



*Eligibility*

Nebraska State College employees who are employed on a continuing basis in a budgeted position of .75 FTE or greater are eligible for benefit coverage. Select benefits may be available as required by the Affordable Care Act regulations.

*Health and Dental Insurance –*

- *Blue Cross/Blue Shield of Nebraska* <https://www.nebraskablue.com>
- *Educators Health Alliance* <http://www.ehaplan.org/>

Eligible employees may select from two BCBS plan options with coverage beginning the first of the month after employment starts. Employees who begin working on the first day of the month may begin benefits immediately. Employees must enroll in both health and dental plan coverage or may opt out of coverage. The employer pays 85% of the premium cost of the Employee plan and 75% of all other plans (Employee & Spouse, Employee & Child(ren), Family). If both members of a married couple are employed by the NSCS, each employee will pay an Employee plan premium. Note that deductible doubles for plans above Employee coverage.

- **\$650 deductible** [https://www.ehaplan.org/sites/default/files/option\\_1\\_-\\_educators\\_health\\_alliance\\_650\\_-\\_09-01-2024.pdf](https://www.ehaplan.org/sites/default/files/option_1_-_educators_health_alliance_650_-_09-01-2024.pdf)  
PPO (Preferred Provider) Health Plan includes copays prior to meeting deductible.

<b>PPO Health Plan \$650 Deductible</b>	Employee Monthly Cost	Employer Monthly Cost	Total Monthly Cost
Employee	\$129.44	\$733.47	\$862.91
Employee & Spouse	\$453.02	\$1,359.07	\$1,812.09
Employee & Child(ren)	\$399.09	\$1,197.29	\$1,596.38
Family	\$608.29	\$1,824.88	\$2,433.17

*\*Rates effective  
September 1, 2024*

- **\$3800 deductible with HRA** [https://www.ehaplan.org/sites/default/files/option\\_8\\_-\\_educators\\_health\\_alliance\\_3800\\_-\\_hsa\\_09-01-2024.pdf](https://www.ehaplan.org/sites/default/files/option_8_-_educators_health_alliance_3800_-_hsa_09-01-2024.pdf) – HDHP (High Deductible Health Plan) includes monthly employer contribution to HRA (Health Reimbursement Arrangement) plan: \$62.50/month for Employee Plan or \$125/month for All Other Plans. This plan does not offer any medical or prescription copays. Copays and Coinsurance apply only after the deductible has been met.

<b>PPO High Deductible Health Plan \$3800 Deductible</b>	Employee Monthly Cost	Employer Monthly Cost	Total Monthly Cost
Employee	\$103.55	\$586.76	\$690.31
Employee & Spouse	\$362.42	\$1,087.27	\$1,449.69
Employee & Child(ren)	\$319.28	\$957.84	\$1,277.12
Family	\$486.64	\$1,459.91	\$1,946.55

*\*Rates effective  
September 1, 2024*

- **Dental Plan** [https://www.ehaplan.org/sites/default/files/option\\_5\\_-\\_educators\\_health\\_alliance\\_dental\\_non-std\\_09-01-2024.pdf](https://www.ehaplan.org/sites/default/files/option_5_-_educators_health_alliance_dental_non-std_09-01-2024.pdf)

The Dental PPO plan includes two oral exams/cleanings each calendar year with no deductible. Maintenance and Restorative services require \$25 deductible for individual (\$50 family). Orthodontic services are not covered.

<b>Dental Plan Option 5 - PPO 100%</b>	<b>Employee Monthly Cost</b>	<b>Employer Monthly Cost</b>	<b>Total Monthly Cost</b>
Employee	\$8.87	\$50.29	\$59.16
Employee & Spouse	\$31.07	\$93.20	\$124.27
Employee & Child(ren)	\$27.37	\$82.10	\$109.47
Family	\$41.72	\$125.18	\$166.90

*\*Rates effective  
September 1, 2024*

**Vision Insurance – Ameritas-VSP** <https://www.vsp.com>

The vision insurance program is an optional benefit that provides coverage for eye exams, lenses, frames and contact lenses (deductibles and co-pays apply) using the VSP Network. The employer pays 50% of the Employee plan cost for the plan coverage level selected.

<b>Vision Insurance</b>	<b>Employee Monthly Cost</b>	<b>Employer Monthly Cost</b>	<b>Total Monthly Cost</b>
Employee	\$4.08	\$4.08	\$8.16
Employee & Spouse	\$13.56	\$4.08	\$17.64
Employee & Children	\$10.16	\$4.08	\$14.24
Family	\$19.64	\$4.08	\$23.72

*\*Rates effective  
September 1, 2021*

**Flexible Spending Accounts – ASI Flex** <http://www.asiflex.com/>

This optional benefit allows employees to pay eligible out-of-pocket health and dependent care expenses using pre-tax dollars. Per IRS regulations, employees must “use or lose” the amount contributed to this account each plan year (September 1 – August 31) and cannot roll it into the next plan year. The annual contribution limits are \$3,200 for the health care flexible spending account and \$5,000 if married filing joint income tax returns or filing single as head of household (\$2,500 if married and filing separate income tax returns) for the dependent care flexible spending account.

**Life Insurance – Madison National Life** <http://www.madisonlife.com/>

Eligible employees are provided \$30,000 group term life insurance coverage at no cost to the employee. Employees may purchase additional life insurance for themselves and spouse/children. Eligible coverage for children begins at 6 months of age to age 26. Coverage for children age 14 days to 6 months is \$400. Benefits and premiums are reduced by 50% at 70 years of age. Eligibility of Insurance review may apply.

<b>Employee Life Insurance</b>	<b>Employee Monthly Cost</b>
\$10,000	\$3.25
\$20,000	\$6.50
\$50,000	\$16.25
\$100,000	\$32.50
\$180,000	\$58.50

<b>Dependent Life Insurance</b>	<b>Employee Monthly Cost</b>
Option 1: \$2,000 spouse/ \$2,000 child	\$0.80
Option 2: \$10,000 spouse/ \$5,000 child	\$3.25

### *Long Term Disability Insurance – Madison National Life* <http://www.madisonlife.com/>

Eligible employees are provided group long-term disability insurance coverage which offers 66 2/3% of salary after 90 days of continuous disability as defined by the insurance carrier. The employer pays 75% of the premium for this required benefit plan and the employee pays 25%. The premium is based on 00.27% of the employee's base monthly salary. Disability benefits may be co-shared with Social Security and other benefit resources.

### *Retirement – TIAA* <https://www.tiaa.org/nscs>

Employees contribute 6% of their gross salary on a pre-tax basis and the employer contributes 8% of the employee's gross salary to the primary retirement account administered by TIAA. Contributions are fully vested in the plan immediately. Employees who are age 30 or above are required to participate. Voluntary participation is available to employees who have two years of service and are 25 years of age. Additional retirement contributions may be made through a supplemental retirement plan (no employer match).

### *Types of Leave Available*

Employees are eligible for a variety of leave types which are dependent upon their classification and applicable negotiated agreement or Board Policy. Types of leave may include vacation, sick, holiday, and/or bereavement. Refer to the applicable negotiated agreement or Board Policy for specific details.

### *Tuition Waivers*

Eligible employees may take one course each semester for a tuition cost of \$1.00 plus applicable fees. Spouses and dependent children of eligible employees are allowed a 67% tuition only waiver (taxes apply to graduate courses). Refer to applicable negotiated agreements or Board Policy for additional rules and information.

### *Employee Assistance Program – Continuum EAP* <http://www.4continuum.com/>

Employees and their dependent family members are provided a variety of free and confidential EAP services which may include counseling, work/life resources, wellness coaching, and legal and financial services.

### *Negotiated Agreements* <https://www.nscs.edu/information-for/employees/negotiated-agreements>

More information about the negotiated agreements is available on the NSCS website.

### *Payroll Information*

Full-time employees are paid on a monthly basis on the last working day of the month through direct deposit.

### *Wellness* <https://www.ehawellness.org/>

Employees may participate in the wellness plan offered through the Educators Health Alliance at no cost. The EHA Wellness plan provides employees opportunities and incentives to improve and manage their health.