



## FACULTY FRINGE BENEFITS

BENEFIT INFORMATION CAN BE FOUND ON **myNORTHWEST**

*The following is a brief outline of the fringe benefits package provided to full-time faculty of the University.*

1. **Life Insurance** – Group life insurance is provided at no cost to the employee. Basic life coverage is equal to the employee's annual earnings with double indemnity for accidental death or dismemberment. Employees may purchase additional amounts of personal insurance and dependent coverage. This coverage is full-time, on or off the job. Benefits are not affected by private membership in other life insurance plans.
2. **Long Term Disability Insurance** – The University's long term disability insurance plan may provide a totally disabled employee 60 percent of his/her salary up to \$10,000 per month. This percentage is composed of benefits paid under Workers' Compensation, Social Security, and other pension plans, with any amount remaining under 60 percent of the salary to be paid by the University plan. There is no cost to the employee for this coverage.
3. **Health Insurance** – The University provides prescription drug, hospital, surgical, and medical insurance. There are two choices in plan coverage and the premiums are based upon the salary of the employee. The employee may also purchase coverage for a spouse and/or child(ren).
4. **Dental Insurance** – Employees may elect to participate in a voluntary dental insurance plan and is responsible for the premium. Employees may also purchase coverage for a spouse and/or child(ren).
5. **Vision Insurance** – Employees may elect to participate in a voluntary vision insurance plan and is responsible for the premium. Employees may also purchase coverage for a spouse and/or child(ren).
6. **Missouri State Employees' Cafeteria Plan** – The Cafeteria Plan offers 1) before-tax salary reduction for health, dental and vision insurance premiums and 2) flexible spending accounts for medical and/or dependent care expenses.
7. **Retirement** – The University provides contributions for faculty to participate in the College and University Retirement Plan (CURP). This plan is offered by MOSERS and is administered by TIAA. As a member you will contribute 2% of your gross pay by payroll deduction. Go to [www.mosers.org/Employers/CURP.aspx](http://www.mosers.org/Employers/CURP.aspx) for more information.
8. **Tuition Waiver** – Tuition will be paid at 100% for employees who enroll in University courses. Dependents of employees pay 50% of the tuition. (All fees will be paid for by the employee.) Employees are limited to 6 credit hours per semester with supervisory approval.
9. **Social Security** – The University contributes to Social Security benefits.
10. **Workers' Compensation** – All employees of the University are covered by Missouri Workers' Compensation and are entitled to treatment by an authorized medical doctor for any injury sustained on the job. Contact your supervisor immediately if you sustain an injury. All medical appointments must be pre-approved by workers' compensation.

11. **Holidays** – There are 14 paid holidays observed by the University. These are published annually according to the calendar year (Jan-Dec).  
*New Year's Day, Martin Luther King Day, Spring Break (Monday), Memorial Day, Independence Day, Labor Day, Thanksgiving (multiple days), Christmas (multiple days)*
12. **Sick Leave/Personal Leave** – Full-time faculty will receive a total of 80 hours of sick leave at the beginning of the fall trimester for the year. Sick leave may be used for personal illness or to care for family members who are ill. Faculty may use 24 hours of accrued sick leave for personal leave each fiscal year, subject to supervisory approval.
13. **Funeral Leave** – Absence with pay will be authorized for the funeral services of immediate family members (up to 24 hours or 3 days). There is one day funeral leave for aunts, uncles, nieces, nephews, and cousins.
14. **Military Leave** – An employee who is a member of the National Guard or any of the reserve components of the Armed Forces of the United States is entitled to a leave of absence, with pay, for the period during which he/she is ordered to military duty or training, not to exceed 10 working days per year.
15. **Jury Duty** – Employees who are called for jury duty will be paid their regular salary during the period of service but must present a certification from the Court Clerk in order to receive this benefit.
16. **Library** – The library is available to employees and their dependents upon presentation of the staff ID card.
17. **Foster Fitness Center** – The use of the Foster Fitness Center is free for employees and their spouses.
18. **"A Healthier You" Wellness Program** – This is sponsored by Blue Cross Blue Shield of KC. Employees may participate in annual health risk assessments, free wellness classes, and free webinars.
19. **Bearcat Shop** – Employees receive a 10% discount on personal purchases with employee ID card
20. **Savings Annuity Plans (403b)** – Participate in a tax deferred annuity plan with different financial providers to choose from. Enroll at any time. See Human Resources for more information.
21. **Cell Phone Discounts** – Please check with your local cell phone company to see what discounts are offered for Northwest employees.
22. OTHER APPROVED PAYROLL DEDUCTIONS
  - **NW Missouri Regional Credit Union**
  - **Northwest Foundation**
  - **United Way**
  - **AFLAC Insurance** – CONTACT: Johnna Beemer, [johnna\\_beemer@us.aflac.com](mailto:johnna_beemer@us.aflac.com), 660-562-2085
  - **MO\$T** – "Missouri Saving for Tuition" – Missouri's 529 College Savings Plan