



UNC Benefits Overview for Eligible Faculty and Administrators

The following is an overview of benefits available to University of Northern Colorado faculty and professional/administrative employees who are employed at least 0.50 FTE or greater for an academic or fiscal year. Faculty on fall or spring semester contracts at a 0.40 FTE or above qualify for insurance benefits. Coverage is effective on the contract date. The university pays 60% of the premiums for health insurance, 65% of the premium for long-term disability, and 50% of the premiums for dental and life insurance. *Employee premiums are shown.*

MANDATORY COVERAGE:

Health Insurance – Your choice of four Anthem Blue Cross Blue Shield plans:

Blue Advantage HMO/Prime PPO: --\$279/month Employee Only
 --\$668/month Employee + Spouse
 --\$613/month Employee + Child(ren)
 --\$769/month Employee + Spouse + Child(ren)

2500 HDHP (PPO): --\$215/month Employee Only
 --\$514/month Employee + Spouse
 --\$472/month Employee + Child(ren)
 --\$592/month Employee + Spouse + Child(ren)

Blue Priority HMO (Limited Counties): --\$256/month Employee Only
 --\$615/month Employee + Spouse
 --\$564/month Employee + Child(ren)
 --\$708/month Employee + Spouse + Child(ren)

Dental Insurance – Anthem Choice PPO:

 --\$19/month Employee Only
 --\$44/month Employee + Spouse
 --\$42/month Employee + Child(ren)
 --\$50/month Employee + Spouse + Child(ren)

Long Term Disability – Income protection which provides up to 66 2/3% of your monthly salary on the 91st day of disability: Monthly premium is 8.4 cents per \$100 of monthly salary.

Life Insurance/Accidental Death and Dismemberment – Coverage is twice your annual salary to a maximum of \$500,000. Coverage amount drops to \$50,000 at age 67 and to \$10,000 at age 70: Monthly premium is 14 cents per \$1000 of coverage.

Retirement Plan – 8% of your salary will go to one of three retirement plans: TIAA, MetLife, or VALIC. The university contributes 11.5% of salary to TIAA, MetLife, or VALIC. PERA is an option for those who have already been in PERA for at least one full year and have a positive account balance. Employee contributions to PERA are 8.75% and the university contribution is 10.4%. The retirement plan is in lieu of Social Security tax deductions, which are not taken here.

OPTIONAL COVERAGE

Section 125 Salary Reduction Plan – Health, dental, and vision premiums are deducted before taxes and retirement.

Flexible Benefit Plans - You can set aside pretax dollars (up to \$2,700/year for health care and \$5000/year for dependent care) for eligible out-of-pocket expenses incurred by yourself, your spouse, and your dependents. You can carry over up to \$500 of unused health care flexible spending dollars to the following plan year.

Anthem Vision Insurance:

- \$8.68/month Employee Only
- \$16.26/month Employee + Spouse or Employee + Child(ren)
- \$23.62/month Employee + Spouse + Child(ren)

Optional Life – You may enroll in additional age-rated coverage in \$10,000 increments for you and your spouse to a maximum of \$500,000 for employee and \$300,000 for spouse. Evidence of insurability may be required.

Voluntary Accidental Death & Dismemberment – You may enroll in coverage in \$10,000 increments to a maximum of 10x your annual salary or \$500,000.

OTHER BENEFITS:

Travel Accident Insurance – If you have an accident while traveling for college-approved business, a maximum of \$100,000 benefit is payable if you are dismembered or killed.

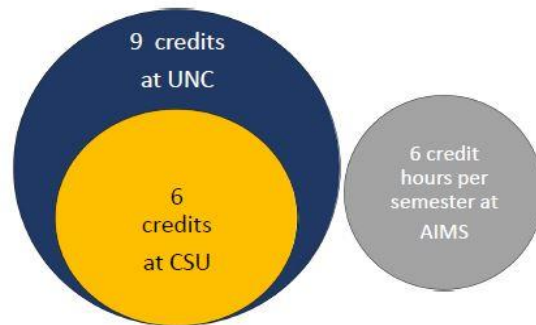
Short Term Disability – 90 calendar days of leave in case of injury or illness for full-time employees; on a fiscal year basis for administrators and on a contract year basis for faculty.

Counseling: Through our Employee Assistance Program, employees and their household members can receive up to 10 free counseling sessions per fiscal year at the Counseling Center.

Membership purchase is available for access to recreational facilities such as the swimming pool, gymnasium, tennis, and handball courts at the Campus Recreation Center. Cost for standard membership is \$300/year or \$30/month. Non-peak membership (6am-2pm Monday-Friday and weekends) is \$120/year or \$15/month.

Employee Tuition Waiver Benefit (full time benefits listed below; part time benefits are pro-rated):

- **Attending UNC:** Employees are limited to 9 credit hours **per academic year**
- **Attending CSU:** Employees are limited to 6 credit hours **per academic year**
- **Attending Aims:** Employees are limited to 6 credit hours **per semester**



Dependent Tuition Grants – Spouses and children under the age of 25 are eligible for a 50% tuition grant at UNC for undergraduate tuition (Aims and CSU are excluded for dependents). Tuition grant applications can be found at www.unco.edu/hr under HR Forms. Contact Hannah Swick at 351-2631 for more information.

For additional benefit information, contact Human Resources at 970-351-2718.