



BENEFITS HANDBOOK



NORTHERN KENTUCKY UNIVERSITY | **OFFICE OF HUMAN RESOURCES**

Northern Kentucky University is one of the top 10 employers in Northern Kentucky. Since its inception in 1968, the university has grown tremendously. As an employer of choice, we are proud to present the following benefits package and guidelines for employees.

Policies

The *NKU Personnel Policy and Procedure Manual* is the official source for all policies and procedures governing the employment of staff personnel.

Employees are encouraged to review the [Policies](#) web page. Other documents that govern the institution include: *Administrative/Governing Regulations*, *Chair's Handbook*, *Faculty Handbook* and *Student Handbook*.

Parking

Parking is available for employees on the Highland Heights campus in lots C, D, E, J and V from 7 a.m. to 7 p.m. Lot N is restricted to reserved parking with appropriate "N" permit for an additional fee.

There is an annual fee per vehicle registered with [Parking Services](#). This fee is paid through payroll deduction on a before-tax basis for full-time and part-time employees per IRC.132 (F). The fee is subject to change.

Working hours

The standard work week for most full-time university employees is 37½ hours. In order to comply with Kentucky state laws, all hours "actually worked" in excess of 40 hours per work week must be paid at the rate of 1½ times the regular rate of pay for all employees whose positions are classified as non-exempt. Exempt employees do not receive overtime pay.

Tax-exempt benefit payments

Section 125 of the IRS code covers tax-exempt benefit payments. Employee contributions for health, dental, vision, flexible spending accounts, health savings accounts and TIAA retirement are paid with before-tax dollars through payroll contribution. This is income earned before federal, state and social security taxes are withheld. Changes to coverage during the plan year cannot be made unless there is a qualifying event. Deductions for Kentucky Retirement Systems (KRS) are exempt from income tax, however, contributions are subject to Social Security and Medicare tax.

FLEX SPENDING ACCOUNT

Flexible Spending Accounts are IRS-approved, tax-free accounts that save you money on medical and dependent care expenses. [IRS Publication 502](#) covers flexible spending accounts. This benefit is provided through Chard Snyder and participation begins on the first of the month after 30 days of employment.

You authorize an annual election and deposits are made to your FSA account from your before-tax salary on a per-pay-period basis. You can elect up to \$2,500 for medical and/or \$5,000 for dependent care expenses annually.

For more information, see the [Chard-Snyder](#) web page.

Health Insurance

Coverage begins the first of the month after 30 days. To help you evaluate costs when making a decision on your Humana Health Care needs, the *Employee Benefit Bulletin* is a great tool that shows different plan options with a personalized cost analysis on items such as copays, coinsurance amounts, payroll costs, deductibles and many other important variables that are all part of your decision on healthcare. All benefit deductions for bi-weekly employees will be taken on a 24 pay period basis.



Temporary employees are not eligible for health insurance benefits.

Humana's website: humana.com

For more information, see our [Health Coverage](#) web page.

Dental Insurance

Dental coverage is provided through Delta Dental. Dental benefits begin on the first of the month following 30 days of employment. See the Employee Benefit Bulletin for pricing and plan comparisons.



Delta Dental's website: deltadental.com.

Temporary employees are not eligible for dental insurance benefits.

For more information, see our [Dental Coverage](#) web page.

VISION



Vision coverage is provided through EyeMed. Vision benefits begin on the first of the month following 30 days of employment. See the Employee Benefit Bulletin for pricing and plan comparisons.

EyeMed's website: eyemedvisioncare.com.

Temporary employees are not eligible for vision insurance benefits.

For more information, see our [Vision Coverage](#) web page.





LIFE INSURANCE

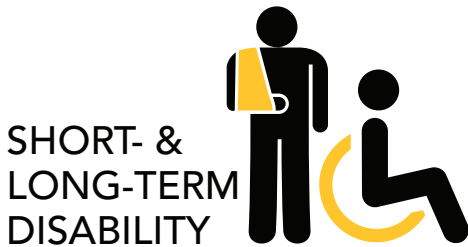
Group term life insurance, including Accidental Death & Dismemberment (AD&D), is provided through The Hartford. The university provides for one times the employee's annual base salary as of January 1 (rounded up to the nearest thousand) at no cost. Coverage begins the first of the month after 30 days of employment.

Employees are able to purchase optional life/AD&D and dependent life insurance through after-tax payroll deductions.

Hartford's website is www.hartford.com.

For more information, see our [Life Insurance](#) web page.

Part-time and temporary employees are not eligible for the life insurance plan.



SHORT- & LONG-TERM DISABILITY

Short-Term Disability

Employees can purchase optional short-term disability through after-tax payroll deductions. Short-term disability is provided through The Hartford Insurance Company. Coverage begins the first of the month after 90 days of employment.

The Hartford's website is www.thehartford.com.

For more information, see our [Short-Term Disability](#) web page.

Part-time and temporary employees are not eligible for the short-term disability plan.

Long-Term Disability

The Hartford Insurance Company is also the carrier for the university's long-term disability plan (LTD). The university provides for LTD coverage at 60% of employee's monthly salary, not to exceed \$10,000 per month. Coverage begins the first of the month after 90 days of employment at no cost to the employee.

The Hartford's website is www.thehartford.com.

For more information, see our [Long-Term Disability](#) webpage.

Part-time and temporary employees are not eligible for the long-term disability plan.



Employee Retirement Plan

All full-time non-temporary faculty and staff regularly scheduled and working 20 hours per week or more are required to participate in the university's 403(b) plan. Participation begins after 90 days of employment. The employee contribution is 5 percent of regular base pay on a before-tax basis. NKU contributes 10 percent. The employee is 100 percent vested (owns) both their own and NKU contributions immediately. The 403(b) plan is offered through TIAA with a choice of 35 different investment options.

Employees, who previously participated in a TIAA account, may begin contributions immediately by providing a copy of their current TIAA account statement to Benefits.

Optional Retirement Plans

Eligible employees may choose to participate in several additional retirement savings plans offered through TIAA and the Kentucky Deferred Compensation Authority.

For more information, see our [Retirement](#) web page.

EMPLOYEE ASSISTANCE PROGRAM



NKU realizes that your family, job and wellness are central to your life. The Employee Assistance Program (EAP) is a free, confidential service that is available to all employees eligible for health insurance benefits. The EAP offers free services/resources for: mental health and well-being, personal and professional relationships, substance abuse, family life, stress/anxiety and legal/financial issues.

For more information, visit the [Aetna Employee Assistance](#) website. The phone number is 1-888-AETNA-EAP.



TUITION WAIVER

NKU provides a Tuition Waiver Plan to employees and their legal spouses and dependent(s). Employees can utilize the tuition waiver program for undergraduate, graduate or law classes. The plan allows for a maximum of six (6) credit hours per semester for full-time employees and three (3) credit hours for regular part-time employees.

Classes may not be taken during an employee's normal working hours without prior written approval. Employees may not receive the waiver if they have terminated employment, either voluntarily or involuntarily or submitted written notice of intent to terminate prior to the first day of classes for which the waiver is requested. Employee tuition benefits may be applied to the statewide program to attend other state universities or colleges.

The Tuition Waiver Plan also provides a benefit to the employee's spouse and eligible dependent(s). Spouses and eligible dependent(s) must meet admissions requirements to NKU and the college/program to which they are applying. They are provided a maximum of six credit hours per semester for undergraduate courses only. Spouses and dependents of part-time employees are provided a maximum of three credit hours for undergraduate courses. Spouses and dependents are not eligible for tuition waiver at statewide programs.

For more information, see our [Tuition Waiver](#) web page.



Annual Staff and Family Picnic

Holidays

Eight legal holidays are observed by the university. The Board of Regents or the president may grant special holidays in addition to those listed here:

- **New Year's Day**
- **Martin Luther King, Jr. Day**
- **Memorial Day**
- **Juneteenth**
- **Independence Day**
- **Labor Day**
- **Presidential Election Day**
- **Thanksgiving Day (and the following day)**

Vacation Leave for Staff & Fiscal Year Faculty

Vacation leave provides the opportunity for rest, recreation and relaxation necessary to maintain effective work performance. Vacation leave begins accruing on a pay-period basis from the initial date of employment. However, employees may not begin to use vacation until after successful completion of their initial probationary period of 90 days.

Annual vacation/annual leave allowances (and maximum accruals) are as follows:

- Administrative/Executive positions— 25 days annual allowance (20 days max).
- Employees paid monthly— 20 days/annual allowance (15 max) for the first nine years of service; increases to 25 days/annual allowance (20 max) in the 10th year of service and after.
- Employees paid bi-weekly— 17 days/annual allowance (12 max) for the first four years of service; increases to 20 days/annual allowance (15 max) for years five through nine and 25 days/annual allowance (20 max) in the 10th year of service and after.

Once the maximum accrual has been reached, no additional accruals will be made until vacation is utilized and the vacation balance is brought below the maximum allowed. After four years of employment at NKU, an employee has the option to transfer unused vacation leave to sick leave. A maximum of five vacation days may be converted to sick leave on an annual basis.

Twelve-month grant/contract employees accrue full, normal vacation based on

their employment categorizations. If the grant/contract is renewed, unused vacation (not to exceed what can be accrued in 18 months) may be carried over into the new contract period. Employees do not accrue vacation for a period of less than 12 months.

Sick Leave for Staff & Faculty

Sick leave is designed to cover employees and their dependents for the occasional absences for short-term illnesses (flu, cold, etc.) as well as for an extended illness or incapacitation. Sick leave allowance begins accumulating on the date of hire, but is not available for use until the initial probationary period of 90 days is completed. Unused sick leave will not be paid upon separation from the university.

Sick leave may be accumulated without limitation. Full-time staff members accrue one day of sick leave for each calendar month of employment. Part-time staff accrue sick hours based on actual hours worked.



Annual Staff and Family Picnic



University Identification Card (All Card)

NKU All Cards (IDs) are available for all new employees. Cards can be obtained in the All Card Office (Student Union 120) 24 hours after the first day of employment providing all paperwork has been completed and submitted to Human Resources.

Once an All Card is made, it is activated the following business day. The All Card allows access to the university libraries, Albright Health Center, discounts for dining, vending and for employee purchases at the university bookstore.

For information regarding the NKU All Card, please access the [All Card](#) website.

Campus Recreation Center

All university employees and retirees have free access to the Campus Recreation Center (CRC). Employees must show an NKU All Card to enter the building. Employees' spouses and/or dependent children may purchase memberships through payroll deduction.

The CRC offers a wide variety of amenities for employees to access including fitness room, basketball courts, indoor running track, racquetball courts, pool, locker room, sauna and equipment rentals. For information regarding activities and services, please access nku.edu/campusrec.



Credit Union

Northern Kentucky University is affiliated with a credit union for employees to join. No membership fees are required.

For details, please refer to the following link: [NKEF Credit Union](#).

Payroll

Payday for bi-weekly paid employees is every other Friday. Generally, it is four weeks before an employee receives his/her first paycheck, since checks are issued two weeks after the end of each pay period. Time records must be submitted to Payroll by noon on the Monday following the end of each pay period. Payday for monthly paid employees is the last working day of the month.

For dates when time is due and pay dates, please visit [NKU Payroll Calendars](#).

Please see the Payroll web page for information on tax deductions.

Direct Deposit of Paychecks

University employees may deposit their paychecks directly into a bank, savings and loan, credit union or other financial institution. Direct depositing gives you the following benefits:

- **CONVENIENCE**
Your net pay is available to you the first thing on the morning of payday. If payday occurs while you are on vacation or sick, your pay is waiting for you in your account.
- **SAFETY**
Direct Deposit eliminates the possibility of a lost or stolen paycheck.

Drug-Free Work Place Statement

Northern Kentucky University abides by the Drug-Free Workplace Act of 1988 and the Drug-Free Campus Act of 1989. All employees receive a copy of Northern Kentucky University's Drug-Free Workplace statement during New Hire Orientation.

Safety and Security

NKU's Department of Public Safety provides 24-hour security service. The phone number to call in case of any emergency is 7777 or 572-7777. Some other important security and safety measures are:

- Report suspicious activities or persons immediately to your supervisor or Public Safety
- Always secure your valuables and keys
- Keep your work station clean
- Lock your office doors when leaving or if you work after hours
- Dress for safety
- Don't take unnecessary chances
- Report any potential safety hazard or violation to your supervisor

Workers' Compensation

Every employee is insured under Worker's Compensation for any job-related injury or illness. If an injury or illness is incurred on the job, it should be reported immediately to the employee's supervisor and the Department of Human Resources.

Performance Evaluations

Supervisors are required to evaluate employees' job performance at the end of their initial probationary period. Subsequent evaluations will be made at regular intervals in accordance with university policy. If an employee receives a promotion or transfer, a new probationary period will apply, after which job performance will again be evaluated. Northern Kentucky University is a pay-for-performance employer.

Transfers

The university encourages employees to apply for positions that would represent promotional opportunities. Vacant positions are posted on the web at jobs.nku.edu

Personal Information

In order to maintain accurate personnel and payroll records, any changes in name, address, telephone number, marital status, etc., should be reported to the Department of Human Resources as soon as possible. Maximum attention is given to assuring the confidentiality of all information maintained in our personnel files.

University Statement: Asserting Respect for Human Diversity

Northern Kentucky University is a multicultural community of diverse racial, ethnic and class backgrounds, national origins, religious and political beliefs, physical abilities, ages, genders and sexual orientation. Our educational activities and everyday interactions are enriched by our acceptance of one another and, as members of the university community, we strive to learn from each other in an atmosphere of positive engagement and mutual respect.

Because of the necessity to maintain this atmosphere, bigotry will not go unchallenged within this community. We will educate each other on the existence and effects of racism, sexism, ageism, homophobia, religious intolerance and other forms of prejudice. Harassment, intimidation, and/or violence against persons or property will not be tolerated.

All who work, live, study and teach in the Northern Kentucky University community should be committed to these principles, which are an integral part of Northern Kentucky University's focus, goals and mission.



#UNSTOPPABLE!



Office of Human Resources
Lucas Administrative Center 708
(859) 572-5200
hr@nku.edu

OFFICE HOURS: Monday through Friday 8:15 a.m. to 4:30 p.m. EST