



Full-Time Employees Summary of Fringe Benefits

Medical Insurance includes:

- Wellmark Blue Cross Blue Shield of Iowa Alliance Select
- Delta Dental Plan

Annual deductible is \$250 single/\$500 family. Maximum out-of-pocket is \$1,000 single/\$2,000 family. Co-pay is \$10.00. Medical coverage includes a Preferred Provider Organization (PPO) plan with participating doctors and hospitals. Co-insurance for non-PPO doctors and hospitals is 80/20. PPO hospital coverage is a 90/10 co-insurance.

Dental insurance is an 80/20 co-insurance program with a maximum paid out per person of \$1,000 per calendar year. Dental coverage does not include orthodontics.

Prescription plan – 30 day supply; maximum cost \$10.00 generic, \$20.00 brand name.

This description of insurance coverage is not intended to be all-inclusive but is only a short summary of the coverage at the college. Employees need to familiarize themselves with the insurance handbook available through the Human Resources Office.

| | Employee Cost | Employer Cost |
|------------|---------------|----------------------|
| Individual | None | \$5,265.48 annually |
| Family | None | \$13,163.88 annually |

Other Benefits include:

| | Employee Cost | Employer Cost |
|-----------------------------|---|--|
| Employee Assistance Program | None | \$18.60 per employee annually |
| Basic Term Life Insurance | None | \$2.16 per \$1,000 of coverage depending on employee classification |
| Long Term Disability | .24% of salary up to \$75,000 or \$130,000 depending on employee classification | None |
| FICA | 6.2% up to \$94,200 | \$5,840.40 (maximum) |
| Medicare | 1.45% (no maximum income ceiling) | 1.45% (no maximum income ceiling) |
| Worker's Compensation | None | \$.27 per \$100 salary |
| Sick Leave | None | First year 10 days, second year 11, etc. up to 15 days the sixth and seventh year, and 20 days the eighth year and beyond cumulative to 120 days |
| Vacation | None | Varies |
| Holidays | None | 10 days |
| Illness in Immediate Family | None | Up to 5 days per year |

| | | |
|---|----------------------|--|
| Bereavement | None | Up to 8 days per year |
| Personal Leave | None | 2 days per year (12-month faculty 3 days per year) |
| Retirement System: | | |
| Participation in one of the following group retirement plans is mandatory. | | |
| Note: Your election of a retirement plan is a one-time, irrevocable decision for the length of your employment with Northwest Iowa Community College. | | |
| | Employee Cost | Employer Cost |
| Iowa Public Employees Retirement System (IPERS) – a defined benefit retirement plan | 4.3% | 6.65% |
| Teachers Insurance and Annuity Association-College Retirement Equities Fund (TIAA-CREF) – a defined contribution plan | 4.3% | 6.65% |

Additional payroll deductions available as a convenience to the employee:

NCC Foundation, 403b Tax Sheltered Annuity, Sheldon United Fund, Flexible Benefit Plan, Aflac.

Other Benefit Options:

- Educational Assistance for college employees to meet long-range staff development goals.
- Tuition Reimbursement for Employees, Spouses, and Dependents Attending NCC for College Credit Courses