

BENEFIT PLAN DISCLOSURE AND NOTIFICATION

Congratulations on your employment at Nova Southeastern University and welcome! Here is some important information about your NSU benefit plans. Please read this notice and sign your acknowledgement at the bottom of this form. If you have any questions, please contact us by email to HR4U@nova.edu or by telephone at 954-262-4748 (HR4U).

ELIGIBILITY

- Benefit eligibility is based on the number of hours you are scheduled to work each week.
- Employees scheduled to work 28 hours or more are eligible for all benefits.
- Employees scheduled at least 19.2 hours are eligible for all benefits except for the medical plan and flexible spending accounts.
- You are eligible for health benefits and flexible spending accounts on your hire date.
- After three months of service you are eligible for life and long term disability insurance.

COLLECTION OF EMPLOYEE PREMIUM CONTRIBUTIONS

- **EMPLOYEE HEALTH BENEFIT PREMIUM CONTRIBUTIONS ARE COLLECTED FROM YOUR EFFECTIVE DATE WHICH IS YOUR HIRE DATE.**
- Employee premium contributions for health benefit plans begin in the first available pay-date after benefit enrollment elections are made.
- Premium payment for supplemental life insurance will begin in the first pay-date of the month following three (3) months of employment.
- If you enroll towards the end of your enrollment period it is very likely that you will miss your first premium payments. If this occurs, your missed premium contributions will be collected retroactively, in the next available paycheck. You will receive an email notification before collection of missed premium contributions begins.

BENEFIT INFORMATION AND ENROLLMENT

- **YOU MUST ENROLL IN YOUR HEALTH BENEFIT PLANS ON YOUR HIRE DATE OR DURING THE NEXT 29 DAYS.** If you do not enroll within this 30 day benefit enrollment period, you may enter the health benefit plans during the next annual open enrollment period.
- Benefit information can be found on the benefits website in a box titled, "[Benefits Information](#)".
- You will receive a benefits presentation during your [New Employee Orientation](#). **HOWEVER, PLEASE DO NOT WAIT UNTIL YOU ATTEND A NEW EMPLOYEE ORIENTATION TO MAKE YOUR BENEFIT PLAN ELECTIONS IF THIS MEANS YOU WILL MISS YOUR BENEFIT ENROLLMENT PERIOD.** If you miss your benefit enrollment period, you may enter the health benefit plans during the next annual open enrollment period.
- Enrollment is done online at <http://icubabenefits.org>. When asked for the Company Key, type in ICUBA, in upper case letters.
- Please contact us by email to HR4U@nova.edu or by telephone at 954-262-4748 (HR4U) if you need assistance or have questions.

HEALTH BENEFIT PLAN ELECTION CHANGES

- Your benefit plan elections are irrevocable for the remainder of the benefit plan year (our plan year runs from April 1 to March 31) and will remain in effect until the next annual open enrollment period.
- If you experience a [qualifying event](#) that results in the gain or loss of a dependent, such as marriage, divorce, birth or adoption you MAY be able to make an election change through a [special enrollment](#) outside of the annual open enrollment period.
- **QUALIFYING EVENT CHANGES CAN ONLY BE MADE WITHIN 30 DAYS OF THE QUALIFYING EVENT.** If the qualifying event change is not made during this 30 day window, you may make an election change during the next annual open enrollment period.

By signing below I acknowledge the receipt and understanding of the Benefit Plan Disclosure and Notification

Employee Signature

Employee NSU ID Number

Date

11/04/2011