

WAYNE STATE COLLEGE EMPLOYEE BENEFIT INFORMATION

Available to full-time employees (.75 FTE or greater)
2007-2008
(Effective September 1, 2007)

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

In Network Providers

\$300 deductible single/\$600 deductible family (runs calendar year)
80%/20% coinsurance up to **\$1,750** max for single/ **\$3,500** max for family
\$25 Office Visit Copay

Out of Network Providers

\$600 deductible single/\$1,200 deductible family (runs calendar year)
70%/30% coinsurance up to **\$3,500** max for single/ **\$7,000** 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
Routine Care covered up to \$300, subject to coinsurance and deductible (deductible waived for Well Baby)
\$5 million benefit maximum available per covered person
\$110 reimbursement if covered at spouse's employment
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 (\$25 minimum, \$50 maximum)
Non-formulary Brand Copay	50% Coinsurance (\$50 minimum, \$75 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**Monthly Premiums**

	Employee	College	TOTAL
Single Health / Single Dental	\$64.85	\$367.46	\$432.31
Family Health / Family Dental	\$302.26	\$906.77	\$1,209.03
*Family Coverage (Both State College Employees)	\$64.85	\$711.88	\$776.73
Single Health Only	\$58.52	\$331.61	\$390.13
Single Dental Only	\$6.33	\$35.84	\$42.17
Family Health Only	\$274.99	\$824.98	\$1,099.97
Family Dental Only	\$27.27	\$81.80	\$109.07
*Other employee under single health / single dental			

LIFE INSURANCE – Sun Life Assurance Company of Canada

\$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
 * Available only with additional employee coverage

DISABILITY INSURANCE – Sun Life Assurance Company of Canada

Mandatory for all permanent, full-time employees
 Employee pays 0.1225% of gross salary - State pays remainder of premium (.3675% 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 – Wells Fargo

Employees may voluntarily participate in this Section 125 Plan; 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

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

The Best Care Employee Assistance Program (EAP) was chosen to provide this benefit. It is headquartered in Omaha. The program offers 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

A voluntary vision insurance program will be provided as of 2008. It will cover the cost of an eye examination and spectacle lenses every twelve (12) months, and frames every twenty-four (24) months. Wayne State College will contribute fifty percent (50%) toward the cost of single vision coverage. Family coverage will be offered at the same group rates, if available, and at the employee's expense. Additional details will follow.

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

TUITION ASSISTANCE

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.**

COLLEGE SAVINGS PLAN

The College Saving Plan of Nebraska allows employees to contribute dollars to an investment account to pay for future college expenses of family members. Qualified expenses include tuition, fees, books, room & board, supplies, and equipment required for enrollment. Tax benefits are provided, including the ability to take a Nebraska tax deduction up to \$1,000 per year, tax deferred earnings, and tax-free withdrawals for qualified educational expenses.

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

PAID HOLIDAYS

All non-academic professional and support staff are paid for 12 holidays annually. The schedule of holidays is issued by the Office of Administration and Finance 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 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

Full-time employees. Payday is the last working day of the month. Direct Deposit of paycheck is mandatory. Paystubs will be distributed on the last working day of the month to your department's mailbox, except in December. December paychecks and paystubs will be distributed on the first working day in January. Those receiving their payroll through direct deposit will receive their December payroll deposit as usual.

Adjunct faculty. Checks for on-campus part-time faculty members are distributed through campus mail on the last working day of the month except in December when they are distributed on the first working day in January. Adjunct faculty teaching the regular fall semester will receive their pay distributed evenly over four (4) months from September through December. Part-time faculty teaching over the regular spring semester will receive their pay distributed evenly over five (5) months from January through May.

Checks for continuing education part-time faculty are sent by U.S. Mail to home addresses unless other arrangements are made with the Payroll Office.

BOARD POLICY (Please review the following):

3000/3675	Diversity
5000	Equal Employment Opportunity / Affirmative Action Guidelines
5002	Conflict of Interest; General Employment Guidelines, State College Employees
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