



Employee Benefits Overview for Full-time & ¾-time Faculty and Staff

Below is a description of benefits for eligible employees. Insurance benefits are effective on the first of the month following the date of hire or, when the hire date is the first of the month, begin immediately.

Benefit	Description																																
Medical Insurance BCBS of Minnesota	<div>High Deductible Health Plan (embedded deductible)<ul style="list-style-type: none">Deductible: \$3,600 individual or \$7,200 employee +1/family20% coinsurance up to the out-of-pocket maxOut of pocket max: \$5,000 individual or \$10,000 employee + 1/family employeeMonthly employee contribution<table><tr><th>HDHP/HSA Plan</th><th>Your Cost</th><th>Employer Cost</th><th>Total</th></tr><tr><td>Employee</td><td>\$105.00</td><td>\$714.00</td><td>\$819.00</td></tr><tr><td>Employee + 1</td><td>\$310.00</td><td>\$1,413.00</td><td>\$1,723.00</td></tr><tr><td>Family</td><td>\$391.00</td><td>\$1,781.00</td><td>\$2,172.00</td></tr></table><div>Premier PPO Plan<ul style="list-style-type: none">Deductible: \$200 individual or \$600 employee +1/familyOut of pocket max: \$2,500 individual or \$5,000 employee +1/familyMonthly employee contribution<table><tr><th>Premier PPO Plan</th><th>Your Cost</th><th>Employer Cost</th><th>Total</th></tr><tr><td>Employee</td><td>\$525.00</td><td>\$629.00</td><td>\$1,154.00</td></tr><tr><td>Employee + 1</td><td>\$1,133.00</td><td>\$1,332.00</td><td>\$2,465.00</td></tr><tr><td>Family</td><td>\$1,444.00</td><td>\$1,670.00</td><td>\$3,114.00</td></tr></table></div></div>	HDHP/HSA Plan	Your Cost	Employer Cost	Total	Employee	\$105.00	\$714.00	\$819.00	Employee + 1	\$310.00	\$1,413.00	\$1,723.00	Family	\$391.00	\$1,781.00	\$2,172.00	Premier PPO Plan	Your Cost	Employer Cost	Total	Employee	\$525.00	\$629.00	\$1,154.00	Employee + 1	\$1,133.00	\$1,332.00	\$2,465.00	Family	\$1,444.00	\$1,670.00	\$3,114.00
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Nice Healthcare	Primary care clinic that offers unlimited virtual and in-home visits if employee is within their service area																																
Health Savings Accounts (HSA)	Associated Bank: Pre-tax payroll deduction for HSA accounts																																
Flexible Spending Accounts (FSA)	Associated Bank: Pre-tax payroll deduction for FSA medical or dependent care accounts																																
Voluntary Dental Insurance	<div>Delta Dental<ul style="list-style-type: none">Coverage of preventive care at 100%; other services at 80% - 50%; \$1,000 annual max per personMonthly employee contribution<table><tr><th colspan="2">Employee Contributions (Monthly)</th></tr><tr><td>Employee</td><td>\$42.70</td></tr><tr><td>Employee + 1</td><td>\$85.60</td></tr><tr><td>Family</td><td>\$141.04</td></tr></table></div>	Employee Contributions (Monthly)		Employee	\$42.70	Employee + 1	\$85.60	Family	\$141.04																								
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Voluntary Vision Insurance	Eye Med: Allowances for routine exams, imaging, contacts, frames, lenses																																
Life and AD&D Insurance	New York Life: Benefit is two times base salary up to a maximum of \$400,000																																
Voluntary Life and AD&D Insurance	New York Life: Optional life and AD&D coverage for employee, spouse and/or dependents																																
Short Term Disability	Benefit that ranges from 100% to 60% of base wage continuation for up to six months, based on years of service																																
Long Term Disability	New York Life: Benefit is 60% of monthly base salary up to a max of \$10,000 per month																																
Retirement – 403(b) Plan	<div>Principal<ul style="list-style-type: none">Employer 5% match on eligible compensation providing the employee contributes a minimum of 2% of their eligible compensation. Employees are immediately eligible for match upon hire.Employee pre-tax and Roth deferral options available upon hire.</div>																																
Staff Paid Time Off	<div>PTO accrual for staff based on years of service</div> <div>Starts at 3.6 weeks/year and incrementally goes up to 6 weeks/year starting year 10</div>																																
Minnesota Earned Safe and Sick Time (ESST)	Staff earning PTO and working in Minnesota do not accrue ESST separately. All other employees performing at least 80 hours of work in Minnesota per year are eligible to accrue and use ESST under the ESST policy. NW employees in other states which have adopted leave policies will follow the Minnesota ESST policy when Minnesota’s benefit is equal to or greater than their state law.																																
Holidays	<div>New Year's Day</div> <div>Juneteenth</div> <div>Martin Luther King Day</div> <div>Independence Day</div> <div>Good Friday</div> <div>Labor Day</div> <div>Easter Monday (day after Easter)</div> <div>Thanksgiving Day and day after Thanksgiving</div> <div>Memorial Day</div> <div>Christmas Break (Christmas Eve through New Year's Eve)</div>																																
Tuition Grant	<div><ul style="list-style-type: none">Applies to full-time employees only; discount varies based on recipient and programSubject to 120-day waiting period for employee/spouse and two years for dependents</div>																																



Employee Benefits Overview

Half-Time Employees

Below is a description of benefits for eligible employees. Insurance benefits are effective on the first of the month following the date of hire or, when the hire date is the first of the month, begin immediately.

Benefit	Description										
Voluntary Dental Insurance	Delta Dental <ul style="list-style-type: none"> Coverage of preventive care at 100%; other services at 80% - 50% \$1,000 annual max per person 										
Voluntary Vision Insurance	Eye Med <ul style="list-style-type: none"> Allowances for routine exams, imaging, contacts, frames, lenses 										
Voluntary Life and AD&D Insurance	New York Life <ul style="list-style-type: none"> Optional life and AD&D coverage for employee, spouse and/or dependents 										
Retirement – 403(b) Plan	Principal <ul style="list-style-type: none"> Employee pre-tax and Roth deferral options available upon hire. To receive employer match, employees must be in an eligible class of employment. Northwestern contributes an amount equal to 5% of the employee's eligible compensation providing the employee contributes a minimum of 2% of their eligible compensation. Employees are immediately eligible for match upon hire. 										
Staff Paid Time Off	PTO staff accrual based on years of service Starts at 3.6 weeks/year (prorated based on hours worked) and incrementally goes up to 6 weeks/year.										
Minnesota Earned Safe and Sick Time (ESST)	Staff earning PTO and working in Minnesota do not accrue ESST separately. All other employees performing at least 80 hours of work in Minnesota per year are eligible to accrue and use ESST under the ESST policy. NW employees in other states which have adopted leave policies will follow the Minnesota ESST policy when Minnesota's benefit is equal to or greater than their state law.										
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Value Added Benefits & Resources	New York Life <ul style="list-style-type: none"> Employee Assistance Program (EAP) and Wellness Support Financial, Legal & Estate Support Health Advocacy Solutions Secure Travel 										
Other Benefits	<ul style="list-style-type: none"> 20% discount at Campus Store & discounts on dining in Billy Graham Community Life Commons Library privileges Two complementary tickets to select UNW sponsored events in Knight Performance Hall Complimentary access to regular home intercollegiate athletic events 										



Employee Benefits Overview

Less than Half-Time Employees

Questions? Please contact Human Resources at HR@unwsp.edu

Benefit	Description										
Retirement – 403(b) Plan	Principal <ul style="list-style-type: none">Employee pre-tax and Roth deferral options available upon hire										
Minnesota Earned Safe and Sick Time (ESST)	Employees who work 80 or more hours per year in Minnesota are eligible to accrue one hour of ESST for every 30 hours worked, accruing up to 48 hours of ESST in a benefit year. (Note: Other states have adopted similar leave laws. Northwestern will apply Minnesota's ESST law in cases where Minnesota's ESST is more generous than the other state's law.)										
Holidays (unpaid) Northwestern is officially closed on these holidays:	<table><tr><td>New Year's Day</td><td>Juneteenth</td></tr><tr><td>Martin Luther King Day</td><td>Independence Day</td></tr><tr><td>Good Friday</td><td>Labor Day</td></tr><tr><td>Easter Monday (day after Easter)</td><td>Thanksgiving Day and day after Thanksgiving</td></tr><tr><td>Memorial Day</td><td>Christmas Break (Christmas Eve through New Year's Eve)</td></tr></table>	New Year's Day	Juneteenth	Martin Luther King Day	Independence Day	Good Friday	Labor Day	Easter Monday (day after Easter)	Thanksgiving Day and day after Thanksgiving	Memorial Day	Christmas Break (Christmas Eve through New Year's Eve)
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Employee Benefits Overview

Adjunct Faculty

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