

Limited Term Employee (Faculty or ORPP) Benefits Summary 2010

- **Medical Plan** – NWTC pays 90% of monthly rate

Full time employee contribution semi-monthly =\$83.56 family, \$32.32 employee only

Note: LTE positions which are less than full time will have benefit costs pro-rated accordingly.

- ⇒ 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)

- **\$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 Leave or Income Protection Plan (per contract)**
- **403(b) and 457(b) Supplemental Retirement Programs available** – Allows you to save for retirement with tax-deferred dollars.
- **IRS – Section 125 (Premium Only)** – Deductions for medical and dental coverage are withheld on a pre-tax basis. LTE employees do not have the option to participate in Flexible Spending Accounts.
- **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.