University of North Dakota Summary of Benefits for Benefitted Faculty Employees

BENEFIT	PAID BY	WHEN ELIGIBILE	SUMMARY OF BENEFIT
INSURANCE			
Health Insurance	UND pays the full premium for single or family coverage	Coverage is effective the 1st day of the month following month of employment	Employees can choose from the PPO/Basic or High Deductible plans. Coverage includes medical, hospital and prescription drug coverage.
NDPERS State Life	The University pays for basic policy, you pay for additional coverage	Coverage is effective the 1st day of the month following month of employment	The University provides \$12,000.00 in term life insurance. You may purchase additional term life insurance for yourself, spouse and dependents.
UND Life	The University pays for basic policy, you pay for additional coverage	Coverage is effective the 1st day of the month following month of employment	The University provides \$5,000.00 in term life insurance. You may purchase additional term life insurance for yourself, spouse and dependents.
Dental Insurance	Employee - through payroll deduction	Coverage is effective the 1st day of the month following month of employment	Optional coverage for you and your family if desired.
Vision Insurance	Employee - through payroll deduction	Coverage is effective the 1st day of the month following month of employment	Optional coverage for you and your family if desired.
Employee Assistance Program	The University	Coverage is effective the 1st day of the month following month of employment	A confidential assessment/counseling referral service for you and your immediate family. Call 1-800-627-8220.
Long Term Disability	The University	At the completion of six months of benefitted employment	Based on medical documentation, employees may be approved for long-term disability up to 60-70% of final average salary if unable to perform job duties because of long term illness or accident.



Flex Comp	University pays administrative costs	Coverage is effective the 1 st day of the month following month of employment	An optional benefit that allows employees the opportunity to pay for medical and/or dependent care expenses with tax-free dollars instead of after-tax dollars.
RETIREMENT			
TIAA	Employee and UND	Upon Employment	TIAA – A Defined Contribution, 401(a) Plan. Contributions are based on years of service and academic appointment. 0-2 years of service - Employee: 3.5%, Employer 7.5 3-10 yrs of service - Employee: 4.5%, Employer: 12.5% 10+ yrs of service - Employee 5.0%, Employer: 13% (Associate and Full Professors start at 3-10 rate).
Supplemental Retirement Plans	You	Upon Employment	All employees are eligible to contribute to a supplemental retirement plan. There is a minimum contribution of \$25/month and annual maximums are determined by the IRS.
TIME AWAY			
Short-Term Sick Leave	The University	Upon Employment	1.5 days per month of contract. Sick leave does not accumulate beyond the end of the contract year.
Long-Term Sick Leave	The University	Upon Employment	Based on medical documentation provided, employees may be approved for long-term sick leave at 75% of their base salary for up to 5 months or the end of their contract year, whichever comes first.
Holidays	The University	Upon Employment	Paid holidays, if during contract term: (New Years, Martin Luther King Day, President's Day (Feb), Good Friday, Memorial Day, Independence Day, Labor Day, Veterans Day (Nov), Thanksgiving and Christmas).



Funeral Leave	The University	Upon Employment	In case of death in immediate family of employee or spouse. Up to three days paid time off to make arrangements and attend funeral.
Jury Duty	The University	Upon Employment	Paid time for jury service
Military Duty Leave	The University	Upon Employment	Paid time for the first 20 days of annual military duty.
EDUCATIONAL OPPORTUNITIES			
Employee	You and the University	Employee Tuition Waiver/Assistance Policy	Based on approval of Department head, the opportunity to take three courses per calendar year with tuition waived. Costs in addition to the tuition are the responsibility of the employee.
Spouse/Dependent	You and the University	Employee Tuition Waiver/Assistance Policy	Spouse and dependents of benefitted UND employees are eligible for a 50% tuition waiver as defined in the Employee Spouse and Dependent Tuition Waiver Policy.
OTHER			
Libraries	The University	Upon Employment	Use of UND libraries authorized upon presentation of UND Staff ID Card
Athletic Events and Facilities	You and the University	Upon Employment	Discounted season tickets to home athletic events. Use of various facilities and programs. Contact Athletics
Credit Union	You	Upon Employment	This cooperative organization is available to you as an employee for savings, loans and share drafts. Contact University Federal Credit Union for details. www.universityfederalcu.org

For further details on benefits please see our website at: Employee Benefits | Human Resources | University of North Dakota (und.edu)

