Policy *148* Version 1 09/05/2014

**Policy Change Cover Sheet**

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| **This form must be attached to each policy presented. All areas in red, including the header, must be completed; if not, it will be sent back to you for completion.** | | |
|  | *I****f the changes you are requesting include housekeeping, please submit those changes to*** [***ndsu.policy.manual@ndsu.edu***](mailto:ndsu.policy.manual@ndsu.edu) ***first so that a clean policy can be presented to the committees.*** | |
| **SECTION**: | Policy 148 Payroll Deduction Services | |
| 1. **Effect of policy addition or change (explain the important changes in the policy or effect of this policy). Briefly describe the changes that are being made to the policy and the reasoning behind the requested change(s).** | | |
| * Is this a federal or state mandate?  Yes x No * Describe change: Update payroll deduction services due to changes in vendor processing/names | | |
| 1. **This policy change was originated by (individual, office or committee/organization):** | | |
| * Brittnee Steckler, Office of HR/Payroll, September 5, 2014 * [Brittnee.steckler@ndsu.edu](mailto:Brittnee.steckler@ndsu.edu) | | |
| ***This portion will be completed by Kelly Hoyt.***  Note: Items routed as information by SCC will have date that policy was routed listed below. | | |
| 1. **This policy has been reviewed/passed by the following (include dates of official action):** | | |
| **Senate Coordinating Committee:** | |  |
| **Faculty Senate:** | |  |
| **Staff Senate:** | |  |
| **Student Government:** | |  |
| **President’s Council:** | |  |

The formatting of this policy will be updated on the website once the **content** has final approval. Please do not make formatting changes on this copy. If you have suggestions on formatting, please route them to [ndsu.policy.manual@ndsu.edu](mailto:ndsu.policy.manual@ndsu.edu). All suggestions will be considered, however due to policy format guidelines, they may not be possible. Thank you for your understanding!

**North Dakota State University  
Policy Manual  
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**SECTION 148  
PAYROLL DEDUCTION SERVICES**

#### SOURCE: NDSU President

1. The University provides payroll deduction service for certain types of voluntary group insurance. Detailed information is not available on campus but is available through the providers named.
2. **Supplemental Life Insurance (ING ReliaStar Life Insurance Co.-TriTerm Policy)**  
   This optional life insurance program provides term insurance for employees. Coverage is also available for spouse and children. Basic amounts of coverage are $10,000 or $20,000 or $30,000 for the employee, with additional amounts available for spouse and children. Options are also available to increase employee coverage to a maximum of $250,000. Insurance may be continued by direct billing or the policy may be converted to a whole-life policy at the employee's option upon termination of employment.
3. **Accident Insurance (Reliance Standard Life Insurance Co.)**   
   An optional group accidental death and dismemberment program is available to all employees with a minimum coverage of $10,000 and additional increments of $5,000 to a maximum of $300,000 coverage. Family coverage is also available.
4. **Cancer Indemnity Insurance (AFLAC-American Family Life Assurance Co. of Columbus)**   
   This optional supplemental health insurance plan provides for benefits when hospitalized for definitive cancer treatment. This includes both inpatient and outpatient services. The benefits are paid directly to the insured to assist with out-of-pocket expenses.
5. **Hospital Intensive Care Insurance (AFLAC-American Family Life Assurance Co. of Columbus)**   
   An optional insurance plan which provides benefits for confinement in a hospital intensive care unit. The benefits are paid directly to the insured to assist with out-of-pocket expenses.
6. **Total Dental Administrators, Inc. –closed plan**   
   This optional dental maintenance program is available at the employee's expense. The plan requires the choice of a participating dentist in the program.
7. **Unum Long Term Care Insurance**   
   An optional insurance plan to cover specific expenses for home health care, community-based services, and/or nursing home care. Anytime enrollment that requires underwriting. Rates are determined by age at time of enrollment.

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HISTORY:   
New July 1, 1990

Amended April 1992

Amended January 1995

Amended April 1996

Amended August 1996

Amended May 1997

Amended December 1999

Amended October 2000

Amended November 2000

Amended June 2001

Amended March 2002

Amended November 2005

Amended January 2007

Amended December 2010