North Dakota State University

Summary of Benefits for Benefitted Faculty Employees

BENEFIT	PAID BY	WHEN ELIGIBLE	SUMMARY
INSURANCE			
Health Insurance	NDSU (single and family coverage)	First day of month following hire date	-Optional coverage for employees and their families -Employees can choose between PPO/Basic Plan or High Deductible Health Plan -Administered by Sanford Health Plan -Both plans include medical and prescription drug coverage
Wellness Benefit	NDSU	First day of month following hire date	-Included with both health plan options -Employees and eligible spouses can each earn up to $250 per year by completing health assessment and participating in one or both incentive programs: 1) health club credits 2) activity rewards
Health Savings Account	NDSU and employee	First day of month following effective date in HDHP	-Automatic benefit for employees enrolled in NDSU's High Deductible Health Plan -Administered by Health Equity -NDSU contributes $101.74 per month for single coverage and $246.16 per month for family coverage -Employees may contribute additional amounts pre-tax via payroll deductions up to IRS maximum
Health Care Flexible Spending Account	Employee	First day of month following hire date	-Optional benefit that allows employees to pay for eligible medical, dental, and vision expenses with pre-tax dollars -Administered by ASIFlex -Only available to employees not covered under a High Deductible Health Plan

Dental Insurance	Employee	First day of month following hire date	-Optional coverage for employees and their families -Employees can choose between two plans -Administered by Delta Dental of Minnesota or Total Dental Administrators (TDA)
Vision Insurance	Employee	First day of month following hire date	-Optional coverage for employees and their families -Administered by Superior Vision
Life Insurance	NDSU and employee	First day of month following hire date	-NDSU provides $12,000 in basic term life insurance to employees -Employees may purchase additional term life insurance for themselves as well as their spouses and dependents
Employee Assistance Program	NDSU	First day of month following hire date	-Free and confidential counseling services for employees and their household members as well as educational classes -Administered by The Village
Dependent Care Flexible Spending Account	Employee	First day of month following hire date	-Optional benefit that allows employees to pay for eligible dependent care expenses with pre-tax dollars -Administered by ASIFlex
Long-Term Disability	NDSU	Upon employment (TIAA only)	-Offered to TIAA retirement participants only -Available to employees no longer able to perform their job duties as a result of serious illness or injury -Monthly benefit of 60-70% of employee's monthly salary up to $7500, minimum of $50, after 6-month waiting period
Supplemental Insurance	Employee	First day of month following hire date	-Optional benefits include Accident Advantage, Cancer Care, Critical Care Protection, Hospital Choice, and Short-Term Disability -Administered by Aflac

<table>
<tr><td colspan="4">RETIREMENT</td></tr>
<tr><td>TIAA</td><td>NDSU and employee</td><td>Upon employment</td><td>-Defined Contribution Plan
-Contribution rates vary depending on years of service:<table><tr><th>Years of Service</th><th>Employee</th><th>Employer</th></tr><tr><td>0-2</td><td>3.5%</td><td>7.5%</td></tr><tr><td>3-10</td><td>4.5%</td><td>12.5%</td></tr><tr><td>11+</td><td>5%</td><td>13%</td></tr></table>*Faculty with rank of professor or associate professor and research personnel with equivalent rank start with 4.5% employee and 12.5% employer contributions for first 10 years of service
-Employees vested immediately</td></tr>
<tr><td>Supplemental Plans</td><td>Employee</td><td>Upon employment</td><td>-All employees eligible to contribute to a supplemental 403(b) and/or 457(b) plan
-Minimum contribution amount of $25 per month per plan
-Annual maximum contribution amounts determined by IRS</td></tr>
<tr><td colspan="4">TIME AWAY</td></tr>
<tr><td>Annual Leave</td><td>NDSU</td><td>Upon employment</td><td>-Faculty on 12-month appointments accrue 24 days per year
-Except for calendar year of hire, employees must use minimum of 40 hours each calendar year
-Maximum carryover of 240 hours per year
-Unused annual leave paid out at 100% upon termination of employment
-No accrual for faculty on 9- or 10-month appointments</td></tr>
<tr><td>Sick Leave</td><td>NDSU</td><td>Upon employment</td><td>-Faculty on 12-month appointments accrue 12 days per year
-No minimum usage or maximum carryover each calendar year</td></tr>
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			-Up to 80 hours per year may be used to care for sick dependents -Unused sick leave paid out at 10% upon termination of employment for employees with at least 10 years of service -No accrual for faculty on 9- or 10-month appointments
Holidays	NDSU	Upon employment	-10 paid holidays each year: New Year's Day, Martin Luther King Jr. Day, Presidents Day, Good Friday, Memorial Day, Independence Day, Labor Day, Veterans Day, Thanksgiving Day, and Christmas Day
Funeral Leave	NDSU	Upon employment	-Up to three days paid time off in case of death in immediate family of employee or spouse to make arrangements for and attend funeral
Jury Duty	NDSU	Upon employment	-Paid time off for jury service
Military Duty Leave	NDSU	After 90 days of continuous employment	-Paid time off for first 20 days of annual military duty, additional days if mobilized
EDUCATIONAL OPPORTUNITIES			
Employee	NDSU and employee	Upon employment, subject to applicable deadlines and department funding	-Eligible employees may take up to three courses per calendar year with tuition waived and may be released from work for one regular class session per semester with approval of their immediate supervisor and/or department head -Employees responsible for costs in addition to tuition
Spouse and Dependents	NDSU and employee	After two weeks of employment, subject to applicable deadlines and department funding	-Spouses and dependents of benefited NDSU employees eligible for 50% tuition waiver for NDSU classes only (excluding courses and internships that require tuition to be paid to site for student placement as well as study abroad courses) -Eligible dependents defined as unmarried and up to age 26

OTHER			
Libraries	NDSU	Upon employment	-Use of library services authorized upon presentation of NDSU Card
Wellness Center	NDSU and employee	Upon employment	-Discounted membership rates available to both current and retired employees