

NWTC Non-Unit Professionals Benefits Summary 2010

(Available to Exempt & Non-Exempt Benefit Eligible Positions – excludes Limited Term Employees)

Medical Plan (High Deductible Health Plan (HDHP) with Health Savings Account (HSA)) – NWTC pays 90%* of HDHP plan cost and contributes to an HSA (see prorated schedule) on your behalf.

Full time employee monthly cost is = \$130.38 family, \$50.44 single

⇒ UnitedHealthcare Options Preferred Provider Organization

⇒ \$1500/\$3000 In-Network Annual Deductible

⇒ Medical Cash Out benefit if coverage is waived for self and/or eligible dependents

- **Dental Insurance** – NWTC pays 90% of monthly rate

Full time employee cost monthly = \$10.94 family, \$4.08 single

⇒ 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

- **\$75,000 Life Insurance** – NWTC pays 100% of premium

⇒ Supplemental Life Insurance available (\$10k - \$50k) – paid for by employee

⇒ Dependent Life Insurance for spouse and children available for \$1.75 per month – paid for by employee.

- **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.

- **Generous Paid Time Off and Paid Holiday Plan**

- **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. (Contribution for 2010 is 11% of salary).

- **403(b) and 457(b) Supplemental Retirement Programs available** – Voluntary plans that allow 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**

- **Direct Deposit** - Your payroll is direct deposited biweekly and transmitted to the financial institution of your choice.

- **Long Term Care Insurance** – Voluntary individual plans available with group discount.

- **Early Retirement** – Available to staff who meet plan requirements.

*As long as employee and covered spouse take a Health Risk Assessment, otherwise College contribution is 80%

Note: Benefit eligible positions, which are less than full time, will have benefits pro-rated accordingly.