Minot State University Summary of Benefits for Benefited Employees

BENEFIT	PAID BY	WHEN ELIGIBLE	SUMMARY
INSURANCE			
Health Insurance	MSU (single and family coverage)	First day of month following hire date	Optional coverage for employees and their families. Employees can choose between PPO/Basic Plan. Deductible Single $500/Family $1,500 or High-Deductible Health Plan (HDHP). HDHP Single $2,000/Family $4,000. Administered by Sanford Health. Both plans include medical and prescription drug Coverage. Dependents covered until the age of 26.
Health Savings Account	MSU and Employee	First day of month following effective date in HDHP	Automatic benefit for permanent state employees enrolled in NDUS High-Deductible Health Plan. Administered by Health Equity. Max annual contribution: $4,400 for single coverage and $8,750 for family coverage, 55+ can add an extra $1,000 a year. Not available if enrolled in Flexible Spending Account. Current employer monthly contribution rates through 2026 are: Single $119.64 & Family $246.16
Health Care Flexible Spending Account	Employee	First day of month following hire date	Optional benefit that allows employees to pay for eligible medical, dental, and vision expenses with pre- tax dollars. ASI Flex Portal Login with online enrollment. Not available if enrolled in HSA. Max $3,400 for singles, $7,500 for filing married and $3,750 for married finally separately annually, effective 1 Jan 26.

Long Term Disability	MSU	First day of month following hire date	Long-term disability (LTD) insurance is a company-sponsored benefit that replaces a portion of an employee's income if they are unable to work for an extended period due to illness or injury.
Dependent Flexible Spending Account	Employee	First day of month following hire date	Optional benefit for eligible dependent care expenses including daycare, before / after school care and summer day camp. Maximum contribution of $5,000 per household or $2,500 for married filing separately. Not available if enrolled in HSA.
Dental Insurance (2 plans) **Delta: $1000 coverage/ $1500 Ortho**	Employee	First day of month following hire date	Optional coverage for employees and their families **Delta Dental** premiums: Employee $42.24 Employee + spouse $81.50 Employee + child(ren)$94.62 Employee + family $134.74
EMI/TDA: $2000 coverage/ $0 Ortho	Employee	First day of month following hire date	Alternate optional cover for employees and their families: EMI Premiums Employee $43.60 Employee+1 Dep $83.60 Employee+2 or more $139.40
Vision Insurance **Offered through Superior Vision.**	Employee	First day of month following hire date.	Optional coverage for employees and their families Superior Vision administered by NDPERS Monthly premiums: Employee $5.03 Employee + spouse $10.06 Employee +child/children $9.16 Employee +family $14.19

Life Insurance Offered through VOYA	MSU and Employee	First day of month following hire date	MSU provides $12,000 in basic term life insurance to employees (employer paid benefit). Employees may purchase additional term life insurance (for themselves, plus spouse and dependents). Max of $300K w/o underwriting $600K total combined Enrollment and options are provided online.
Employee Assistance Program	MSU	First day of month following hire date	Free and confidential counseling services for Employees, their spouses and dependent children, have a wide range of support for personal, emotional, job related, substance abuse problems and are at no cost and is completely confidential. Administered by The Village. Employer paid benefit
Supplemental Insurance	Employee	First day of the month following hire date.	Optional benefits include Accident Advantage, Cancer Care, Critical Care Protection, Hospital Choice, and Short-Term Disability. Administered by Aflac: Brittany_Bueschel@us.aflac.com
RETIREMENT			
NDPERS	MSU and Employee	Upon employment	Defined Contribution Plan (effective 1 Jan 2025) Automatic employee contribution of 4% and MSU contribution of 5.26%. Ability to contribute up to an additional 3% with employer match if elected within 30 days of employment. **After 30 Days, the contribution rates are set permanently**. Employee contributions are vested right away. Employer contributions follow a vesting schedule: Years of Service Less than 2 yrs 0% 2 years 50% 3 years 75% 4 years 100%

<table>
<tr><td>TIAA</td><td>MSU and Employee</td><td>Upon employment</td><td>Defined Contribution Plan.
Contributions rates vary depending on the total years of Service.
Years of Service Employee Employer Total
0-2 3.5% 7.5% 11%
3-10 4.5% 12.5% 17%
11 + 5% 13% 18%
Employees are vested immediately</td></tr>
<tr><td>Supplemental Retirement Plans</td><td>Employee</td><td>Upon employment</td><td>All employees eligible to contribute to a supplemental 403(b) and/or 457(b) plan.
Minimum contribution amount of $25 per month per plan.
Annual maximum contribution amount determined by the IRS.</td></tr>
<tr><td colspan="4">LEAVE ENTITLEMENT</td></tr>
<tr><td>Annual Leave</td><td>Staff Only</td><td>Upon employment</td><td>Accrual begins at 12 days per year and increases with years of service.
Years of Service
0-3 12 Days
4-7 15 Days
8-12 18 Days
13-18 21 Days
18+ 24 Days
Except for calendar year of hire, employees must use a minimum of 40 hours each calendar year.
Maximum carryover of 240 hours per year.
Above amounts pro-rated for part-time benefited Employees.
Unused annual leave is paid out at 100% upon termination of employment</td></tr>
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Sick Leave	Staff Only	Upon employment	Accrues to 12 days per year. Up to 80 hours per year may be used to care for sick Dependents. Above amounts pro-rated for part-time benefited Employees. No maximum carryover.
Holidays	MSU	Upon employment	10 paid holidays each year: New Year's Day, Martin Luther King Jr. Day, Presidents Day, Good Friday, Memorial Day, Independence Day, Labor Day, Veterans Day, Thanksgiving Day, and Christmas Day
Funeral Leave/Military Leave and Jury Duty	MSU	Upon employment	These policies can be found online: **Employee Benefits**
Pay Days	MSU	Upon employment	15th and the last day of the month. If payday falls on a Weekend or holiday, your pay will be deposited on the previous business day.
EDUCATIONAL OPPORTUNITIES			
Employee ***Must be approved prior to the course start date**	MSU and Employee Reference: SBHE Policy 820	Upon employment subject to applicable deadlines and department funding	Eligible employees may take up to three courses per calendar year with tuition waived and may be released from work for one regular class session per semester with approval of their immediate supervisor and/or department head. Employees responsible for costs in addition to tuition 50% tuition at other ND state universities.
Spouse and Dependents	MSU and Employee Reference: SBHE Policy 820	Available on the first day of the semester in accordance with Board Policy 703.2	Spouses and dependents of benefited MSU employees eligible for a 50% tuition waiver for MSU classes only. Eligible dependents defined as unmarried and up to age 26.

OTHER			
Libraries	MSU	Upon Employment	Use of library services authorized upon presentation of MSU Identification Card
Wellness Center	MSU and Employee	Upon Employment	Discounted membership rates are available to both current and retired employees
Wellness Benefit	MSU	First day of month following hire date	Included with both health plan options Employees and eligible spouses covered by NDPERS group health plan can participate. Earn up to $250 each year by completing health assessment and participating in one or both incentives programs: 1) health club credits 2) activity rewards This benefit is taxable by the IRS