

**Benefit Eligibility: Your Responsibilities as a New Employee at NSU**

Congratulations on your new position and welcome to Nova Southeastern University! This notice contains important information about your benefit eligibility and what you'll need to do to participate in some of the benefits provided at NSU.

Your special enrollment window to elect benefits as a new employee is 30 days (your date of hire plus 29 days). Benefit information will be presented during New Employee Orientation, **if for any reason you do not attend orientation you are still required to elect benefits within the 30-day window.**

Medical, dental, vision, flexible spending, and optional life insurance elections are irrevocable during the benefit plan year which runs from April 1<sup>st</sup> to March 31<sup>st</sup>. **If you do not make elections during your special enrollment window your next opportunity to elect benefits will be during the university's annual Open Enrollment in February for an effective date of April 1<sup>st</sup>.** In some cases, changes can be made to your benefits if you are experiencing a qualified status change as defined by Internal Revenue Code 125 and the ICUBA plan document. Benefit changes made due to qualified status changes require documentation which must be uploaded to your Employee File in the ICUBA Benefit Portal online at <http://icubabenefits.org>. In cases where documentation is not provided in accordance with the 30 day requirement, the request to make benefit changes will be denied.

**ENROLLING**

- Benefit elections and changes are completed through the NSU/ICUBA Enrollment Portal online at <http://icubabenefits.org>.
- Benefit summaries and rates can be found online at [www.nova.edu/hr/benefits](http://www.nova.edu/hr/benefits).
- Retirement savings account elections are made online at [www.myretirementmanager.com](http://www.myretirementmanager.com) (and are not subject to the special enrollment window). For more information visit the retirement web page at [www.nova.edu/hr/benefits/retirement-plans](http://www.nova.edu/hr/benefits/retirement-plans).

**ELIGIBILITY**

- Eligible employees scheduled to work 28 hours or more per week can participate in all benefit plans provided at NSU.
- Eligible employees scheduled to work at least 19.2 hours (but less than 28 hours) per week are eligible for all benefits provided at NSU (except health care coverage).
- Medical, dental, vision, and flexible spending benefits are effective on your date of hire.
- Basic and optional life insurance, long term disability insurance, and eligibility for the university sponsored short term disability program are effective after successfully completing 90 days of employment.
- Elective deferrals in to the non-matched retirement savings account while employed at NSU can begin on the first of the month following your date of hire, eligible employees must be scheduled to work at least 19.2 hours per week and at least 21 years of age.
- Elective deferrals in the matched retirement savings account while employed at NSU can begin on the first of the month following your one-year anniversary, eligible employees must be scheduled to work at least 19.2 hours per week and at least 21 years of age.

**PREMIUM COLLECTION**

- **MEDICAL, DENTAL, AND VISION PREMIUMS ARE COLLECTED FROM YOUR DATE OF HIRE BASED ON THE FOLLOWING RULES:**
- Coverage is effective on your date of hire regardless of when you make elections during your new hire enrollment period.
- Employees hired on the 1st through the 15th of the month pay premium for the entire month.
- Employees hired on the 16th through the end of the month pay premium beginning in their next month of employment.
- Premium is collected based on the pay dates corresponding to the month of coverage.
- Premium collection for benefits is done through continuing payroll deductions based on the published Payroll calendar, depending on your hire date and when you make your elections retroactive premium collection may be required.

By signing below I acknowledge my receipt and understanding of this benefit eligibility notification and my hiring manager or HR Contact have presented me with the NSU Model Health Insurance Exchange Notice located online for NSU at <https://goo.gl/ORxcH5> and Grand Oaks employees at <https://goo.gl/xVCglr>.

Employee Printed Name

Date Signed

Employee NSU ID

Employee Signature

Hiring Manager or HR Contact Name and Signature