

Northwestern Counseling & Support Services Employee Benefits Recap

NCSS provides a complete employee benefit package to employees working at least 30 hours per week.

Benefit	Details
Holidays:	11 paid holidays per calendar year.
Personal Account Time (PAT):	15 days per year, accumulated in monthly increments to use for vacation, personal and sick time.
Bank Disability:	2 days per fiscal year to be used for illness or injury beginning the 4 th day out.
Health Insurance:	High Deductible Health Plan.
Health Reimbursement Arrangement (HRA):	NCSS subsidizes the majority of employee's deductible through a Health Reimbursement Account (HRA).
Flexible Spending:	Pre-taxed employees election to pay out of pocket expenses, not covered by the medical or dental plan. Dependent Care is also an option.
Dental:	100% benefit for preventative dental care, 80% for basic care and 50% for major services, to a maximum of \$1000 annually.
403(b) Retirement Plan:	Employees may defer wages on a pre-tax basis immediately upon hire. After 1 year of service, NCSS will contribute 3% of earnings to employees retirement account. NCSS will also pay an additional match as defined in policy.
Short-Term Disability:	Per illness and/or injury, NCSS pays 75% of employee's base wage after a 14-day waiting period.
Long-Term Disability:	Per illness and/or injury, commencing on the 91 st day following an eligible incident, benefits are paid at 66 2/3% of employee's base wages.
Life Insurance:	Equal to 1 ½ time employee's base annual wages.
Supplemental Coverage (AFLAC):	Multiple plan choices are optional.
Employee Assistance Program (EAP):	Confidential services, including relationship counseling, drug/alcohol supports, legal and financial are available to employees and all members of their household.
Educational Assistance:	Tuition assistance reimbursement as allowed by policy.