

## 2025-2026 Fringe Benefits for Full-Time NIACC Employees

<i>Benefit</i>	<i>Description</i>
<b>Medical</b>	<b>Wellmark Blue Cross/Blue Shield (includes eye exam)</b> PPO Plan Individual - \$88.36 per month Family* - \$579.03 per month POS Plan Individual - \$16.03 per month Family* - \$402.05 per month (*An additional \$125 per month spousal surcharge applies when other coverage is available)
<b>Dental</b>	<b>Delta Dental of Iowa</b> Individual - \$4.36 per month Family - \$30.05 per month
<b>Eye Hardware</b>	<b>Avesis Eye Hardware</b> <b>Optional benefit paid by employee:</b> Employee - \$9.97 per month Employee + Spouse = \$19.25 per month Employee + Child(ren) = \$21.03 per month Employee + Family = \$27.17 per month
<b>Accident &amp; Critical Illness Insurance</b>	<b>Voya</b> Paid by the College with option to purchase additional for self and family
<b>Life Insurance</b>	Life Insurance of 2x annual salary paid by College with option to purchase additional for self and family
<b>LTD Insurance</b>	Long-Term Disability premiums paid by the College
<b>Long-Term Care</b>	Optional benefit – rates available from independent representative
<b>Retirement</b>	<b>IPERS or TIAA</b> Employee Contribution: 6.29% Employer Contribution: 9.44%
<b>RIC 403(b) Plan</b>	NIACC participates in the State of Iowa's Retirement Investor's Club (RIC) with employees able to invest above and beyond the IPERS or TIAA plan.
<b>Early Retirement Incentive Program</b>	Age 59 with 10 or more years of service with the College. See Employee Handbook for more information.
<b>Vacation Leave</b>	Varies per employment category and years of service
<b>Sick Leave</b>	15 days per year cumulative to 105 days
<b>Flexible Spending Account</b>	Healthcare Limit: \$3,300 Dependent Care Limit: \$5,000
<b>Employee Tuition Reimbursement</b>	<b>Maximum of \$5,250.00 per calendar year (up to IRS limit)</b> Undergraduate - \$387.00 per s.h. (FY25 rate) Graduate - \$648.00 per s.h. (FY25 rate) Tuition-only expenses reimbursed upon successful completion with accredited institutions
<b>Dependent Tuition Reimbursement</b>	100% of NIACC tuition expenses reimbursed upon successful completion after financial aid awards applied
<b>EAP – 2 Plans</b>	<b>Employee Assistance Program</b> Free to all employees, 100% confidential Connections EAP and VOYA
<b>Recreation Center</b>	Recreation Center & Weight Room Free to all employees
<b>Wellness Events</b>	A variety of wellness events are offered throughout the year and are open to participation by all employees
<b>Service Awards</b>	In 5-year increments, starting at 5 years of full-time, board-approved employment
<b>ACE Credit Union</b>	Available loans and savings accounts