Peru State College

Health and Dental Insurance  (Blue Cross/Blue Shield of Nebraska - Educators Health Alliance)

The health plan is a $500 deductible (Blue Shield Preferred PPO) plan with BC/BS of Nebraska. The dental plan is also a BC/BS PPO plan and provides preventive, maintenance, and restorative coverage at 100% when services are provided by a PPO provider.

NOTE: Rates below effective 9-1-15.

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Employee’s Cost</th>
<th>PSC contributes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Health &amp; Dental</td>
<td>$92.70 per month</td>
<td>$525.42 per month</td>
</tr>
<tr>
<td>Employee/Spouse Health &amp; Dental</td>
<td>$324.52 per month</td>
<td>$973.57 per month</td>
</tr>
<tr>
<td>Employee/Child(ren) Health &amp; Dental</td>
<td>$285.89 per month</td>
<td>$857.67 per month</td>
</tr>
<tr>
<td>Family Health &amp; Dental</td>
<td>$435.76 per month</td>
<td>$1,307.27 per month</td>
</tr>
</tbody>
</table>

Educators Health Alliance (EHA) also offers an additional option to our current BC/BS plan. A high deductible insurance plan is available to employees in which the enrolled employee receives a corresponding contribution to a Health Reimbursement Arrangement (HRA) account.

Flexible Spending Accounts (ASIflex)

By IRS law, you must “use or lose” the amount put into these accounts during the plan year – cannot be rolled over into next year’s plan. Employees must re-enroll each year to participate.

Medical Reimbursement Plan – allows you to pay out-of-pocket medical, dental, vision and/or hearing expenses using pre-tax dollars. This means your contributions to the Plan are taken before Federal, State and Social Security taxes are withheld from your wages. This plan applies to you and any of your eligible family members. The annual deduction limit on this Plan is $2,500.

Dependent Care Reimbursement Plan – allows you to pay your dependent care costs (child or adult) with pre-tax dollars. The annual deduction limit is $5,000 per family for a married couple filing income tax jointly, or for a single parent. The limit is $2,500 for a married person filing separately.

Notice of Privacy Practices
**Pay Periods**

Payday is the last working day of the month. Direct deposit is mandatory. New faculty receive their first paycheck at the end of September.

**Vision Insurance** (Ameritas/VSP)

PSC provides a voluntary vision insurance program which covers the cost of an eye exam and spectacle lenses every twelve months, and frames every 24 months. PSC will contribute 50% toward the cost of single vision coverage. Employee costs are as follows:

<table>
<thead>
<tr>
<th>Plan</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$3.65</td>
</tr>
<tr>
<td>Employee/Spouse</td>
<td>$13.41</td>
</tr>
<tr>
<td>Employee/Child(ren)</td>
<td>$9.91</td>
</tr>
<tr>
<td>Family</td>
<td>$19.63</td>
</tr>
</tbody>
</table>

**Life Insurance** (Madison National Life)

PSC provides a $30,000 policy, which includes a double indemnity accidental death benefit.

**Additional Employee Coverage**

Employee may purchase additional life insurance in the following amounts (these also carry a double indemnity accidental death benefit):

- $10,000 - $3.60 per month
- $20,000 - $7.20 per month
- $180,000 - $64.80 per month
- $50,000 - $18.00 per month
- $100,000 - $36.00 per month

**Dependent Coverage**

Option 1: $2,000 for spouse and $2,000 for dependent child(ren) - $0.80 per month
Option 2: $10,000 for spouse and $5,000 for dependent child(ren) - $3.25 per month

**Retirement** (TIAA/CREF) - Teachers Insurance and Annuity Association/College Retirement Equities Fund

Employees age 30 and above must participate in the retirement program, TIAA/CREF. Employees contribute 6% of gross salary to the retirement fund and PSC contributes 8% of the employee’s gross salary.

Employees age 25 and having 2 years of college service may participate voluntarily. Previous employment at an educational institution could count toward the two years of service ruling. There is no participation for employees under age 25.

A Supplemental Retirement Annuity (SRA) is also available, as well as a Roth option.
**Disability Insurance** (Madison National Life)

Long-term disability coverage is mandatory. Employee pays 25% of the premium and PSC pays 75%. Current premium is $.372 per each $100 of the employee’s gross monthly salary. If approved, disability benefits begin on the 91st day of a total disability. The maximum disability benefit payable is 2/3 of an employee’s gross salary. Payments are adjusted if the insured is receiving other disability benefits.

Example: Gross Monthly Salary $2,000 ÷ $100 = $20 x .335 = $6.70
   Total Monthly Premium = $6.70
   State Contribution = $5.03
   Employee Contribution = $1.67

**Holidays**

PSC observes twelve holidays. These are observed as designated by the college.

**Credit Union**

All employees are eligible to join the Nebraska State Employees Credit Union at no cost. Employees can join by simply opening an account and maintaining a minimum of $25.00 in a Share Savings Account. They offer low interest loans and many other services.

**Tuition Waivers**

*Tuition Waivers*: Full-time employees may take one course each semester (fall, spring and one summer session) for a tuition cost of $1.00 plus applicable fees. Spouses and dependent children of full-time employees are allowed a 67% tuition only waiver. Additional rules apply. Please refer to policy for additional information.

Full time employees are eligible to enroll for credit in courses during non-work hours for one dollar ($1.00) per course on a space available basis. Enrollment and tuition waiver under this provision will be limited to one (1) course of not more than four (4) hours in each of the Fall and Spring semesters and one Summer term. One dollar ($1.00) covers the cost of tuition for purposes of this waiver program. Fees connected with course enrollment must be paid by the employee including the same institutional and class fees paid by all other students. Although online courses have a single rate, a portion of the rate consists of fees. The waiver provided for online courses will be based on the equivalent resident tuition rate for an on-campus course (beyond one dollar ($1.00). Employees must be admitted as students of the College and must have met all normal academic requirements for the courses taken.

A sixty-seven percent (67%) tuition remission shall be available for employees (NAPE covered positions only) and immediate family (children who are twenty-four (24) years of age or younger at the beginning of the semester or session or a spouse) of employees who enroll at a Nebraska State College on a space available basis. The remission does not apply to fees. Although online courses have a single rate, a portion of the rate consists of fees. The remission provided for online courses will be sixty-seven percent (67%) of the equivalent resident tuition rate for an on-campus course. The employee or immediate family member must be admitted as a student of the College and must have met all normal academic requirements for the courses taken.

Employees may not enroll in courses detailed above simultaneously during the same semester. Only one (1) tuition waiver course may be taken per semester by an employee.
**EHA Wellness**
The Educators Health Alliance Wellness Program is a voluntary program that is offered and to all full time employees and completely funded through our Blue Cross and Blue Shield provider. We believe inspired work comes from a healthy workforce. The EHA Wellness Program is optional and voluntary and provides many wonderful opportunities for employees to improve their health - along with improving morale at worksite. More than 250 EHA groups with over 43,000 members are currently participating across the state. Practical and useful incentives are offered in a friendly format with real results. Nebraska is the only state in the nation that has this type of program.

**Vacation/Sick Leave**
- Full-time (1.0 FTE) professional staff employees accrue vacation at the rate of 1.25 vacation days per monthly pay period. At no point in time will an employee be allowed to accrue vacation leave hours in excess of two hundred eighty (280) hours [or thirty five (35) days].
- Support staff employees accrue vacation at the rate of 1 day (8 hours) per month. At no point in time will an employee be allowed to accrue vacation leave hours in excess of two hundred eighty (280) hours [or thirty five (35) days].
- Faculty, full-time professional staff and full-time support staff shall accrue sick leave at the rate of one day per calendar month of consecutive service. The accrual of sick leave shall begin the first day of the first complete calendar month of employment, and unused sick leave may be accumulated up to and including one hundred eighty (180) days [one thousand four hundred forty (1,440) hours].

**Employee Assistance Program** (Continuum EAP)
We have partnered with Continuum (EAP) to provide a variety of services to help balance the daily challenges of work and home. Employees and their family members can contact Continuum EAP for a wide variety of personal or work related problems. Work/Life balance, stress, drug and alcohol abuse, communication difficulties, marital and family problems, depression, anxiety, loss, grief and transition are some of the areas that EAP can be of assistance.

EAP is a confidential program that addresses a variety of personal and workplace issues such as:

- stress
- family concerns
- depression
- tax preparation
- will preparation
- marriage/relationship concerns
- substance abuse
- wellness coaching
- estate planning
- budgeting assistance

Benefit update 9-1-15