

# 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
Amended	October 10, 2014