semester will have double the normal benefit deduction taken out.

- 9 or 10 month appointments not on Salary Spread, even those who receive a summer appointment, will not have additional employee health insurance deductions withheld during the summer. You will still see health and life deductions coming from your summer checks, but they will be off-set by reducing the summer deductions, providing a zero dollar effect.

- If you do not plan to return to WSU in the Fall, please contact Gayla Shrank, Associate Director of Payroll to avoid the double deductions. 978-5987

Types of Insurance Deductions:

**Group Health Insurance** Pre-tax summer group health insurance premiums (SGB) will be withheld for employee health, dental, and vision charges and is tax sheltered from federal, state, and FICA taxes. These premiums will be withheld from the 1st and 2nd paychecks of each month. Similarly, after-tax group health insurance premiums (SGA) will be withheld for group health insurance on the 1st and 2nd paychecks on an after tax basis.

**Optional Group Life Insurance** If you are enrolled in optional group life insurance (SGL) or the new Spousal Life insurance (SOL), it will be withheld from the 2nd paycheck of the month beginning with the 3/27 check.

**WSU Life Insurance** If you are enrolled in WSU life insurance (SWL) for you, your spouse, or children, it will be withheld from the 2nd check of the month.

**Accidental Standard Life** If you are enrolled in accidental standard life insurance (SAL), it will be withheld from the 2nd check of the month.