

## Summary of Employee Benefits

for Employees hired on or after 4/1/2022

This Summary of Employee Benefits is an overview of the benefits available to Nova Southeastern University employees. It is not intended to modify, in any way, University Policy, Benefit Plan Documents or Benefit Summary Plan Descriptions. These documents, not the Summary of Employee Benefits, will be the controlling statements of policy where there is a discrepancy between the two. For more information, visit <http://www.nova.edu/hr/benefits>.  
Updated 3/1/2022.

### The BIG Stuff

Benefit	Who Pays	When Eligible	What You Receive
Retirement Savings Plan Safe Harbor 401(k) Employee Non-Matched Contribution	Employee	First of the month following date of hire NSU & Grande Oaks; after 1 year for Puerto Rico employees	Employees can make tax-deferred contributions into the 401(k) retirement plan during the first year of employment.
Retirement Savings Plan Safe Harbor 401(k) Matched Contributions	Employee & NSU	After 1 year of service	Employer contributions begin after 1 year of employment. For the NSU 401(k) and Puerto Rico 401(k) plans, <b>NSU contributes 2% to as much as 10% depending on the employee contribution.</b> Employer contributions become fully vested after three years of service. For the Grande Oaks 401(k) plan, if you contribute at least 3% of your pay, NSU matches your 3% at 100% and 50% for the next 2%. Employer contributions vest 20% per year over 5 years.
Paid Holidays	NSU	Immediately	Employees receive 8 paid holidays per year; <b>additional days paid if holiday closure authorized between Christmas and New Year's Day.</b> Consult holiday calendar online.
Vacation Days	NSU	6 months	Eligible employees receive accrued or advanced vacation days. Consult Employee Policy Manual for details.
Personal Days	NSU	Immediately	<b>Up to three days per calendar year</b> are granted for personal leave (prorated during first year based on date of hire).
Tuition Waiver	NSU pays tuition discount; Employee pays difference	6 months	<b>Varied tuition waivers are available to eligible employees and their dependents.</b> Consult Employee Policy Manual for details.
University School Discount	NSU pays tuition discount; Employee pays difference	6 months	Applicable discount for children of employees in NSU's toddler to high school programs.
Summer Camp Discount	Employee	6 months	Eligible dependents are welcome to attend Camp Nova at a 30% discount.

### Medical Plans

Benefit	Who Pays	When Eligible	What You Receive
Medical Insurance, Prescription Pharmacy, Behavioral Health, Teladoc	NSU & Employee	1st of month coincident with or following month of hire	Eligible employees have option of two Blue Cross/Blue Shield PPO plans administered by ICUBA. NSU pays a portion of premium.
Voluntary Aflac Benefits -Accident Insurance -Critical Illness Insurance -Hospital Indemnity Insurance	Employee	1st of month coincident with or following month of hire	Eligible employees can elect these benefits through Aflac's coverage. These benefits are designed to protect your family's finances in case of an unforeseen hospitalization, accidents, injury, or illness.

### Medical Plans (continued)

Benefit	Who Pays	When Eligible	What You Receive
APL Gap Insurance	Employee	1st of month coincident with or following month of hire	Voluntary Gap supplemental healthcare insurance offsets in-patient and certain out-patient medical expenses. Gap Insurance will pay any charges that would normally apply to your deductible and out-of-pocket maximum expenses.
Dental Insurance	Employee	1st of month coincident with or following month of hire	Voluntary coverage through 1 DHMO and 2 PPO offerings.
Vision Insurance	Employee	1st of month coincident with or following month of hire	Voluntary vision program offering exams, discounts on frames, lenses and contact lenses for employees and dependents.
Health Reimbursement Account (HRA)	NSU	End of the month following enrollment into an ICUBA medical plan	Account funded monthly for employees to use to pay for unreimbursed medical expenses.
Healthcare Flexible Spending Account (HCFSAs)	Employee	1st of month coincident with or following month of hire	Pre-tax deductions that can be used to pay for eligible medical expenses.
Dependent Care Flexible Spending Account (DCFSA)	Employee	1st of month coincident with or following month of hire	Pre-tax deductions that can be used to pay for dependents' eligible expenses.

### Wellness Programs

Benefit	Who Pays	When Eligible	What You Receive
Rally Rewards	NSU	1st of month coincident with or following month of hire	Rally is a digital health engagement experience that will help individuals stay engaged in improving their health and wellbeing while incentivizing them for healthy activities along the way. Earn up to \$380 in incentives annually. The Rally benefit is included with your election in an ICUBA medical plan.
NSU RecPlex Membership	NSU	Immediately	Convenient main-campus access to world class gym facilities, classes and pool.

### Access to NSU Clinics

Benefit	Who Pays	When Eligible	What You Receive
NSU Clinic Pharmacy	NSU/Employee	Immediately	Convenient, on-site pharmacy is available for families for dispensing of prescriptions at a reasonable cost. Generics dispensed for free to employees covered by an ICUBA medical plan.
NSU Health Clinics	Employee	Immediately	Convenient access to all of the health care services that NSU Health offers including dental, medical, optometry, mental health, rehab, audiology, and speech/language.

### Employee Assistance

Benefit	Who Pays	When Eligible	What You Receive
Employee Assistance Program (EAP) - Resources for Living	NSU	Immediately	Employees can receive up to 6 in-person counseling sessions for emotional wellbeing support, daily life assistance, and financial consultations.

### Retirement Savings Plans

Benefit	Who Pays	When Eligible	What You Receive
Retirement Savings Plan Safe Harbor 401(k) Employee Non-Matched Contribution	Employee	First of the month following date of hire NSU & Grande Oaks; after 1 year for Puerto Rico employees	Employees are able to make tax-deferred contributions into the 401(k) retirement plan during the first year of employment.
Retirement Savings Plan Safe Harbor 401(k) Matched Contributions	Employee & NSU	After 1 year of service	Employer contributions begin after 1 year of employment. For the NSU 401(k) and Puerto Rico 401(k) plans, <b>NSU contributes 2% to as much as 10% depending on the employee contribution.</b> Employer contributions become fully vested after three years of service. For the Grande Oaks 401(k) plan, if you contribute at least 3% of your pay, NSU matches your 3% at 100% and 50% for the next 2%. Employer contributions vest 20% per year over 5 years.
NSU 457(b) Savings Plan	Employee	After 1 year of service	Tax-deferred savings plan for highly compensated employees that exceed the 401(k) contribution limits. Deferrals do not qualify for matching employer contributions, but eligible employees can contribute on a pre-tax basis.
Retirement Financial Plan Advising	NSU	Immediately	Free access to advisors and educational opportunities are available through our Retirement Plan administrators (TIAA and/or AIG/VALIC) and independent advisors at CapTrust.

### Income Protection Plans

Benefit	Who Pays	When Eligible	What You Receive
Basic Group Term Life Insurance	NSU	90 days	One times base annual salary up to \$350,000 for full-time benefits-eligible employees. Age reductions apply at ages 65 and 70.
Basic Accidental Death & Dismemberment (AD&D)	NSU	90 days	Coverage for one times base annual salary for accidental death; dismemberment coverage is a percentage of eligible employee's annual salary. Age reductions apply at ages 65 and 70.
Optional Group Term Life Insurance	Employee	90 days	Voluntary life insurance. Guaranteed issue, term life options available to eligible employees and their dependents. Age reductions apply at ages 65 and 70.
Short-Term Disability	NSU	90 days	Income replaced at 60% following 7 calendar day waiting period and exhaustion of accrued time before program benefits begin.
Long-Term Disability	NSU	90 days	Income replaced at 60% of monthly salary after 180 days of total disability for covered employees.
Travel Insurance	NSU	90 days	Life Insurance coverage up to \$500,000 while traveling on business for the University. Employee spouse coverage carried up to \$200,000 for death while traveling with employee on University business.
Worker's Compensation	NSU	Immediately	Medical expenses and income replacement for an on-the-job injury or illness.

### Time Off

Benefit	Who Pays	When Eligible	What You Receive
Paid Holidays	NSU	Immediately	Employees receive 8 paid holidays per year, additional days paid if holiday closure authorized. Consult holiday calendar online.
Vacation Days	NSU	6 months	Eligible employees receive accrued or advanced vacation days. Consult Employee Policy Manual for details.
Personal Days	NSU	Immediately	Up to three days per calendar year are granted for personal leave (prorated during first year based on date of hire).
Sick Days	NSU	3 months	Employees accrue 11 paid sick days the first year and 12 days per year thereafter.
Bereavement	NSU	Immediately	Full-time employees receive up to 3 days for death in immediate family or near relative. Consult employee policy manual for details.
Family Medical Leave	Unpaid (paid using available paid time off or Short Term Disability program if eligible)	After 1 year of service and have worked at least 1,250 hours within that year.	Up to 12 weeks for birth, adoption, foster care of child, to care for self, ill spouse/child/parent. Consult FMLA policy online.
Discretionary Leave of Absence	Unpaid	After 3 months of service	Leave of absence for medical, military or personal reasons with approval of supervisor. Consult leave policy online.
Sabbatical Leave	NSU	Varies	Eligible faculty receives one semester at full salary or one year at half salary for research, professional development and/or production of scholarly works.

### Other Voluntary Benefits

Benefit	Who Pays	When Eligible	What You Receive
LegalShield & IDShield	Employee	1st of month coincident with or following month of hire	Legal coverage offered to eligible employees and their dependents.
Pet Insurance - PBS Total Pet Plan	Employee	1st of month coincident with or following month of hire	PBS Pet insurance lowers the cost of all in-house medical services, provides discounted rates for participating veterinarians, and savings on brand-name prescriptions and preventatives.
Voluntary Pet Insurance - Nationwide	Employee (Direct billed; not payroll deducted)	1st of month coincident with or following month of hire	Visit any vet, anywhere, and get reimbursed when you submit a claim for a wide variety of services and prescriptions.

### Learning & Development

Benefit	Who Pays	When Eligible	What You Receive
In-service/Training Programs	NSU	Immediately	Employees are encouraged to participate in University-sponsored programs related to their careers and/or positions. Consult policy online.
Emerging Leadership	NSU	After 6 months	Designed for people managers who have 1-5 years of experience, this 6-month program takes a look at what it means to be a great leader.

### Discount Programs

Benefit	Who Pays	When Eligible	What You Receive
Abenity Discount Program	Employee	Immediately	Discounts offered for a variety of services and products.
Bookstore	Employee	Immediately	15% discount is extended for clothing and select supplies with employee I.D. card.
Mobile Phones	Employee	3 months	Various discounts are offered for phone purchases and rate plans. Call Telecommunications at ext. 22838 or visit nsumobile@nova.edu.