

**Fringe Benefits  
Full-Time NIACC Employees  
2011-2012  
(updated 7/7/11)**

<b>Medical Insurance includes:</b>		
<ul style="list-style-type: none"> <li>➤ <b>Blue Cross/Blue Shield Copay 500 with Alliance/Select (includes eye exam)</b></li> <li>➤ <b>Delta Dental Plan</b></li> <li>➤ <b>Optional eye hardware coverage can be purchased separately</b></li> </ul>		
	<b>Employee Cost</b>	<b>NIACC Cost</b>
<b>Individual</b>	None	\$6,292.68 annually
<b>Family</b>	\$211.11 per month/\$2,533.32 annually	\$12,665.52 annually
<b>Other Benefits include:</b>		
	<b>Employee Cost</b>	<b>NIACC Cost</b>
Employee Assistance Program	None	\$23.50 per employee
Life Insurance	None (Additional coverage available at extra cost.)	Annual salary rounded to the next higher \$1,000 x 2 x .00021
Long-Term Disability	None	Monthly salary rounded to the nearest dollar x .00697
FICA	4.2% of up to \$106,800.00	\$6,621.60 (maximum)
Medicare	1.45% (no maximum income ceiling)	None
Workers' Compensation	None	\$.32 per \$100 salary
Unemployment Compensation	None	1.50% of \$24,700.00 \$370.50 (maximum)
Sick Leave	None	Varies 15 days per year cumulative to 105
<b>Optional Retirement System – choose one</b>		
	<b>Employee Cost</b>	<b>NIACC Cost</b>
Iowa Public Employees Retirement System (IPERS)	5.38% of \$245,000.00	8.07%
Teachers Insurance and Annuity Association - College Retirement Equities Fund (TIAA-CREF)	5.38% of \$245,000.00	8.07%

**Additional payroll deductions available as a convenience to the employee:**

ACE Credit Union, Dependent Care, ISEA/NEA, NIACC Foundation, Supplementary Life Insurance, Tax-Sheltered Annuity, United Way, U.S. Savings Bonds, Non-Reimbursed Medical Account