



Nebraska Wesleyan Benefit Package

January 2022

All benefits listed on this form are abbreviated in nature. For details and specific administration rules, please refer to the employee handbook or employee policies on the NWU website.

Exempt employees are paid once each month on the 25th of each month, unless that date is a holiday or weekend. If the 25th is a holiday or a weekend, then payday is the business day before.

Benefits elected will go into effect on the 1st of the month following the employee’s date of hire.

Health (Medical) Insurance – Blue Cross & Blue Shield of Nebraska www.nebraskablue.com

There several choices to choose from when electing Medical Insurance. To identify the correct price, an employee must be able to answer the following three questions:

- *What deductible do you want?*
 - Low Deductible (PPO) plan with a \$1,250 deductible for an individual, or \$2,500 for 2 or more family members
 - High deductible (HDHP) with a \$2,800 deductible, for an individual, or \$5,600 for 2 or more family members
- *What network do you want?*
 - Full Blue Network - includes 100% of non-governmental, acute care hospitals in Nebraska and 95% of Nebraska physicians
 - Premier Select Blue Choice – limited or narrow network that does not include St. Elizabeth or CHI Health facilities or providers (This is a generalization of network providers. Employees should always use the website tool “Find-A-Doctor” to verify In-network providers.)
- *Who do you want to cover?*
 - Employee only
 - Employee and Spouse
 - Employee and Children
 - Family

	Full Blue Network		Premier Select Blue Network	
	PPO (Low)	HDHP (High)	PPO (Low)	HDHP (High)
Single	\$85.00	\$39.76	\$43.50	\$8.80
Employee + Spouse	\$466.00	\$319.70	\$382.00	\$257.76
Employee + Children	\$391.00	\$266.60	\$319.80	\$213.50
Family	\$656.00	\$452.50	\$537.00	\$366.00

Health Savings Account – Union Bank & Trustwww.ubt.com/health

If you elect the High Deductible Health Plan through BCBS, Nebraska Wesleyan will help you open a Health Savings Account (HSA) and fund it according to the schedule below. This option is only available if you have enrolled in the High Deductible Health Plan (HDHP). The following amounts will be deposited into your HSA account depending on which plan you enroll in. HR will provide you information about the steps of opening a Health Savings Account with UBT to receive the contributions. Employees may change this amount throughout the year. This HSA belongs to the employee and is their money to “Keep Forever.”

	NWU Monthly Contrib.	NWU Annual Contrib.
Single	\$45.83	\$550.00
Employee + Spouse	\$66.67	\$800.00
Employee + Children	\$66.67	\$800.00
Family	\$91.67	\$1,100.00

Flexible Spending Account – UBT – Omnifywww.ubt.com/health

Employees can elect to contribute pre-tax dollars to a Flexible Spending Account (FSA) to pay for qualified Health or Dependent Care expenses. The Health Care (Medical) Spending account is only available if you have enrolled in the PPO (Low Deductible) Health Plan. The Dependent Care Spending account is available to employees regardless of which deductible level you have selected. Employees may only change these election amounts throughout the year with a qualifying event. This “Spending Account” is the concept of “Use it or Lose it” each calendar year. NWU does has a safety net of \$550 will roll-over to the next year.

	Max Annual Contrib.
Health Care FSA	\$2,700.00
Dependent Care FSA	\$5,000.00

Dental Insurance– Ameritaswww.ameritas.com

Preventative Care is covered at 100% including 2 exams, 2 cleanings and one set of X-rays each year. After a \$50 annual deductible, basic services are covered at 80%. Major services are covered at 50%.

	Monthly Rate
Single	\$26.56
Family	\$83.60

Vision Insurance – EyeMedwww.eyemedvisioncare.com

Vision Exams are covered for a \$10 co-pay. Coverage provides 1 set of lenses and one pair of frames every 12 months. Contact are considered lenses. There is partial coverage and discounts towards frames, lenses, contact fittings, prescription sunglasses. Hearing exams are also covered under this program.

	Monthly Rate
Single	\$6.45
Employee + Spouse	\$12.26
Employee + Children	\$12.90
Family	\$18.97

Basic Life & AD&D

This Basic Term Life Insurance coverage and Accidental Death and Dismemberment Insurance coverage is provided at no cost to you by NWU. The amount of coverage is 1.5 times your annual salary, up to \$50,000.

Voluntary Term Life / Voluntary Term Life & AD&D – Sun Life

Employees may elect to purchase additional (supplemental) life insurance beyond what Nebraska Wesleyan provides for yourself as the employee, for a spouse, and/or dependent children. You can choose from \$10,000 to \$500,000, not to exceed 5 times your basic annual earnings. Spouses can request an amount up to 50% of the employee's purchased value. Children can get a \$10,000 policy. Sun Life guarantees issuance of policies up to \$100,000 for employees, \$25,000 for spouses and \$10,000 for children. If you elect an amount greater than the guaranteed amount, you will be required to complete and Evidence of Insurability (EOI) application.

Short-Term Disability and Long-Term Disability – NWU and MetLife

The Short-Term Disability coverage is provided by NWU at no cost to you after one year of employment. For a qualified disability, the Short-Term disability benefit provides up to 100% of your salary for a period of time up to 6 months. After 6 months, Long-Term Disability is an option where you can earn up to 60% of your earnings with a maximum amount of \$5,000.

Assurity Supplemental Insurance

Nebraska Wesleyan offers two supplemental insurance plans; one for an **Accident Policy** and the second as a **Critical Illness / Cancer Policy**. These policies are meant to work independently of Health Insurance Coverage and pay the insured directly per instance as outlined in each policy. The benefits paid can then be used in any manner the insured needs or wants. For example, the Accident policy would pay \$X for things like an Urgent Care visit, use of Telemedicine, Fractures, etc. The Critical Illness/ Cancer policy would pay \$X for things like a Heart Attack, Stroke, or three different levels of a Cancer diagnosis. Each of these policies also have a Wellness benefit that also pays you money back.

Pet Insurance

NWU offers pet insurance to you through Pet's Best. You can visit the Pet's Best website, www.petsbest.com/NWUPET, or call 888-984-8700 to obtain an individual quote on a pet insurance policy to consider for enrollment. The insurance covers a percentage of your veterinary bills at various levels of coverage.

TIAA Retirement 403(b)

Employees will be automatically enrolled after the first 60 days of employment into the NWU Retirement plan. We use TIAA as our record keeper. Employees may increase or decrease the percentage of their own salary deferral up to the annual maximum allowed by the IRS in a given year. After one year of service, NWU will contribute the value of 7% of the employee's annual earnings into the retirement account. Employees are 100% vested upon eligibility of the employer's contribution. If an employee has one year of retirement eligible service at another educational institution without a break in service prior to coming to NWU, the one year waiting period for the employer's contribution may be waived.

Paid Time-Off Benefits as a Salaried Employee

Vacation – Salaried employees accrue up to 4 weeks of paid vacation leave per year that must be used in 4 or 8 hour increments. You can accrue up to the cap of 240 hours. Once you have reached the cap, you will stop accruing additional time until you have taken time off. Unused vacation is paid out to employees upon separation.

Holidays – There are 11 paid holidays for full-time, 12-month employees, plus an addition 5 to 6 days between the Christmas and New Year’s holiday as paid leave, totaling more than 3 weeks of Holiday pay.

Sick Leave – Salaried employees accrue 8 hours of sick leave that must be used in 4 or 8 hour increments. You can accrue up to the cap of 480 hours. Once you have reached the cap, you will stop accruing additional time until you have taken time off. Unused sick leave is forfeited upon separation per University policy.

Tuition Remission

Employees may earn tuition remission benefits for all tax dependents listed on their 1040 tax form, for classes and credit toward the first 135 credit hours for an undergraduate degree for the tax dependent. The value of this benefit is 25% tuition remission during the first year of employment and 100% after one year of employment.

Free Parking

All employees will be issued a Parking pass for 1 vehicle to be able to park on campus free of charge.

Employee Discounts

There are employee discounts for Sodexo Munch Money, Dry Cleaning at Williams Dry Cleaners, Profile by Sanford, and Verizon.

Free Admission

There is free admission for all non-conference Athletic events, NWU Music Events, NWU Theatre performances and the use of the Library services. There is also a free online subscription for the NY Times through the library. Employees and one guest may use the Athletic facility and pool for personal workouts.

Office 365

There are 5 free copies of Office software for your personal devices and free internet access while on campus including your personal devices.

Moving Reimbursement Package

Nebraska Wesleyan offers a moving reimbursement package for qualified moving expenses for employees who qualify and are moving more than 50 miles in distance. Please speak with an HR Representative about the value of this benefit and your qualification. All moving reimbursements are taxable according to the new Federal Regulations as of December 2017.