

New Faculty Orientation



Health Benefits

- Office of Human Resources -

2023-2024

Welcome to Minot State University!

Minot State University is a public university dedicated to excellence in education, scholarship, and community engagement achieved through rigorous academic experiences, active learning environments, commitment to public service, and a vibrant campus life.

Minot State University will:

- Deliver high-quality education where, when, and how it is needed to a diverse, multi-generational student population.
- Prepare students and the institution for the evolving social and technological challenges of the world.
- Inspire scholarship and creative activity among students, faculty, and staff.
- Empower graduates with a distinctive combination of professional expertise and broad-based education to support varied careers and productive lives.



MSU Benefits Package

Minot State University is proud to offer a comprehensive benefits package designed to meet the needs of employees and their families. The University offers fully paid family health insurance with a range of options for dental, vision, life insurance, disability, long-term care, employee wellness, retirement/pension, tuition waivers, professional development programs and much more.

MSU's benefits package is housed under the North Dakota Public Employees Retirement System ([NDPERS](http://www.ndpers.gov)). www.ndpers.gov/member-self-service-mss

Benefit Eligibility

MSU provides benefit-eligible employees a full package of benefits including medical, dental, vision, life, long-term disability and flexible spending account options.

Benefit eligible employees are those who meet the following requirements:

- Working more than 20 hours per week for 20 weeks or more in a calendar year
- Filling a regularly funded and approved position

When these conditions are met, an employee remains eligible for benefits for the full calendar year.

Benefited employee, spouse & dependents:

- Must enroll within 31 days of employment or 31 days of involuntary loss of other health insurance or wait for open enrollment period
- Dependents are covered until age 26
- Married dependents are not eligible to enroll their spouse or children
- If you are claimed as a dependent on someone else's taxes, are covered by Medicare or a Flexible Spending Account, you are not eligible to enroll in a High Deductible Health Plan.

Health benefits begin on the first day of the month following the date of hire.

Benefit Registration



MSU benefit programs are administered by [NDPERS](https://ndpers.nd.gov) (North Dakota Public Employees Retirement System). During your first week of employment, you will receive an email from NDPERS Member ID office with a link and temporary password for enrollment. (They will also send your login information via Mail)



Member/Employer
LOGIN

Detailed benefit information is available at: www.nd.gov/ndpers

Click on the **active member** tab to review benefit options.

Benefit Registration



Welcome to the PERSLink Member Self Service (MSS).

NDPERS registration page

A screenshot of the North Dakota Login page. The page has a header with the "North Dakota login" logo. Below the header, there are two main sections. The left section is titled "Already Registered - Not Sure?" and contains fields for "North Dakota Login:" and "Password:", each with a "Forgot" link. Below these fields is a "Login" button and a link to "Update your account". The right section is titled "New to North Dakota Online Services?" and contains a "Register Now!" button. Below this button, it lists "Benefits of North Dakota Login" with two bullet points: "One North Dakota Login and password to access multiple ND Online Services" and "Register once for secure access to State services". At the bottom of this section is a link to "Need help? Read through the FAQ.".

For assistance with this North Dakota Login, contact the [Service Desk](#).

Select "NDPERS Plans"

A screenshot of the "NDPERS Plans" section. It features a blue folder icon and a link that says "Enroll, Update or View Plans".

When you have selected the plan you would like to enroll in, your status will change to **"enrolled"**.

Benefit Plans that you are enrolled in		
Plan Name	Status	Request Status
Deferred Compensation	Enrolled	
Health Insurance	Enrolled	
Dental Insurance	Enrolled	
Vision Insurance	Enrolled	
Life Insurance	Enrolled	
Employee Assistance Program	Enrolled	

Medical

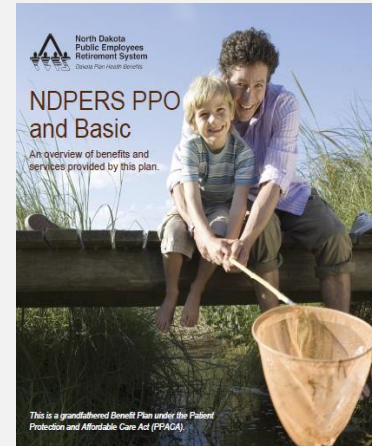


Sanford Health is the medical carrier

MSU offers two medical care options:

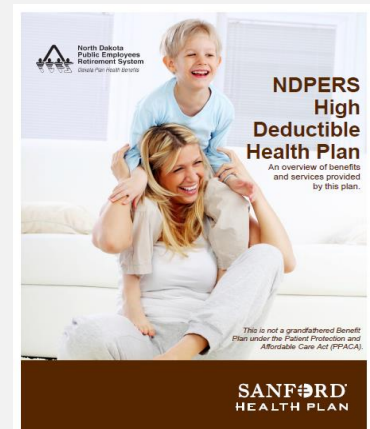
1. **PPO/Basic (Dakota Plan)**
2. **High Deductible Health Plan (HDHP)**
[Health Savings Account](#) (HSA)

- Cards are mailed to the home address
- The PPO/Basic plan is the most common plan with copays and in-network provider visits without referrals.
- When an employee selects a HDHP, he/she incurs a higher deductible expense.
- The premium paid by the university for the HDHP is lower, and the premium savings is contributed to a Healthcare Savings Account (HSA) for the employee to pay out-of-pocket medical expenses.
- NDPERS will make monthly employer contributions totaling \$1061.52/year (\$88.46/month) for single coverage and \$2,568.72 /year (\$214.06/month) for family coverage .



PPO/Basic Grandfathered Plan

High Deductible Health Plan (HDHP)



Health Savings Account (HSA)

A Health Savings Account (HSA) enables you to set aside pre-tax dollars to pay for qualified medical expenses for both individual and family.

- Must be enrolled in the High Deductible Health Plan (HDHP)
- Automatic enrollment with HDHP
- Balances can be carried over from year to year
- Additional contributions can be made to fund the account
- If you are claimed as a dependent on someone else's taxes, are covered by Medicare or a Flexible Spending Account, you are not eligible to enroll in a High Deductible Health Plan.

For 2022, the limits are:

- Single HDHP Coverage: \$3,650
- Family HDHP Coverage: \$7,300
- Age 55+ Catchup: \$1,000



Once you select HDHP coverage, Sanford Health, the HSA Plan Administrator, will send you information on how to make additional contributions, access your HSA account and how to submit claims for reimbursement.

Contact Information



For health insurance cards, coverage and claim questions, contact Sanford Health at 800-499-3416.

Sanford Member Portal: <https://www.sanfordhealthplan.org/ndpers>

Contact the MSU Payroll & Benefits Office:

Phone: 701-858-3334

Email: kristen.striha@minotstateu.edu

Phone: 701-858-3225

Email: renee.tribitt@minotstateu.edu

AFLAC

Cassie Loard, Independent Associate

Address: 1370 20th Ave SW
Minot ND 58701

Email: Cassandra_loard@us.Aflac.com

Phone: 701-237-1324 or 800-992-3522

Dental Insurance



www.deltadentalmn.org

Delta Dental PPO™ & Delta Dental Premier®

2023 Monthly Premium Rates

Employee:	\$41.00
Employee + Spouse:	\$79.12
Employee + Child(ren):	\$91.86
Family:	\$130.82

For a complete list of covered services and limitations/exclusions, please refer to the [Dental Benefit Plan Summary](#).

This form is filled out online through NDPERS

Covered Services	Plan Coverage	Coinsurance
Preventive and diagnostic	100%	0%
Oral Surgery	80% after \$50 deductible	20%
Endodontics	80% after \$50 deductible	20%
Major Restorative	50%	50%
Orthodontics	\$1,500 Max.	50%

Contact Delta Dental for coverage questions at 1-800-448-3815

Dental Insurance



<u>2023 Plan Year Premiums</u>	<u>Per Month</u>
Employee Only	\$39.20
Employee + 1 Dependent	\$74.16
Employee + 2 or More Dependents	\$123.60

The Advantages of our Elite Choice PPO Dental Plan:

- No Annual Deductible in network
- No Waiting Periods
- \$2,000 Annual Benefit Maximum
- Affordable monthly Premiums
- Large statewide PPO network

If you are deciding for the first time EMI Health dental plan is the right one for you, or if you need to add or delete dependents, or make any other changes to your dental insurance, you must complete the following [forms](#) . **This form is filled out by paper through the Payroll Department.**

Visit EMI Health website for more information

Vision Insurance



SUPERIOR VISION

NDPERS Vision Summary

Copays

Exam	\$0
Materials ¹	\$35
Contact lens fitting (standard & specialty)	\$35

Monthly premiums

Emp. only	\$6.57
Emp. + spouse	\$13.15
Emp. + children	\$11.98
Emp. + family	\$18.55

Services/frequency

Exam	1 per calendar year
Frame	1 per calendar year
Contact lens fitting	1 per calendar year
Lenses	1 pair per calendar year
Contact lenses	1 allowance per calendar year

Benefits through Superior National network

	<u>In-network</u>	<u>Out-of-network</u>
Exam (ophthalmologist)	Covered in full	Up to \$45 retail
Exam (optometrist)	Covered in full	Up to \$45 retail
Frames	\$75 retail allowance	Up to \$40 retail
Contact lens fitting (standard ²)	Covered in full	Not covered
Contact lens fitting (specialty ²)	\$50 retail allowance	Not covered
Lenses (standard) per pair		
Single vision	Covered in full	Up to \$35 retail
Bifocal	Covered in full	Up to \$50 retail
Trifocal	Covered in full	Up to \$70 retail
Progressives lens upgrade	See description ³	Up to \$70 retail
Contact lenses ⁴	\$100 retail allowance	Up to \$100 retail

Contact Superior Vision for coverage questions at 1-800-507-3800

Flexible Spending Accounts (FSA)



[Learn More](#)

A Flexible Spending Account (FSA) is an employee benefit that allows you to save pre-tax dollars to pay for eligible health care and dependent care expenses for you and your family.

There are two types of FSAs:

1. The **Health Care** FSA is used to pay for eligible out-of-pocket medical expenses not paid by insurance or other sources.
2. The **Dependent Care** FSA is used to pay for eligible child or elder care expenses including daycare, before-/after-school care and summer day camp.
3. Form must be filled out annually. Does not automatically renew.

	With FSA	Without FSA
Annual Pay	\$50,000	\$50,000
Pre-Tax Election	\$2,000	0
Taxable Income	\$48,000	\$50,000
Fed/State/SS		
and Medicare Tax	-\$10,966	-\$11,616
After-tax expenses	0	-\$2,000
Take-Home Pay	\$37,034	\$36,384
Savings	\$650	

Life Insurance / Long Term Disability



Life Insurance



Eligible MSU employees are provided with a basic life insurance plan of \$12,000 at no additional cost. The **guarantee issue limit** is \$300,000. With an option to purchase additional insurance, in \$5,000 increments, up to \$600,000. This level of coverage is subject to medical underwriting and approval from Voya.

Supplemental life insurance may be purchased under the North Dakota State plan. [View rates and coverage amounts.](#)

- [State Life Insurance Summary of Coverage](#)
- [Beneficiary Designation Form](#)

Long-Term Disability Insurance

Employees receive long-term disability insurance as part of their benefits package. There are two options for long-term disability insurance based on the retirement plan the employee participates in, either [TIAA](#) or [NDPERS](#).

Standard Plan

- [Standard Long-Term Disability Insurance](#) (applies to employees enrolled in TIAA retirement plan)
- [Standard Long-Term Disability Insurance Brochure](#)

NDPERS Plan

- [NDPERS Long-Term Disability Benefits](#)

Open Enrollment & Qualifying Events

[Learn More](#)

Open Enrollment

NDPERS conducts an open enrollment in the fall of each year (October to November) with coverage effective January 1 of the following year. During the open enrollment period, benefit eligible employees may enroll or change their health insurance options.

Qualifying Event

At any time of the year, certain life events, like marriage, having a baby, or loss of other health coverage makes you eligible for enrollment in health care outside of the open enrollment period.

If you have any questions, please contact the Payroll & Benefits Office at ext. 3334 / 3225 or email Kristen.striha@minotstateu.edu

Employee Assistance Program



[Learn More](#)

An Employee Assistance Program (EAP) is an employer-sponsored service designed to assist employees, their spouses and their dependent children in finding help for emotional, drug/alcohol, family, health and other personal or job-related problems. The services are provided at no cost to the employee and are strictly confidential.

- Contact Information: 1.800.627.8220

Monthly
Newsletters



Employee Wellness

MSU supports a vibrant culture and encourages a healthy lifestyle for its community. Each month, MSUWell offers a broad range of speakers, training programs, seminars and events to suit any lifestyle.

Three Hours of Wellness Time

- Non-exempt regular staff employees may participate in wellness activities with release time of no more than three hours per week with the supervisor's approval and as work allows. Taking a class during business hours constitutes as using wellness release time.
- Exempt staff and faculty may participate in wellness activities as their schedules allow but should use three hours per week as a guide for their own release time.

Get rewarded for getting healthy with the NDPERS Dakota Wellness Program. A \$250 Benefit is available to all eligible members and their covered spouses participating in the NDPERS group health insurance plan. This benefit is taxable as established by the Internal Revenue Service (IRS).

The MSU Wellness Center is a state-of-the-art facility providing exercise equipment, weight rooms, intramural gym space, group exercise classes, rock climbing, locker rooms, and wellness events.

[MSU Wellness Center](#)



[Learn More](#)

Retirement Plans

View this deck in presentation mode
to access links and videos.

MSU offers two retirement plans depending on an employee's classification:

1. North Dakota Public Employee Retirement System (NDPERS)



- Employees eligible for this plan are classified staff.
 - Participants are automatically enrolled
 - All staff employees (Bands 4000-7000) participate in NDPERS

2. Teachers Insurance Annuity Association (TIAA)



- Employees eligible for this plan are faculty and administrative/professional.
 - Participants must enroll at [TIAA.org/MINOTSTATE](https://www.tiaa.org/MINOTSTATE)
 - Faculty and Administrators (Bands 0000-3000) participate in TIAA

MSU offers supplementary voluntary plans including 403B and 457 deferred compensation plans.

NDPERS Plan



NDPERS - Defined Benefit Plan

Employee Contribution	3.00%
MSU Contribution	12.26%
Total Contribution	15.26%

Employees are required to enroll online at [NDPERS](#)

[Plan Handbook Overview](#)



Defined Benefit Hybrid Retirement Plan (Main)
2019-2021

NDPERS

The plan for staff is a Define Benefit Hybrid Plan.

- For detailed information about this plan, please refer to the [NDPERS Retirement Plan](#).
- The lifetime, monthly benefit is calculated based on a [formula](#).
- NDPERS offers numerous training programs throughout the year, including one-on-one consultations.
- Each eligible new hire receives notifications and personal plan comparisons. For questions, contact NDPERS at 701-328-3900.
- NDPERS offers a voluntary/supplemental [457 Deferred Compensation plan](#) that allows pre-tax deferrals subject to annual federal limits.
- NDPERS provides a Quick Enrollment option for the NDPERS Companion Plan administered by TIAA.

TIAA Plan



TIAA Contribution by Years of Service	Employee Contribution	MSU Contribution	Total Contribution
Less than two years	3.5%	7.5%	11%
Years 3 through 10	4.5%	12.5%	17%
More than ten years	5.0%	13.0%	18%
<i>(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 at a different institution, and previous years with the NDPERS defined benefit plan or the Teacher's Fund for Retirement (TFFR).)</i>			

TIAA

The plan for faculty and administrative/professional staff is a 401(a) defined contribution plan.

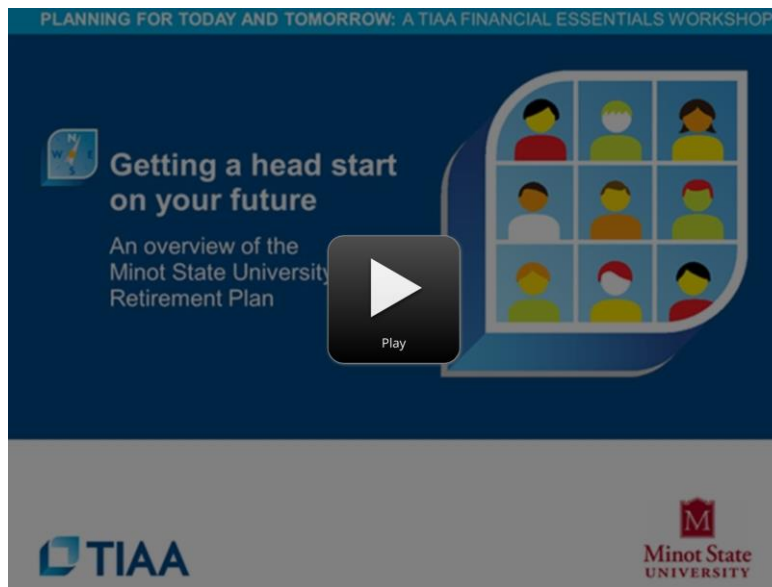
- In this plan, employees may select from different investment options, passive or active.
- Participants in this plan make contributions which are matched according to years of service.
- Participants are vested immediately.
- Voluntary/Supplemental plans, including 457 and 403b, allow pre-tax deferrals subject to annual federal limits.

Participants in this plan must create an account at tiaa.org/minotstate.

TIAA Intro Video



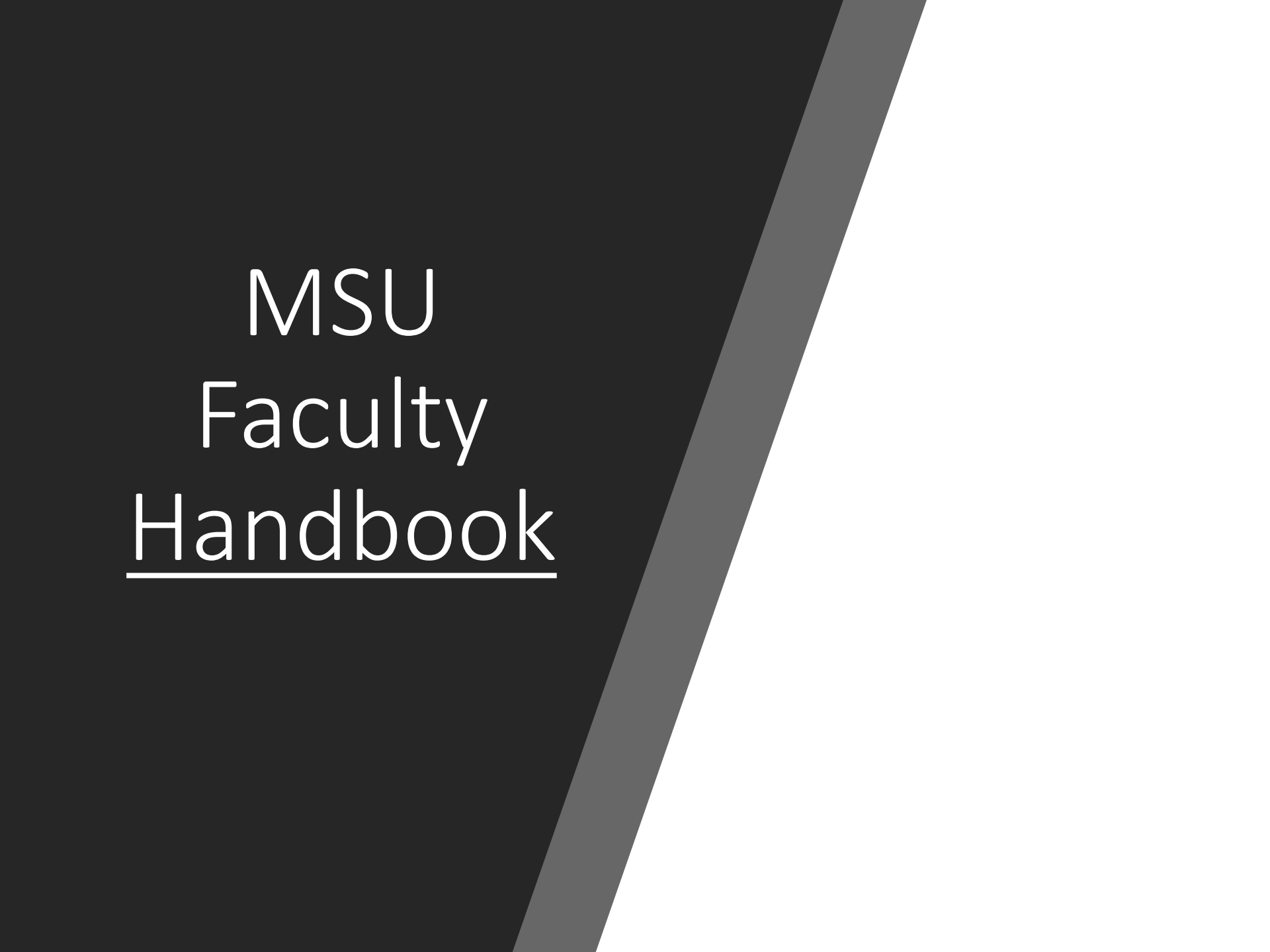
[Watch TIAA Introduction](#)



https://www.brainshark.com/tiaa-cref_direct/MinotState

Need additional help with retirement planning?

- You call 800-732-8353, weekdays, 8 a.m. to 8 p.m. (ET) to schedule a one-on-one session with a TIAA Financial Consultant.
- Or you can schedule online at [TIAA.or/schedulenow](https://tiaa.or/schedulenow).
- Check the HR Homepage for live and on-demand webinars as well as other retirement planning events.

The cover features a dark gray background on the left and a white background on the right, separated by a diagonal line. A thick, medium-gray diagonal stripe runs parallel to the main diagonal line.

MSU Faculty Handbook

To locate the Handbook:

- MINOT STATE WEBSITE
 - FACULTY SENATE
 - FACULTY HANDBOOK
- [MSU - Faculty Handbook \(minotstateu.edu\)](http://minotstateu.edu)

Employment at Minot State

Probationary Period:

- All new staff are on a probationary employment period for their first 6 months.
 - Supervisors have the discretion to extend the probationary period if necessary.

Conflict of Interest:

- A conflict of interest arises when a University employee is involved in an activity, commitment, or interest that adversely affects, compromises, or is incompatible with the obligations that the employee has to MSU.

Equal Opportunity Employer

- MSU prohibits, harassment, discrimination and/or retaliation in admissions, employment and access to University programs and activities on the basis of race, color, religion, age, gender expression/ identity, sex, sexual orientation, genetic information, marital status, national origin, citizenship status, physical or mental disability, pregnancy, public assistance status, spousal relationship to current employee, status as a U.S. veteran, participation in lawful, non-conflicting to core interests, activity off MSU's premises during nonworking hours, or other protected characteristics under federal, state, or local law.

Workplace Policies

Americans With Disabilities Act

- MSU complies with the Americans with Disabilities Act of 1990 and promotes an inclusive environment while preventing discrimination in employment and education, whether physical or mental, of qualified individuals with or without a reasonable accommodation.

Code of Conduct

- MSU supports an educational environment where all members of the campus community contribute to a positive work culture through professionalism, courtesy and mutual respect. Each employee is expected to conduct himself/herself in a businesslike manner and in accordance with the highest levels of honesty, integrity and ethical behavior when conducting University business. MSU does not tolerate harassment, discrimination, retaliatory behavior, or sexual misconduct in violation of federal or state law, or applicable system policy.

Anti-Harassment

- MSU prohibits all forms of harassment and retaliation for protected activity (such as reporting alleged harassment or providing information related to a grievance). MSU is committed to taking action to (1) stop it; (2) remedy its effects; and (3) prevent its recurrence. Any employee who feels that they have been subjected to prohibited harassment is encouraged to report the situation to before it becomes severe or pervasive.

Workplace Policies

Drug Free Workplace:

- The university prohibits the use, possession and/or sale of alcoholic beverages or illegal drugs in classrooms, laboratories, bathrooms, offices, residence halls, university housing units, athletic facilities, university vehicles, other campus building areas, public campus areas or in outdoor campus areas.

Workers Compensation

- Minot State University (MSU) recognizes that the safety, health and well-being of its employees is of utmost importance. To this end, a priority will be placed on the prevention of accidents and occupationally incurred illnesses. It is the responsibility of every employee to work in a safe manner, and to intervene when others are performing in an unsafe manner. If you are injured or may have an injury, make sure to file a First Report of Injury with WSI within 24 hours of the incident.

Title IX and Sexual Harassment

Sexual Harassment

- Sexual harassment is a form of discrimination that violates Title VII of the Civil Rights Act of 1964. Sexual harassment consists of unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature that explicitly or implicitly affects an individual's employment, unreasonably interferes with an individual's work performance, or creates an intimidating, hostile, or offensive work environment. Employee training is mandatory on an annual basis.

Title IX

- Minot State University adheres to all federal, state, and local civil rights laws prohibiting sex-based harassment in employment and education. The University does not discriminate in its admissions practices (except as permitted by law), in its employment practices, or in its educational programs or activities on the basis of sex/gender.

Title IX Coordinator: Dr. Lisa Dooley, lisa.dooley@ndus.edu, 701.858.3447

Payroll!

Pay Day:

- Employees are paid twice a month, on the 15th and the last day of the month. If payday falls on a weekend, then the payday is the last workday prior to the weekend. There is a two-week lag in payroll. If hired on the first of the month, the first paycheck would be on the last day of the month. Paychecks are processed via direct deposit.

Time Reporting:

- Both exempt and non-exempt employees use TLAB. Non-exempt employees must record any overtime work for the week, which is then approved by the supervisor. Both exempt and non-exempt employees request time away from work (sick, vacation, funeral, etc.) in the system. The supervisor will receive a notification and process the approval.

Holidays

The State of North Dakota observes the following ten holidays:

New Year's Day

President's Day

Memorial Day

Labor Day

Thanksgiving Day

Martin Luther King Day

Good Friday

Independence Day

Veteran's Day

Christmas Day