

SUMMARY OF EMPLOYEE BENEFITS

BENEFITS	WHO PAYS	WHEN ELIGIBLE	WHAT YOU RECEIVE
Accidental Death	NSU	3 Months	Coverage for 1X annual salary for accidental death; dismemberment coverage is a percentage of the employee's annual salary.
Bereavement	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	N/A	Immediately	15% discount is extended for clothing and select supplies with employee I.D. card.
Cellular Phone Discount	Employee	3 Months	Various discounts are offered for phone purchases and rate plans. Telecommunications ext. 28829
Dental Coverage	Employee	Immediately	Three dental plans available DHMO and PPO.
Direct Deposit	N/A	Immediately	Paycheck is deposited directly into checking or savings account.
Employee Tuition Waiver	NSU	After 6 months of continuous service	Consult Tuition Waiver Policy online.
Eye Examinations	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	NSU &/or Employee	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	NSU – 100% of administrative cost	Immediately	Before-tax deductions for insurance premiums, Health Care and Dependent Care Spending Accounts. Funded by employee.
Holidays	NSU	Immediately	Employees receive 12 paid holidays per year. May vary year to year due to winter closure. 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	NSU &/or Employee	3 Months	Leave of absence for medical, military or personal reasons with approval of supervisor.
Legal	Employee	Immediately	Legal Shield (Formerly Pre-paid Legal) coverage offered to employees and their dependents.
Life Insurance	NSU	3 Months	One times annual salary up to \$350,000 for employees who are regularly scheduled to work 20 hours or more per week.
Living Benefit Option	N/A	3 Months	Terminally ill employees may opt to cash in 50% of their life insurance policy.
Long Term Disability	NSU	3 Months	Income replaced at 60% of monthly salary after 180 days of total disability.
Medical Insurance	NSU & Employee	Immediately	2 PPO plans, NSU pays portion of premium.
Orientation	NSU	Immediately	Employees receive an overview of the university's programs, benefits, safety program, and relevant information regarding services offered.
Overtime	NSU	Immediately	Employees in a nonexempt position receive time and a half for hours worked in excess of 40 hours per week.
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).

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.
Reinstatement	N/A	Immediately	Benefits will be reinstated without a waiting period for employees who resign and are rehired within ninety (90) calendar days. Reinstatement does not waive any pre-existing condition exclusion that may apply to employees who do not have medical coverage for a period of time greater than sixty-three (63) consecutive days
Retirement Savings Plan	(1) Employee (2) NSU & Employee	Immediately After 1 year of service	Employees are able to tax defer contributions into the 401 (k) Supplemental Plan during the first year of employment. Enables full-time employees to tax defer contributions in a before-tax retirement plan enjoying an employer contribution from the University of 2%. Depending on the employee contribution, the University will contribute as 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	NSU	3 months	Income replaced at 60% following 7 calendar day waiting period and exhaustion of accrued time before program benefits begin.
Sick leave	NSU	3 months	Employees accrue 11 paid sick days the first year and 12 days per year thereafter.
Speech Language & Hearing Evaluation/Therapy	NSU	Immediately	Evaluation and/or therapy are offered to employees and immediate family at NSU's LaBonte Institute for Hearing, Language and Speech.
Summer Camp	NSU	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 Dependent Waiver	NSU	6 months	Varied tuition waivers are available to dependents of eligible employees. Consult employee policy manual for details.
University School Discount	NSU	6 months	Applicable discount for children of employees in NSU's infant to high school programs.
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 Care Plan	Employee	Immediately	Vision program offering exams, discounts on frames, lenses and contact lenses for employees and dependents
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 3/15/2013			