

WAYNE STATE COLLEGE EMPLOYEE BENEFIT INFORMATION

Available to full-time employees (.75 FTE or greater)

2011-2012

(Effective September 1, 2011)

HEALTH INSURANCE -

Blue Cross/Blue Shield of Nebraska BluePreferred PPO

<http://www.bcbsne.com/members/>

Omaha ---

1-402-390-1855

Customer Service Center---

1-800-642-6004

Member Services

www.nebraskablue.com

1-800-642-8980

In Network Providers

\$350 deductible single/\$700 deductible family (runs calendar year)

80%/20% coinsurance up to \$2,000 max for single/ \$4,000 max for family

\$35 Office Visit Copay

Out of Network Providers

\$700 deductible single/\$1,400 deductible family (runs calendar year)

60%/40% coinsurance up to \$4,000 max for single/\$8,000 max for family

No Office Visit Copay

Policy Provisions

Pre-Admission Certification required outside Nebraska and in non-PPO facilities

12-month waiting period for coverage of pre-existing conditions (may be reduced by certification of previous creditable coverage)

"Bluecard" program – the same insurance benefits follow you into other states

The calendar year benefit maximum for routine care services for covered family members age 5 and older is increasing to \$500 per person. In addition, when covered services are obtained from an in-network provider, benefits for routine mammograms, Pap smears, PSA tests and immunizations are available at 100% of the allowable charge (no deductible or coinsurance). (deductible waived for Well Baby)

\$5 million benefit maximum available per covered person

COBRA legislation allows 18 months of continuous coverage upon termination

RX Prescription Drug Card

Generic Copay	25% Coinsurance (\$5 minimum, \$25 maximum)
Formulary Brand Copay	25% Coinsurance (\$30 minimum, \$60 maximum)
Non-formulary Brand Copay	50% Coinsurance (\$60 minimum, \$90 maximum)
In-Network Specialty Copay (30 day Supply)	25% Coinsurance (\$50 minimum, \$100 maximum)
Formulary Diabetic Supplies	20% Coinsurance
Non-formulary Diabetic Supplies	30% Coinsurance
Ostomy Supplies	20% Coinsurance

DENTAL INSURANCE - Blue Cross/Blue Shield of Nebraska -- PPO

Preventive/diagnostic, maintenance, & restorative (Part A, B, & C coverage only)

In-Network -- paid 100% -- no coinsurance, no deductible, no max

Out-of-Network – 80/20 coinsurance, no deductible or max

Two oral exams/cleanings per calendar year per family member

Orthodontic services are NOT covered

Premiums withheld before taxes and coverage is effective during first **full** month of service. Premiums are paid one month in advance, so a double deduction is possible for the first check.

Coverage Options

	<u>Monthly Premiums</u>			
	Employee	College	TOTAL	
SINGLE MEDICAL/DENTAL	81.30	460.71	542.01	
EMPLOYEE/SPOUSE	284.56	853.70	1138.26	
EMPLOYEE/CHILD(REN)	250.68	752.06	1002.74	
FAMILY MEDICAL/DENTAL	382.10	1146.30	1528.40	
FAMILY COVERAGE,BOTH WSC EMPLOYEES	81.30	905.09	986.39	
SINGLE MEDICAL COVERAGE	74.42	421.74	496.16	
EMPLOYEE/SPOUSE MEDICAL COVERAGE	260.49	781.47	1041.96	
EMPLOYEE/CHILDREN MEDICAL COVERAGE	229.48	688.44	917.92	
FAMILY MEDICAL COVERAGE	349.77	1049.31	1399.08	
SINGLE DENTAL COVERAGE		6.87	38.98	45.85
EMPLOYEE/SPOUSE DENTAL COVERAGE	24.07	72.23	96.30	
EMPLOYEE/CHILDREN DENTAL COVERAGE	21.20	63.62	84.82	
FAMILY DENTAL COVERAGE	32.33	96.99	129.32	

LIFE INSURANCE – National Insurance Services of Wisconsin, Inc. (www.madisonlife.com) 1-800-356-9601

\$30,000 term-life insurance paid by the State (AD&D clause)
Optional additional coverage available on self (AD&D clause)
Optional spouse and dependent child(ren) coverage available if elect additional coverage on self
Premiums are paid one month in advance (after-tax)
Insurance is effective during first full month of service

Additional Employee Coverage:

Monthly cost per \$1000 of coverage \$0.36

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

DISABILITY INSURANCE –National Insurance Services of Wisconsin, Inc.

(www.madisonlife.com) 1-800-356-9601

Mandatory for all permanent, full-time employees
Employee pays 0.25% of gross salary - State pays remainder of premium (.75% of gross)
Premiums withheld before taxes
Must be disabled 90 days before paid benefits of 2/3 pre-disability salary
Integrates with Social Security disability benefits

FLEXIBLE BENEFITS PLAN – ASI Flex (www.asiflex.com) 1-800-659-3035

Employees may voluntarily participate in this Plan; you must re-enroll every year to participate.
Allows employees to set aside amount from paycheck in a out-of-pocket medical or dependent care expenses account for payment of eligible expenses on an annual basis (Sept 1–Aug 31)
By IRS law, must “use or lose” the amount put into this account during the plan year; cannot be rolled over into next year’s plan. Amount withheld is not taxed.

RETIREMENT - TIAA-CREF (www.tiaacref.org)

Employee contributes 6.00% of gross salary; State contributes 8.00%
Immediately vested
Tax-sheltered - the 6% contribution is deducted before taxes
Allows employee to choose investment options (TIAA - fixed; CREF - variable)
Allocation changes and transfers between CREF funds are allowed at any time

Employees may begin participation at age 25 with two years of educational institution employment. Each year of employment as a graduate assistant will be considered 0.5 years of educational experience. Mandatory participation at the age of 30. All years of service are subject to the approval of the VP for Administration & Finance.

Taxes are paid on all contributions and earnings when withdrawn.
Employee can elect to contribute more under a Supplemental Retirement Annuity (SRA)

EMPLOYEE ASSISTANCE PROGRAM (www.4Continuum.com) (402) 476-0186 or 800-755-7636

As of July 1, 2011, the **Continuum Employee Assistance Program (EAP)** was chosen to provide this benefit. It is headquartered in Lincoln. The program offers five (5) counseling sessions; this includes a full range of counseling services to meet individual needs. It is a confidential program that addresses a variety of personal and workplace issues, such as anxiety, depression, family issues, marriage and relationship concerns, stress, and substance abuse.

VISION DISCOUNT PROGRAM

Blue Cross Blue Shield offers a vision discount program at participating providers that includes a 10% discount on routine vision exams, and a 17.5% discount off the retail price of frames, lenses, and contacts.

VISION INSURANCE (www.ameritasgroup.com) 1-800-659-2223

Ameritas is the vision insurance program as of July, 2008. It will cover the cost of an eye examination and spectacle lenses every twelve (12) months, and frames every twenty-four (24) months.

	<u>Full cost</u>	<u>Estimated cost after Tax Savings*</u>
Employee only	\$ 3.84	\$2.69
Employee & Spouse	\$14.12	\$9.88
Employee & Child(ren)	\$10.43	\$7.30
Employee, Sp & Child(ren)	\$20.67	\$14.47

(Based on 30% tax savings including Federal, State and FICA taxes.)

CREDIT UNION (402) 471-2561 OR 1-800-227-5965

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. Share Savings Account. They offer great interest rates on their accounts, low interest rates on loans, and many other services.

TUITION ASSISTANCE

(G:\wscdocuments_and_forms\HR and Payroll Documents\Benefits\Immediate Family Tuition Remission Form_July 2011)

Qualified full-time staff members may take one course per semester for a fee of \$1.00 plus applicable fees, subject to approval of the immediate supervisor and the Vice President for Academic Affairs and to space availability. Enrollment 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.

Immediate family (Spouse and Dependents) of qualified full-time staff are eligible for a 67% waiver of tuition at a Nebraska State College on a space available basis. Contact the Financial Aid Office for further information. This benefit may be taxable under the IRS Code. Contact the Academic Affairs Office for further information.

UNION CONTRACTS

Copies of current union agreements are available using the following website: www.nscs.edu.

Faculty	SCEA	State College Education Association
Professional Staff	NSCPA	Nebraska State College System Professional Association
Support Staff	NAPE*	Nebraska Association of Public Employees

*Unit members hired between July 1st and September 30th of any calendar year will be credited with one (1) full year of service in a listed position on July 1st of the next fiscal year, and with an additional year of service each July 1st thereafter. To be credited with their first year of service on the Salary Guide, unit members hired between October 1st and June 30th of any calendar year will be required to serve in a listed position until the second July 1st following the date of their initial employment.

PAID HOLIDAYS

G:\wscdocuments_and_forms\HR and Payroll Documents\Benefits\Holidays 2011-2012

All non-academic professional and support staff are paid for 12 holidays annually. The schedule of holidays is issued by the Human Resources/Payroll Office each year for the following fiscal year. Instructional faculty follow the academic calendar.

SICK & VACATION EARNINGS

Sick leave is accrued at a rate of 12 days per year for all new employees. Vacation is accrued based on the appropriate agreement that governs your position (NSCPA, NAPE, SCEA, Board Policy). As you accrue these earnings, you may take the appropriate leave, subject to supervisor approval. Leave taken above and beyond what you have earned will result in a deduction in pay from your next paycheck, unless a request for a leave advance has been submitted in writing by the employee and approved by the President.

MISCELLANEOUS

There will be new-hire orientations scheduled by the Human Resources/Payroll Office to meet with and schedule training sessions with employees to discuss the employment entry and exit process.

Note on Interim Appointments: The start date of your interim appointment is considered your permanent start date of employment at Wayne State College and your benefits package goes into effect at that time. Should your interim appointment change to a permanent position in the future, you will not have the opportunity for open enrollment of benefits at that time. Care should be taken at the time of initial hire of your interim appointment to select the benefits package that suits your current, and possible future situation.

PAYROLL PROCEDURES

The salary for twelve-month (12) contracts is paid in twelve (12) equal installments on the last working day of the month; salary of faculty members is paid in twelve (12) equal installments, September through August.

Part-time faculty:

are paid for a first-semester appointment in four (4) equal installments September through December.

are paid for a second-semester appointment in five (5) equal installments, January through May.

Graduate Assistants (Athletic):

are paid for a first-semester appointment in five (5) equal installments, August through December.

are paid for a second-semester appointment in five (5) equal installments, January through May.

Graduate Assistants (Academic):

are paid for a first-semester appointment in four (4) equal installments, September through December.

are paid for a second-semester appointment in five (5) equal installments, January through May.

Faculty members on extended appointment for the summer session receive salary for this service at the end of each month of the extension period or may select payments over several months. The options may be selected at the time the extended appointment is issued.

As of September 2009, all wages will be paid by direct deposit or other means of electronic transfer.

For additional information, contact Human Resources (7403) or Payroll (7202).

BOARD POLICY (Please review the following):

3000/3675	Diversity
5000	Equal Employment Opportunity / Affirmative Action Guidelines
5002	Conflict of Interest; Employment Requirements
5003	Conflict of Interest; Faculty; Sale of Books and Supplies to Students; Copyrights and Royalties; Patents
5006	Drug-Free Workplace
5009	Guidelines For Reasonable Cause Drug and Alcohol Testing
7010	Purchases; Bids; Public Lettings
8064	Capital Construction; Bids