

# North Dakota State University

## Policy Manual

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### SECTION 138 INSURANCE BENEFITS

SOURCE: NDSU President

1. The University makes available to regular employees certain types of group insurance expressly for the purpose of insuring personal security planning. Detailed information is available in the Office of Human Resources/Payroll.

2. **Group Health Insurance**

Group health insurance is available to employees and their dependents. NDSU pays the premium for regular employees for either single or family coverage, and coverage becomes effective the first day of the month following employment.

3. **Life Insurance**

A basic term insurance policy is provided to all regular employees of the University. Under this policy, employees may acquire additional term insurance from \$ 10,000 to \$ 400,000 in increments of \$5000. Coverage for spouse and children is available when supplemental insurance is purchased.

4. **Long-Term Disability-Faculty, Professional, and Administrative Staff**

All faculty, professional, and administrative staff employees who participate in either TIAA, TIRF, TFFR, or Federal retirement will be covered as of the date of employment except for injury, sickness, or pregnancy which occurred prior to the date of employment. However, this exclusion will be waived for employees who have been insured for 180 days or were insured under another TIAA-group disability plan with their previous employer.

4.1 Benefits will begin on the first day of the month following six continuous months of total disability.

4.2 The new Monthly Income Benefit is equal to the lessor of:

4.2.1 60% of the Employee's Monthly Wage base not to exceed a benefit of \$7,500 per month; or

4.2.2 70% of the Employee's Monthly Wage Base not to exceed a benefit of \$7,500, less the sum of the benefits from other sources that apply to the same month.  
Benefits from other sources are set forth in detail in "Part 8: DEFINITIONS" of North Dakota University System Disability Benefit Certificate.

4.3 In no event will the monthly income benefit be less than \$50.

5. **Long-Term Disability-Broadbanded Staff**

All broadbanded staff who have accumulated six months of service credit in NDPERS retirement plan will be covered under the Plan's long-term total disability program.

5.1 Disability eligibility determinations are made for the Board by a medical advisor to the Plan.

5.2 The monthly benefit will be 25% of the employee's final average salary for as long as the employee is disabled. This payment will not be reduced by any other benefits an employee may be receiving as a result of disability.

5.3 The minimum basic disability benefit is \$100 per month.

**6. Group Dental Plan**

This optional dental insurance program is available at the employee's own expenses. Enrollment is required during the first 31 days of employment or during an enrollment period as determined by North Dakota Public Employees Retirement System.

**7. Group Vision Plan**

This optional vision insurance program is available at the employee's own expenses. Enrollment is required during the first 31 days of employment or during an enrollment period as determined by North Dakota Public Employees Retirement System.

**8. Group Long-Term Care Insurance (UNUM Corporation)**

An optional insurance plan to cover specific expenses for home health care, community-based services, and/or nursing home care. New employees and their spouses may enroll within 30 days of employment. Rates are determined by age at time of enrollment. Premiums are paid through payroll deduction.

**9. Flexible Spending Accounts (Discovery Benefits, Inc.)**

An optional program which allows employees to set aside pretax income to pay for dependent care expenses and/or medical expenses. Insurance premiums available through payroll are purchased with pretax income unless indicated otherwise by the employee.

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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	April 2003
Amended	November 2005
Amended	January 2009
Housekeeping	September 6, 2013
Housekeeping	June 15, 2018