



## Benefits Summary

*The following is a summary of the types of benefits available to University of Northern Colorado Classified Employees*

### **Medical Insurance**

Medical insurance provides protection when you need to visit the doctor. It covers appointments for annual physicals, wellness checkups, and vaccinations. It also helps to pay for prescription medications. In the event of an emergency, medical insurance helps to cover the cost of ambulance transportation, emergency room visits, and trips to urgent care.

### **Dental Insurance**

Dental insurance helps to cover the cost of maintaining your oral health. It covers costs related to annual check-ups at the dentist, cleanings and x-rays. It also helps cover the cost when there is a problem with your oral health, like when you get a cavity. Our dental program also offers an option that helps to pay for the cost of orthodontic care if you or one of your dependents needs braces.

### **Flexible Spending Account (FSA) and Health Savings Account (HSA)**

These accounts are set up to help you pay for expenses like doctor visits, dentist appointments, eye doctor appointments, glasses and contacts and other health-related expenses. You can even use it for items like sunscreen and Band-Aids. There is also an option to set aside money for dependent care expenses if you have dependents in daycare or after school programs. These accounts allow you to save money without paying tax on the money that deposited into these accounts.

### **Wellness Program**

The State of Colorado offers a wellness program to help you save money on the monthly cost of medical insurance. By making healthy lifestyle choices such as exercising, eating healthy, and educating yourself about health and wellness. You earn points towards a discounted price on medical premiums.

### **Leave Benefit**

UNC offers different leave programs to help employees balance time between their family life and work life. These leaves help to cover sick days, vacations, holidays, time off following the loss of a loved one.

### **Employee Assistance Program (EAP)**

This is a program designed to help you and your family resolve the issues that may be affecting your personal life and/or work performance including financial, relationship, etc.

### **Retirement (PERA)**

The university offers two types of retirement options through PERA.

Defined Benefit Account: The money withheld from your paycheck is invested for you, and you receive a set dollar amount in retirement based on the number of years you contributed to PERA and the income you earned during those years.

Defined Contribution Account: You will choose how to invest the funds that are contributed to your retirement account. The money available to you when you retire is based on the money you and UNC put into the account plus any earnings or losses incurred.

### **Life and AD&D (Accidental Death & Dismemberment) Insurance**

This insurance protects your loved ones financially in the event that you are no longer around to provide for them. You elect the dollar amount that you want your loved ones to receive in the event of your death.

### **Disability Insurance**

If you become unable to perform the duties of your job as the result of an injury or illness, this insurance allows you to receive a portion of your income while you are out. Short-term disability covers injuries and illnesses that last 6 months and less, long-term disability covers injuries or illnesses that prevent you from working for longer than 6 months.

**Contact Human Resources at 970-351-2718 or [human.resources@unco.edu](mailto:human.resources@unco.edu) for additional information**