

## ***Faculty and ORPP Benefits Summary 2010 (excludes Limited Term Employees)***

- **Medical Plan** – NWTC pays 90% of monthly rate  
Full time employee contribution semi-monthly = \$83.56 family, \$32.32 employee only
  - ⇒ UnitedHealthcare Options Preferred Provider Organization (PPO)
  - ⇒ \$250 Single/\$500 Family Annual Deductible then 100% in-network/80% out of network
  - ⇒ Prescription Drug Coverage (up to 30 day supply co-pays = \$7 generic, \$20 Preferred, \$35 Non-Preferred)
  - ⇒ Medical Cash Out benefit if coverage is waived for self and/or eligible dependents
- **Dental Plan** – NWTC pays 90% of monthly rate  
Full time employee contribution semi-monthly = \$5.47 family, \$2.04 employee only
  - ⇒ 100% coverage on preventative service
  - ⇒ 80% coverage on numerous services
  - ⇒ 50% coverage on Orthodontics (\$1500 Maximum)
  - ⇒ Lower out of pocket costs may apply when you utilize a Delta Dental Provider
- **\$50,000 Life Insurance** – NWTC pays 100% of premium
  - ⇒ Supplemental Life Insurance available (\$10k or \$20k) – paid for by employee
  - ⇒ Dependent Life Insurance for spouse and children available for \$1.75 per month – paid for by employee.
- **Sick and Personal Leave (per contract)**
- **Long Term Disability Insurance** – NWTC pays 100% of premium. If disabled there is a 90 day elimination period before benefits begin. Benefits are 90% of base salary. If you qualify for Long Term Disability benefits, the College will pay your base salary at 90% from day 61-90st day of disability.
- **Employer Paid Participation in Wisconsin State Retirement System** –  
If currently a WRS annuitant, form 2319 “Retired Annuitant Form” needs to be completed to maintain payment of annuity. Contact payroll for further clarification.
- **403(b) and 457(b) Supplemental Retirement Programs available** – Allows you to save for retirement with tax-deferred dollars.
- **Flexible Spending Account & IRS – Section 125** – Deductions for medical and dental coverage are automatically withheld on a pre-tax basis. In addition you can elect to participate in flexible spending accounts.
- **Tuition Reimbursement**
- **Long Term Care Insurance** – Voluntary individual plans available with group discount.
- **Direct Deposit** - Your payroll is direct deposited biweekly and transmitted to the financial institution of your choice.

**Note:** Benefit eligible positions, which are less than full time, will have benefits pro-rated accordingly. The college reserves the right to make changes to benefits as applicable. Benefits subject to change based on contractual negotiations.