

SUMMARY OF BENEFITS

Working at North Central University is so much more than a job-it's a calling. NCU's generous benefits package includes, medical, dental, retirement and more!

MEDICAL

SureCo

NCU is pleased to offer an Individual Coverage Health Reimbursement Arrangement. (ICHRA). Employees receive a contribution from NCU towards an individual health insurance premium through SureCo.

DENTAL

HealthPartners

NCU's dental plan covers preventive care at 100% with no deductible. The HealthPartners Dental Network makes it easy to find covered providers near you.

HSA

Optum Bank

If you enroll in a high deductible health plan (HSA), you are eligible to contribute to an HSA. An HSA is a tax-advantaged account that allows the participant to save tax-free money for eligible medical, dental and vision expenses.

FSA

Optum Bank

NCU offers reimbursement accounts that allow you to use tax-free dollars to reimburse yourself for a wide variety of health/and or dependent care expenses.

LIFE AND AD&D INSURANCE

New York Life

NCU pays 100% of the Basic Life and AD&D benefit, providing \$20,000 of life insurance with a matching AD&D benefit. You may also purchase additional Voluntary Group Life and AD&D insurance coverage.

SHORT TERM DISABILITY

New York Life

Short Term Disability replaces a portion of your income to help make ends meet if you are temporarily disabled due to a covered accident or covered sickness that happens outside of work. Short Term Disability income benefits are provided at no cost to you.

LONG TERM DISABILITY

New York Life

In the event you become disabled from a non-work-related injury or sickness, Long Term Disability income benefits are provided at no cost to you as a source of income.

ACCIDENT INSURANCE

Unum

Group Accident insurance is designed to help covered employees meet the out-of-pocket expenses and extra bills that can follow an accidental injury, whether minor or catastrophic.

CRITICAL ILLNESS INSURANCE

Unum

If you develop a serious illness, the last thing you need to worry about is how to pay bills. Receive a lump sum benefit payment if you're diagnosed with an illness that is covered by Critical Illness Insurance.

HOSPITAL INDEMNITY INSURANCE

Unum

Hospital Indemnity Insurance helps provide you and your family financial protection by paying a benefit due to a hospitalization. You can receive benefits when you're admitted to the hospital for a covered accident, illness or childbirth.

403B RETIREMENT

TIAA or AG Financial

NCU will provide a match of the employee's contribution into a funding vehicle of their choice up to 3% match of employee contributions after 12 months of continuous employment.

PTO

NCU offers an unlimited PTO policy (including vacation and sick time off). Paid time off is subject to black out periods dependent on departmental and academic calendars.

This summary is designed to provide basic information regarding benefit plans and programs available to eligible employees of North Central University. This document merely summarizes the employee benefit plans and programs and does not detail all of the terms, conditions, restrictions, and exclusions contained in the plan documents, carrier contracts and/or Summary Plan Descriptions (SPD) (the "plan documentation") for the various benefit plans and programs. Every reasonable effort has been made to ensure the accuracy of the information contained in this document; however, in the event of a discrepancy between the information in this document and the plan documentation, the provisions described in the plan documentation will govern. This document does not create any contractual rights for any current or former employee of North Central University, or for any other individual. The provisions of the applicable plan documentation will govern the determination of any individual's rights under any employee benefit plan or program. North Central University reserves the right to amend or terminate any of its employee benefit plans and programs at any time and without notice or cause.