

## Northwestern Counseling & Support Services Employee Benefits Recap

NCSS strives to provide our employees with comprehensive benefits to enable them to be healthy and stay healthy! All Regular Full-Time and Regular Part-Time employees are eligible for our complete employee benefits package. (Details outlined in HR Policy 122 – Benefits Eligibility).

| Benefit   | Details  |
|---|--|
| <b>Holidays:</b>  | 11 paid holidays per calendar year.  |
| <b>Personal Account Time (PAT):</b>   | 15 days (equivalency) per year, accumulated in monthly increments to use for vacation, personal and sick time. <i>School based employees accrue differently and should follow their program's work agreement or contract.</i>  |
| <b>Bank Disability:</b>   | Accrues 2 days per fiscal year to be used for illness or injury beginning on the 4 <sup>th</sup> day out.  |
| <b>Health Insurance:</b>  | Employee choice of 3 plan levels – Gold, Silver, Bronze. All plans include co-pays and deductible varies by metal level starting at \$1,000 for single coverage with 100% coverage after deductible. Prescription copays are \$0/\$30/\$50 and an eye exam per year with \$20 copay.   |
| <b>Flexible Spending:</b>   | Employees elect a dollar amount to be deducted from each paycheck on a pre-taxed basis (IRS limits apply). Money is held in the account and available to pay out of pocket expenses, not covered by the medical or dental plan. Dependent Care is also an option, up to \$5,000.   |
| <b>Dental:</b>  | Two plans to choose from. <u>Low Plan:</u> 100% benefit for preventative dental care and 60% for basic care to a maximum of \$750 annually. <u>High Plan:</u> 100% benefit for preventative dental care and 80% for basic care, up to 50% of major services and up to 50% for orthodontia. Maximum of \$2000 annually. Waiting periods apply to some services. |
| <b>VSP Vision Care</b>  | Annual vision exam \$10 copay; Prescription glasses/lenses annually for \$20 copay includes frame allowance up to \$150. Low bi-weekly premium.  |
| <b>403(b) Fidelity:</b>   | New employees will automatically start to defer wages on a pre-tax basis 30 days after hire. After 1 year of service, NCSS will contribute 3% of earnings to employees retirement account. NCSS will also pay an additional match as defined in policy.  |
| <b>Short-Term Disability:</b>   | Per illness and/or injury, NCSS pays 75% of employee's base wage after the 14-day waiting period. <b>Employees do not pay to have this benefit!</b>  |
| <b>Long-Term Disability:</b>  | Per illness and/or injury, commencing on the 91 <sup>st</sup> day following an eligible incident, benefits are paid at 66 2/3% of employee's base wages. <b>Employees do not pay to have this benefit!</b>   |
| <b>Life Insurance:</b>  | Equal to 1 ½ time employee's base annual wages. <b>Employees do not pay to have this benefit!</b>  |
| <b>Voluntary Accident, Life, Critical Illness &amp; Short-Term Disability (Colonial):</b> | Multiple plan choices are optional at the employee's expense.  |
| <b>Employee Assistance Program (EAP):</b>   | Confidential services including, relationship counseling, drug/alcohol supports, legal, financial and tobacco cessation supports are available to employees and all members of their household 24 hours a day. <b>Employees do not pay to have this benefit!</b>   |
| <b>Educational Assistance:</b>  | Tuition assistance reimbursement up to \$2000 per fiscal year may be provided for individual courses of study or degree-related programs, which will enhance employees and NCSS programming. <b>(Temporarily suspended)</b>  |

\*Marketplace Coverage Options, Summary Plan Documents, Summary of Benefit Coverage and other helpful tips can be found on the NCSS intranet site