

SUMMARY OF EMPLOYEE BENEFITS

BENEFITS	WHO PAYS	WHEN ELIGIBLE	WHAT YOU RECEIVE
Accidental Death	NSU	3 Months	Coverage for one-time base annual salary for accidental death; dismemberment coverage is a percentage of eligible Employee's annual salary.
Paid Bereavement Days	NSU	Immediately	Full-time employees receive up to 3 days for death in immediate family or near relative. Consult employee policy manual for details.
Bookstore Discount	NSU/Employee	Immediately	15% discount is extended for clothing and select supplies with employee I.D. card.
Mobile Phone Discount	Employee	3 Months	Various discounts are offered for phone purchases and rate plans. Call Telecommunications ext. 28829.
Dental Insurance	Employee	Immediately	Three dental plans available DHMO and PPO.
Direct Deposit	N/A	Immediately	Direct deposited into checking or savings account.
Employee Discount Program	NSU Sponsored Program	Immediately	Discounts offered for a variety of services and products.
Employee Assistance Program (EAP)	NSU	Immediately	Employees can receive up to 6 in-person counseling sessions.
Employee Wellness Program	NSU	Immediately	Robust wellness program provides free programming, education, counseling and opportunity to earn up to \$250 in incentives annually.
NSU Eye Care Institute	Employee	Immediately	Comprehensive eye examinations including the treatment of eye disease are available at The Eye Institute. Also available are a wide selection of eyeglasses and contact lenses.
Family Medical Leave	Unpaid (paid using available paid time off or Short-Term Disability program if eligible)	After 1 year of service	Up to 12 weeks for birth, adoption, foster care of child, to care for self, ill spouse/child/parent. Consult FMLA policy online.
Financial Aid	NSU	3 Months	Financial assistance to qualified individuals to assist with the cost of books, laboratory fees, etc. while attending the university.
Flexible Benefits Program	Employee funded NSU Administered	Immediately	Pre-tax deductions are made for employee health insurance premiums and Health Care and Dependent Care Spending Accounts. NSU pays 100% of administrative cost and the Health and Dependent Care Accounts are funded by the employee.
Health Reimbursement Account	NSU	End of the month following enrollment into a NSU medical plan	Account funded monthly for employees to use to pay for unreimbursed medical expenses.
Paid Holidays	NSU	Immediately	Employees receive 8 paid holidays per year, additional days paid if holiday closure authorized. Consult holiday calendar online.
In-service/Training Programs	NSU	Immediately	Employees are encouraged to participate in University-sponsored programs related to their careers and/or positions. Consult policy online.
Leave of Absence	Unpaid (paid using available paid time off or Short-Term Disability program if eligible)	3 Months	Leave of absence for medical, military or personal reasons with approval of supervisor. Consult leave policy online.
Legal Shield & IDShield	Employee	Immediately	Legal coverage offered to eligible employees and their dependents.
Basic Group Life Term Insurance - Living Benefit Option	NSU	3 Months	One times base annual salary up to \$350,000 for employees who are regularly scheduled to work 20 hours or more per week. Terminally ill employees may opt to cash in 50% of their life insurance.
Optional Group Term Life Insurance - Spouse - Children	Employee	3 Months	Voluntary life insurance available for purchase. Guaranteed issue, term life options available to eligible employees.
Long Term Disability	NSU	3 Months	Income replaced at 60% of monthly salary after 180 days of total disability for covered employees.
Health Care Insurance - Medical - Prescription Pharmacy - Behavioral Health	NSU & Employee	Immediately	Eligible employees have option of three PPO plans, NSU pays portion of premium.
TelaDoc	NSU & Employee pays \$5 copay	Immediately	Teladoc gives you 24/7/365 access to US board-certified doctors through the convenience of your phone or video consults. This benefit is included with your election in an ICUBA medical plan.
SurgeryPlus	NSU	Immediately	SurgeryPlus is a comprehensive benefit at no additional cost that provides access to a premiere narrow network of high-performing surgeons for non-emergent, planned surgical procedures. This benefit is included with your election in an ICUBA medical plan.
Hinge Health	NSU	Immediately	Hinge Health is a non-surgical treatment option. Hing Health provides digital exercise therapy programs designed to address all musculoskeletal conditions. This benefit is included with your election in an ICUBA medical plan.

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Rally	NSU	Immediately	Rally is a digital health engagement experience that will help individuals stay engaged in improving their health and wellbeing while incentivizing them for healthy activities along the way. Earn up to \$250 in incentives annually. The Rally benefit is included with your election in an ICUBA medical plan.
My Health Novel <ul style="list-style-type: none"> - Healthy Weight Management - Diabetes Prevention Program - Intensive Behavioral Counseling 	NSU	Immediately	BlueCross Blue Shield developed a new experience that is designed to match you with helpful resources and tools based on your specific health needs. The My Health Novel benefit is included with your election in an ICUBA medical plan.
Voluntary Aflac Benefits <ul style="list-style-type: none"> - Accident Insurance - Critical Illness Insurance - Hospital Indemnity Insurance 	Employee	Immediately	Eligible employees can elect these benefits through Aflac's coverage. These benefits are designed to protect your family's finances in case of an unforeseen hospitalization, accidents, injury, or illness.
Optional Gap Insurance	Employee	Immediately	Gap Insurance is supplemental that offsets in-patient and certain out-patient medical expenses. Gap Insurance will pay any charges that would normally apply to your deductible and out-of-pocket maximum expenses. This must be covered under an NSU same tier medical insurance plan.
Voluntary Pet Insurance <ul style="list-style-type: none"> - My Pet Protection - Pet Assure Veterinary Discount Plan - PetPlus Prescription Saving Plan 	Employee	Immediately	Like human medical insurance, pet insurance is to help us have more options and flexibility. Some of these benefits are to lower the cost of all in- house medical services, discounted rates for participating veterinarians, and the ability to save on brand -name prescriptions and preventatives.
Orientation	NSU	Immediately	Employees receive an overview of the university's programs, benefits, safety program, and relevant information regarding services offered.
Paid Overtime	NSU	Immediately	Employees in a nonexempt position receive time and a half for hours worked in excess of 40 hours per week.
Paid Personal Days	NSU	Immediately	Up to three days per calendar year are granted for personal leave (prorated during first year based on date of hire).
NSU Clinic Pharmacy	NSU/Employee	Immediately	Convenient, on-site pharmacy is available for families for dispensing of prescriptions at a reasonable cost. Generics dispensed for free to employees covered by the University medical plan.
RecPlex Membership	Employee	Immediately	Convenient main-campus access to world class gym facilities, classes and pool.
Reinstatement	N/A	Immediately	Benefits will be reinstated without a waiting period for employees who resign and are rehired within ninety (90) calendar days.
Retirement Savings Plan Safe Harbor 401(k) Non-Matched Contribution	(1) Employee	Immediately	Employees are able to tax defer contributions into the 401 (k) retirement plan during the first year of employment
Retirement Savings Plan Safe Harbor 401(k) Matched Contributions	(2) NSU & Employee	After 1 year of service	Employer contributions begin after 1 year of employment. Depending on the employee contribution, the University will contribute 2% to much as 10%. Employees become fully vested after three years of services.
Sabbatical Leave	NSU	Varied	Eligible faculty receives one semester at full salary or one year at half salary for research, professional development and/or production of scholarly works.
Short Term Disability Program	NSU	3 months	Income replaced at 60% following 7 calendar day waiting period and exhaustion of accrued time before program benefits begin.
Paid Sick Days	NSU	3 months	Employees accrue 11 paid sick days the first year and 12 days per year thereafter.
Speech Language & Hearing Evaluation/Therapy	Employee	Immediately	Evaluation and/or therapy are offered to employees and immediate family at NSU's LaBonte Institute for Hearing, Language and Speech.

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Summer Camp Discount	Employee	6 months	Eligible dependents are welcome to attend Camp Nova at a 30% discount.
Travel Insurance	NSU	Immediately	Life Insurance coverage up to \$500,000 while traveling on business for the University. Employee spouse coverage carried up to \$200,000 for death while traveling with employee on University business.
Tuition Waiver - Employee - Dependent	NSU Tuition discount Employee pays difference	6 months	Varied tuition waivers are available to dependents of eligible employees. Consult employee policy manual for details.
University School Discount	NSU program discount Employee pays difference	6 months	Applicable discount for children of employees in NSU's infant to high school programs. **
Paid Vacation	NSU	After 6 months of continuous service	Eligible employees receive accrued or advanced vacation days. Consult employee policy manual for details.
Worker's Compensation	NSU	Immediately	Medical expenses and income replacement for an on-the-job injury or illness.
Vision Insurance	Employee	Immediately	Vision program offering exams, discounts on frames, lenses and contact lenses for employees and dependents.
<p>This Summary of Employee Benefits is an overview of the benefits available to University employees. It is not intended to modify, in any way, University Policy, Benefit Plan Documents or Benefit Summary Plan Descriptions; These documents, not the Summary of Employee Benefits, will be the controlling statements of policy where there is Discrepancy between the two. Updated 10/15/2021. For more information - http://www.nova.edu/hr/benefits.</p>			