



NCU Faculty & Staff Benefits

Northcentral University

Eligibility:

You are eligible to join our plans on the 1st day of the month following 60 days from your date of hire. You may also enroll your eligible dependents in the benefit plans.

Eligible Dependents Include:

- Your legal spouse
- Your children up to the age 26, regardless of full-time student status, marital status or financial dependency

When You Can Enroll:

You can sign up for Benefits at any of the following times:

- Upon hire into an eligible position (must be completed within 49 days of hire date)
- During the annual open enrollment period
- Within 30 days of a qualifying event change

Education Benefit:

Full-time faculty & staff (as well as their spouses and children) can participate in the Northcentral University Tuition Remission Program following three (3) months of continuous employment.

2019 Premiums <i>Per Pay Period</i>	Cigna	Delta Dental of AZ	VSP
Coverage Levels	Medical	Dental	Vision
Team Member – Only	\$64.50	\$8.00	\$2.00
Team Member + Spouse	\$227.50	\$20.50	\$3.00
Team Member + Child(ren)	\$212.50	\$24.50	\$4.00
Team Member + Family	\$307.50	\$38.00	\$5.00

Medical

Cigna Medical Benefits	In-Network
Calendar Year Deductible	\$1,700 Individual, \$3,400 Family
Out-of-Pocket Max	\$3,400 Individual, \$6,800 Family
NCU Annual Contribution to HSA (made quarterly)	
Team Member - Only.....	\$ 500
Team Member + Spouse.....	\$ 750
Team Member + Child(ren).....	\$ 750
Team Member + Family.....	\$1,000

Vision

VSP Benefits	In-Network
Exam (annually)	\$10 Co-pay
Glasses	\$25 Co-pay
Lenses	\$25 Co-pay
Single	Included in Co-Pay
Bifocal (lined)	Included in Co-Pay
Trifocal (lined)	Included in Co-Pay
Standard Progressive	20-25% Discount
Frames (1 every 24 months)	Covered in full up to \$130 frame allowance 20% off any amount over allowance
Contacts* (1 every 12 months)	\$130 Allowance In lieu of frame and lenses
Benefit Frequency**	12 / 12 / 24 / 12 (Exam/Lenses/Frame/Contacts)

* Contact lenses are in lieu of spectacle lenses and a frame. ** Based on the last date of service.

Dental

Delta Dental of Az Benefits	In-Network
Calendar Year Deductible (Applies to Basic and Major only)	\$50 per person \$150 per family
Calendar Year Maximum	\$2,000 per member
Diagnostic Services: Oral evaluation, X-rays	Covered 100%
Preventive Services Cleanings: 2x a year X-rays: 2x a year Fluoride: 2x a year for ages >18 Space Maintainers: to age 14	Covered 100%
Basic Services Fillings (amalgam AND synthetic) Sealants Simple Extractions Oral Surgery Gum Disease Treatment Root Canal Treatment	20% After Deductible
Major Services Inlay/Onlay/Crow Implant Bridges: Dentures	50% After Deductible
Orthodontics (Children AND Adults)	50% up to \$1,500 Lifetime Maximum

401K

We offer automatic enrollment in the NCU 401K plan after having met all eligibility requirements (21 years old, 3 months employment). We offer a tiered match structure. If you contribute 5%, we will contribute an additional 2%.

PTO / Sick Time

You are provided with Paid Time Off (PTO) for vacation, illness, and personal reasons. We encourage you to use your PTO benefit as needed to spend time with family and friends, pursue personal interests, relax, and recharge.

PTO begins to accrue upon completion of sixty (60) days of employment for all full-time and partially benefited part-time faculty & staff (non-Adjunct) This is a use-it-or-lose it PTO policy, except where state law prohibits.

Team members are encouraged to plan their time off throughout the year and may request PTO in advance of accruals as follows:

- Less than 1 year employment = (20) hours in advance
- 1 year employment = (40) hours in advance

Tenure	Hours Accrued Per Pay Period	Hours Accrued Per Year	Weeks Accrued Per Year
60 days - 1 year	3.64	79.04	1.98
Year 1 - 4	4.62	120.12	3.00
Year 5 - 9	6.16	160.16	4.00
Year 10+	7.70	200.20	5.01

Basic Life/AD&D

We provide basic life and accidental death & dismemberment (AD&D) coverage through MetLife to all eligible faculty & staff at no cost to you. Coverage is equal to 1x your Basic Annual Earnings up to \$150,000. You can change beneficiary designations at any time during the year.

Voluntary Supplemental Life/AD&D

Voluntary Supplemental Life Insurance is available for purchase for yourself and your dependents. You will receive group rates and the premium is conveniently deducted from your paycheck. If you apply for coverage above the guaranteed issue amounts (\$150,000 team member and \$50,000 spouse) or if you enroll after your initial eligibility, you may be required to submit a statement of health form.

Short/Long-Term Disability

We provide, Short-Term Disability insurance through MetLife to all active, full-time faculty & staff at no-cost. Supplemental Long-Term Disability is available for purchase as well.