



SUMMARY OF EMPLOYEE BENEFITS

BENEFIT	EFFECTIVE	CONDITION
Death Benefit	Upon employment	In accidental or natural death while employed, accumulated annual/sick leave paid to estate or beneficiary
Educational Assistance	After 6 months	Beyond Tuition Fee Waiver, allows tuition payment or reimbursement for up to 6 credit hours contingent upon availability of funds.
Employee Assistance Program	Upon employment	Provides free, confidential counseling services to employees and their families.
Flexible Benefits	1 st day of month after one month of service	Provides tax-free medical/dental premiums and medical and dependent care reimbursement programs.
Holidays	Upon employment	13 paid holidays annually
Insurance-Dental	1 st day of month after one month of service or January 1 st	Two plans available. Each offers preventative, diagnostic, basic and major benefits.
Insurance-Group	1 st day of month after one month of service	Includes term life, health, and special accident insurance. State pays 80% of premium. Three health plans available (PPO, POS, HMO).
Leave - Sick	After major portion of month	7.5 hours/month. Unused sick leave counts as eligible service in the TN retirement system (TCRS).
Leave - Vacation	After major portion of month	15 hours/month for exempt staff. For non-exempt staff, based on years of service (0-5 yrs=7.5 hrs; 5-10 yrs=11.3 hrs; 10-20 yrs=13.2 hrs; 20 and more yrs=15 hrs). Faculty are not eligible.
Longevity	After 3 years' service	\$100/year worked. Available to full-time employees and regular part-time employees working 1600 or more hours (82.1% time).
Optional Insurance- Life	2 months after basic insurance or January 1*	Universal or Term Life available. Employee-paid premium through payroll deduction. Proof of insurance required if added during open enrollment.
Optional Insurance- Long-Term Care	Approx. 1 month	Employee-paid premium through payroll deduction. New employees must apply within 30 days or provide health information.
Optional Insurance-LTD	Approx. 1 month	Employee-paid premium through payroll deduction. New employees must apply within 30 days or provide health information
Optional Insurance-Cancer/Intensive Care	Approx. 1 month	Employee-paid premium through payroll deduction.
Optional Insurance-Special Accident	1 st day of month after one month of service or January 1 ^{st*}	Employee-paid premium through payroll deduction. Provides additional accident coverage.
Retirement	Upon employment	Fully funded by NST. Percentage of employee's salary paid to plan. Two plans: TCRS (state system) and ORP (optional system); non-exempt staff must enroll in TCRS, faculty & exempt staff may choose.
Savings Bonds	Upon employment	May be purchased through payroll deductions
Spouse/Dependent Fee Waiver	Upon employment (after 1 year for part-time employees)	Provides fee discount of 50% or pro rated amount for full-time & regular part-time employees' spouses/dependents. Applies to undergraduate courses at TN public colleges only.
Tax-Deferred Annuities	Upon employment	401(k), 403(b), and 457 plans available. Through payroll deduction, employee may contribute the lower of 20% of salary or \$10,500. Matching funds of \$20 available with 401(k) plan contingent upon available funds.
Tuition Fee Waiver	Upon employment	Provides tuition/maintenance fees for full-time employees for credit course per term at any TN public institution.

*Current employees may enroll during annual open enrollment period (Oct. 15-Nov.15) with effective date January 1st of following year.