

Summary of Benefits for Employees of Minot State University

Current as of July 1, 2009

Below is summary of benefits for MSU employees. The purpose is to highlight the basic information and address the issues that occur most often. Complete information can be obtained by contacting the Human Resources office or the other sources and websites listed.

Eligibility. An employee eligible for benefits is one who is (1) filling a regularly funded and approved position (non-pool); (2) working more than 20 hours per week for (3) 20 weeks or more in a calendar year. When these conditions are met an employee remains eligible for benefits for the full calendar year.

Enrollment. Upon hire new employees are to report to the Human Resources office for benefits enrollment information and forms. New enrollments should be turned in to the HR office within 15 days of the hire date. (Thirty days is the maximum amount of time, but that amount of time may require additional premium deductions since the first paycheck would not have included the necessary deductions.)

If new employees choose not to enroll in a particular benefit, a second opportunity will usually be available during the open enrollment period which occurs once each year; however, retirement plan choices are irrevocable. Also, open enrollment criteria may be different than the criteria for new employees.

Changes to current coverage choices can happen outside of the open enrollment period due a qualifying event. Such events include the birth of child, a marriage, etc. When these events occur the employee must request the necessary changes to current coverage within 30 days of the event. Otherwise, they will have to wait until the open enrollment period for additional coverage.

A promotion or other job change might render an employee eligible for a new benefit. When this happens the employee has thirty days to choose the new benefit.

Open Enrollment Period. The open enrollment period occurs each year during October and November with specific deadlines set for each year. This allows for new enrollments and increases in current benefits to be effective January 1st of the next calendar year. Deductions for these changes will begin in December.

Transfers. When transferring in from another state agency all benefits provided through NDPERS remain as they were at the losing agency; they can be decreased but not increased. Benefits enrollment at MSU will only include non-NDPERS related programs.

Providers. The benefits for MSU employees are provided through various agencies and vendors. The HR office is the point of enrollment, though the HR office is not the benefit provider. Our providing agencies/vendors include the North Dakota Public Employees Retirement System (NDPERS), Blue Cross/Blue Shield, Prudential, CIGNA, ING, Ameritas,

TIAA-CREF, AFLAC, The Standard, and Provident/TDA. In some cases a vendor underwriting a particular insurance policy may change. Generally, this happens at the beginning of a calendar year and you will be notified by the agency providing the benefit.

Benefits.

Health Insurance: NDPERS provides this benefit through Blue Cross/Blue Shield of North Dakota. The monthly premium for this expense is covered by Minot State University; however, deductibles and co-payments apply. This benefit is effective the first day of the month following the hire date.

Upon terminating employment health insurance coverage is provided through the last day of the month following termination. All terminating employees have the opportunity to continue coverage at their own expense under the COBRA regulations. Currently, the monthly premiums are \$408.06 for single coverage and \$982.10 for family coverage.

The complete certificate of coverage can be found on the web at www.nd.gov/ndpers. (Follow the “Active Members” link.) This coverage specifically does not cover routine vision and dental care.

Vision Insurance: NDPERS provides an opportunity for employees to obtain vision insurance through Ameritas at the employee’s expense. The monthly premium has a range from \$5.16 for the employee only to \$14.56 for a family. This covers some of the expenses related to eye examinations, frames, lenses, and contact lenses. There is a lifetime deductible of \$40 for frames and contact lenses. Coverage can include the employee, spouse, and dependents.

This benefit is effective the first day of the month following the hire date without a waiting period. If an employee enrolls during the open enrollment period then there is a 12-month waiting period before coverage begins for frames, lenses, and contact lenses.

This insurance is based on a reimbursement method where the employee pays the costs up front and provides the claim for reimbursement of the covered expenses. (Hint: It is best to have the claim form with you for the eye exam and the purchase of corrective lenses as the claim form requires information from the providers.)

More information and the claim form can be found on the web at www.nd.gov/ndpers. (Follow the “Active Members” link.)

NDPERS Dental Insurance: NDPERS provides an opportunity for employees to obtain dental insurance through CIGNA at the employee’s expense. The monthly premium ranges from \$35.10 for the employee only to \$111.30 for a family. The coverage provides for certain expenses related to preventive and diagnostic care, basic restorative care, major restorative care, and orthodontia.

This benefit is effective the first day of the month following the hire date. More information can be found on the web at www.nd.gov/ndpers. (Follow the “Active Members” link.)

TDA Dental Insurance: Aside from the NDPERS/CIGNA dental insurance MSU also offers Provident/TDA. This plan is available at the employee’s expense with monthly premiums ranging from \$22.14 for the employee only to \$69.60 for a family. This coverage provides for certain expenses related to diagnostic, preventive, restorative, endodontics, periodontics, removable prosthodontics, and oral surgery. It does not cover orthodontia expenses.

The coverage provided by this plan is best when using a provider within the TDA network; however, lesser coverage is available when using a provider outside of the network. There is no waiting period when using providers within the network, though there is a 6-month waiting period when using providers outside of the network for “major services” as defined by the plan.

This benefit is effective the first day of the month following the hire date. More information is available from the HR office.

FlexComp: This program is offered according to IRS regulations and provided to MSU employees through AFLAC. From time to time there is some confusion since NDPERS also offers a FlexComp program. The North Dakota University System does not participate in the NDPERS FlexComp program.

The FlexComp program allows employees a “before-tax” deduction from their salary for the purpose of covering dependent care and medical expenses for the current tax year. As the expenses are incurred, the employee then files for reimbursement from this account. The point of this program is to lessen the amount of taxable income for an employee and to provide an audited program for the IRS. If the actual expenses incurred and claimed are less than the “before-tax” deductions, then the remaining deduction amount is forfeited by the employee.

This program is based on the calendar year and participation must be renewed each year. This is usually done during the open enrollment period. An AFLAC representative will be available during this time to provide counseling for employees regarding program participation and expenses that can be included in the program. New hires should be contacted by an AFLAC representative within 30 days of hire to discuss participation in the current year.

Our business arrangement with AFLAC allows them to offer other AFLAC products such as dental insurance and short-term disability insurance, for example. Employees may choose these products at their own expense.

NDPERS Life Insurance: NDPERS provides this benefit underwritten by Prudential. New employees are offered term life insurance coverage of \$1,300 at no cost. Upon hire an employee may choose higher coverage up to \$200,000 without evidence of insurability. Coverage is also available for spouses up to \$100,000 and dependents up to \$5,000 each. Coverage for spouses over \$50,000 requires evidence of insurability.

If no additional coverage is chosen at the time of hire, additional coverage may be obtained during the annual open enrollment period. Applications for life insurance at this time will require evidence of insurability.

Upon termination of employment this coverage is portable and may be continued.

ING Life Insurance: Additional life insurance coverage is offered by MSU through ING. The maximum coverage for employees and spouses is \$500,000 and \$10,000 for each child. For new employees the guaranteed coverage is \$110,000 through age 54, \$55,000 for ages 55-64, and \$30,000 if age 65 or over. Evidence of insurability is required for all other coverage over the guaranteed amounts.

If no additional coverage is chosen at the time of hire, additional coverage may be obtained during the annual open enrollment period. Applications for life insurance at this time will require evidence of insurability.

Upon termination of employment this coverage is portable and may be continued.

Retirement: There are two different retirement plans used by MSU; one for faculty and professional staff and one for all other staff. The plan for faculty and professional staff is a defined contribution plan (401a) through TIAA-CREF. The plan for all other staff is a defined benefit plan through NDPERS. Supplemental retirement accounts are available for all employees.

TIAA-CREF: This plan requires a contribution for an employee and gains a matching contribution from MSU as shown below. Contributions are invested in funds available through TIAA-CREF according to the employee's directions.

TIAA-CREF Contribution Rates by Years of Service	Employee Contribution	Employer Contribution	Total Contribution
Less than two years	.5%	4.5%	5%
Years 3 through 10	1.5%	9.5%	11%
More than ten years	2.0%	10.0%	12%

(Non-broadbanded executives and administrators, professors, and associate professors start at the rate for years 3 through 10. Years of service may include years with MSU, years with TIAA-CREF at a different institution, TFFR, and previous years with the NDPERS defined benefit plan.)

Two to three times during the academic year financial advisors from TIAA-CREF are available on campus. Participants may receive investment counseling from TIAA-CREF at 1-800-842-2776. Telephone counseling is available Monday – Friday 7:00 am to 10 pm and Saturday – Sunday 8am to 5pm central time.

Fund are available for withdrawal for rollovers, transfers, or various income options after termination of employment (1) if the total accumulations are less than \$10,000, (2)

if the participant is at least 55 years old, or (3) if the participant becomes disabled. A “phased” retirement option is also available.

For more information go to the web at www.TIAA-CREF.org or www.ndus.nodak.edu (SBHE Policies).

(* - TIAA-CREF is Teacher’s Insurance and Annuity Association-College Retirement Equities Fund.)

NDPERS: Specifically, employees in job families 4000 through 7000 participate in this plan. Participants in this plan have no deductions from their salary for this benefit. Contributions to this plan are made by MSU and are equal to 9.26% of an employee’s salary. Participants are fully vested after three years in this plan. This plan provides a pension upon retirement.

Generally, retirement under this plan is based on the “rule of 85” meaning that once employees’ age and years of service with NDPERS equal 85 they are eligible for retirement. (Retirement can happen early and for various reasons; contact NDPERS for more information.) The basic formula for determining the pension is:

$$\begin{array}{c} \textit{Final Average Monthly Salary (last 36 months)} \\ \times \\ \textit{Benefit Multiplier (2.00\%)} \\ \times \\ \textit{Years of Service Credit} \\ = \\ \textit{Monthly Single Life Retirement Benefit} \end{array}$$

Application for retirement is made directly through NDPERS. For more information go to the web at www.nd.gov/ndpers or call 1-800-803-7377.

Supplemental Retirement Accounts: All employees may participate in additional retirement investing options. These include 403b and 457 investing. The options are quite varied. Please check with the HR office to get started.

Long-Term Disability Insurance: There are two different LTD plans used by MSU; one for faculty and professional staff and one for all other staff. The plan for faculty and professional staff is provided by The Standard and has a historical connection to TIAA-CREF. The plan for all other staff is provided through NDPERS. In both cases there are no deductions from an employee’s salary as MSU pays the premium.

The Standard: This plan seeks to provide approximately 60% of salary in the event of a long-term disability. The amount provided by The Standard may be reduced by other streams of disability income such as social security disability insurance. The eligibility period for defining the long term disability is six months.

NDPERS: This plan seeks to provide 25% of salary in the event of a long-term disability. This amount is not reduced by other streams of disability income. The eligibility period for defining the long term disability is twelve months.

Long-Term Care: Two long term care plans are available for employees at their expense. These include plans from CNA and UnumProvident. The CNA plan is available for TIAA-CREF retirement participants and the UnumProvident plan is available for NDPERS retirement participants. Information concerning both plans is available in the HR office.

Employee Assistance Program: NDPERS sponsors this program and services are provided locally by The Village Family Services. The Village provides counseling for employees and their families over a variety of personal matters including financial, personal, and family counseling. Services are provided confidentially and can be accessed by any member of the family. Generally, there is no cost for the service, however, some long-term counseling needs may start to incur expenses. Even then, depending upon the situation, some expenses may be covered by the health insurance.

To access this service call 1-800-627-8220. (This number rings in Fargo.) Identify yourself as an employee of MSU or a family member, and they will set up an appointment here in Minot.

Wage Payment Method: The University system uses a semi-monthly pay frequency (twice a month) with a lag. Paydays are the 15th and the last day of the month. If the payday would normally fall on a weekend, then the payday is the last workday prior to the weekend. The lag is half of a month meaning, for example, that work performed from July 1st through July 15th is paid for on July 31st.

The payment method of direct deposit is required for all non-student workers.

Faculty members and coaches with less than 12-month contracts have the option of receiving their contracted pay amount over 12 months. This opportunity is provided at the beginning of each contract. Once the “9-over-12” method is chosen it will continue until changed by the employee at the beginning of a new contract.

Leave Benefits:

Annual Leave: All staff employees and twelve month faculty earn annual leave according to the following schedule:

Years of Service	Rate
1 – 3	12 days per year (average 4 hours per pay period)
4 – 7	15 days per year (average 5 hours per pay period)
8 – 12	18 days per year (average 6 hours per pay period)
13 – 18	21 days per year (average 7 hours per pay period)
Over 18	24 days per year (average 8 hours per pay period)

(* - All employees in the 0000 job family earn at the “over 18” rate regardless of years of service)

The actual number of hours earned in a pay period does fluctuate as it is dependent upon the number of standard hours worked in a specific pay period.

All employees less than full-time earn leave on a prorated basis.

All employees must take at least 40 hours of annual leave each year beginning with their first full year of employment. No more than 240 hours of annual can be carried over into a new calendar year.

Terminating employees receive a payout of any remaining annual leave balance at their current rate of pay. (NDUS HR Policy 6)

Sick Leave: All staff employees and twelve month faculty earn sick leave at a rate of 12 days per year. It is accrued in the same manner as annual leave. All sick leave accrues without limit, and terminating employees with over ten years of service receive a payout of 10% of the unused sick leave balance at their current rate of pay. (NDUS HR Policy 7)

Shared Leave Program: All employees accruing leave who are not in a probationary status may participate in the shared leave program. This program allows for the donation of leave to other employees who are experiencing a “serious, extreme, or life threatening” medical condition. This condition may apply to the employee or the employee’s immediate family. In the case of the employee both annual and sick leave may be donated, though only annual leave may be donated if the case involves a family member. Supervisors should contact the HR office on behalf of their employees to access this program. (NDUS HR Policy 20)

Funeral Leave: All employees accruing leave are allowed up to 24 hours of funeral leave to attend to the arrangements necessary resulting from a death of a family member or the family member of a spouse. Generally, the family member was a grandparent, parent, sibling, spouse, or child. (NDUS HR Policy 20)

Faculty Sick Leave: Faculty members do not accrue leave; however, in the event of an extended illness (an illness causing an absence of more than two weeks), members are allowed two weeks per year of academic service up to 26 weeks.

Family Medical Leave: MSU follows federal and state laws regarding the Family Medical Leave Act. Employees who have been employed with MSU for one year and have worked at least 1250 hours during the last 12 months are eligible. This leave must be requested and is based on the birth, adoption, or placement of a foster child or for a serious medical condition affecting the employee or the employee’s parent, child, or spouse. The period of leave may be up to 12 weeks in a rolling 12 month period, and MSU will continue the health insurance coverage during the leave that was in effect at the beginning of the leave. Leave under the Act is unpaid, though annual and sick leave described above may be used concurrently with family

medical leave. The medical condition may qualify for the shared leave program, also, though the standard for shared leave is higher than for family medical leave.

Holidays: The state of North Dakota observes the following ten holidays:

New Year's Day	Independence Day
Martin Luther King Day	Labor Day
President's Day	Veteran's Day
Good Friday	Thanksgiving Day
Memorial Day	Christmas Day

Tuition Waivers:

Employees: All benefited employees may take up to three classes per calendar year with the tuition waived. (This is not prorated for FTE). Release time from work is allowed for one class per semester. Permission must be obtained from the supervisor.

There are some restrictions. Some classes are not eligible for the waiver as they are entrepreneurial in nature. This applies to all classes offered within the NDUS. Each campus makes the decision for which classes are covered by the waiver. To apply for the waiver use the form and local policy provided by the specific campus. (NDUS HR Policy 33)

Spouse/Dependent: Spouses and dependents of MSU benefited employees are entitled to a 50% tuition waiver for classes offered by MSU. The same restrictions apply as for the employee tuition waiver regarding which classes qualify for the waiver.

To qualify as a dependent, the student must be the employee's child, less than 24 years old, and receiving more than half of their support from the employee. (Generally, if they can be claimed as a dependent for tax purposes, then they qualify for the dependent.)

Application for the waiver must be made through the Student Financial Aid office no later than the tuition payment deadline.

Local Perks: The following perks may require the use of a staff ID card issued in the student center.

Beaver Bucks: This is a debit system linked to the MSU ID card. After depositing money into your account you can use your ID card for purchases at the Bookstore and for food at various locations in the Student Union. Food purchases from Symbols, the Beaver Creek Café, the Beaver Dam (Sandella's & Tiki Bay Smoothie Co.), the Java Lodge, Buckshot's, and the Gnawed Log qualify for a 10% discount when using Beaver Bucks.

Discounted Tickets: Free or discounted tickets for access to most MSU athletic events, music, and theater events. This may also include immediate family members who still live at

home. Discounted movie passes for Dakota Square are available from the Bookstore (Barnes & Noble).

Wellness: Wellness facilities including fitness center in Swain Hall, racquetball courts, running and walking tracks in the Dome. The Student Health and Development Center offers blood pressure checks, immunizations (when available), and a Healthy Lifestyle Program. The swimming pool is open from 7-8:30 pm M-F during the academic year for employees and families. Employees and their family members may also receive service through the Communication Disorders Clinic at no charge.

Resources: Access to the G.B. Olson Library and software from the Information Technology Center. ITC has MacAfee antivirus software available and Microsoft Office and SPSS Statistical Package available under work at home agreements if they are on your work computer.

Employee Organizations:

Staff/Faculty Senates: These organizations exist to participate in the governance of MSU. Their individual mission statements seek to provide forums for communication and consideration of campus policies and procedures. Members of each senate are elected according to their respective by-laws.

Council of State Employees: This council's mission as stated is to "enhance the morale and public image of state employees through the recognition of their personal, civic, and work contributions." As part of their work they sponsor local discounts for state employees. The list is subject to change and you can check the current list online at www.nd.gov/cose/minotdiscounts.pdf.

North Dakota Public Employee's Association: As stated on their website, "...we're working to see that North Dakota recognizes the value of your work and gives you the support and recognition you need to get it done. In your work site, in the Legislature and in the media, you can count on us to speak out aggressively on public employment issues and to address your individual concerns. ..." To join the NDPEA contact their office at (800)-472-2698. The HR office usually has enrollment forms, also. The dues for membership are between \$16 per month (min) and \$30 per month (max) based on .8% of the employee's gross monthly salary. Dues can be paid through payroll deduction.