

## Northwest Iowa Community College Full-Time Employees Summary of Fringe Benefits

### Medical Insurance includes:

- Wellmark Blue Cross Blue Shield of Iowa Alliance Select
- Delta Dental Plan

Annual deductible is \$250 single/\$500 family. Maximum out-of-pocket is \$1,000 single/\$2,000 family. Co-pay is \$10.00. Medical coverage includes a Preferred Provider Organization (PPO) plan with participating doctors and hospitals. Co-insurance for non-PPO doctors and hospitals is 80/20. PPO hospital coverage is a 90/10 co-insurance.

Dental insurance is an 80/20 co-insurance program with a maximum paid out per person of \$1,000 per calendar year. Dental coverage does not include orthodontics.

Prescription plan – 30 day supply; maximum cost \$10.00 generic, \$20.00 brand name.

This description of insurance coverage is not intended to be all-inclusive but is only a short summary of the coverage at the college. Employees need to familiarize themselves with the insurance handbook available through the Human Resources Office.

	Employee Cost	Employer Cost
Individual	None	\$5,265.48 annually
Family	None	\$13,163.88 annually

### Other Benefits include:

	Employee Cost	Employer Cost
Employee Assistance Program	None	\$18.60 per employee annually
Basic Term Life Insurance	None	\$2.16 per \$1,000 of coverage depending on employee classification
Long Term Disability	.24% of salary up to \$75,000 or \$130,000 depending on employee classification	None
FICA	6.2% up to \$94,200	\$5,840.40 (maximum)
Medicare	1.45% (no maximum income ceiling)	1.45% (no maximum income ceiling)
Worker's Compensation	None	\$.27 per \$100 salary
Sick Leave	None	First year 10 days, second year 11, etc. up to 15 days the sixth and seventh year, and 20 days the eighth year and beyond cumulative to 120 days
Vacation	None	Varies
Holidays	None	10 days
Illness in Immediate Family	None	Up to 5 days per year
Bereavement	None	Up to 8 days per year
Personal Leave	None	2 days per year (12-month faculty 3 days per year)

## Retirement System:

Participation in one of the following group retirement plans is mandatory.

Note: Your election of a retirement plan is a one-time, irrevocable decision for the length of your employment with Northwest Iowa Community College.

	Employee Cost	Employer Cost
Iowa Public Employees Retirement System (IPERS) – a defined benefit retirement plan	4.3%	6.65%
Teachers Insurance and Annuity Association-College Retirement Equities Fund (TIAA-CREF) – a defined contribution plan	4.3%	6.65%

## Additional payroll deductions available as a convenience to the employee:

NCC Foundation, 403b Tax Sheltered Annuity, Sheldon United Fund, Flexible Benefit Plan, Aflac.

## Other Benefit Options:

- Educational Assistance for college employees to meet long-range staff development goals.
- Tuition Reimbursement for Employees, Spouses, and Dependents Attending NCC for College Credit Courses