

The State of Nebraska offers comprehensive insurance benefits to permanent, full-time employees. Part-time employees who work 20 or more hours per week are also eligible for insurance benefits. Participation in the State's insurance program is voluntary. The State contributes 79% of the health insurance premium, 100% of the basic life insurance coverage and 100% of the Employee Assistance Program costs. All other insurance plans are offered to employees at a group rate.

TEMPORARY EMPLOYEE BENEFITS

Benefits for temporary employees may include:

- Health*
- Dental*
- Long-Term Disability*
- Employee Discount Program*
- Dependent Care Flexible Spending Account*
- Civil and Injury Leave
- Military training or emergency duty leave
- Deferred Compensation Plan

*In order to qualify for benefits, the work assignment must be for six months or more, while working at least twenty hours per week. Coverage is effective the first of the month following 30 days of employment.



statejobs.nebraska.gov/benefits.html

402.471.2075

OUR
Benefits
are ALL
about
You
**Benefits for State of
Nebraska Employees**



GROW YOURSELF. GROW NEBRASKA. GROW YOURSELF. GROW NEBRASKA.

OUR Benefits are ALL about You

PERMANENT EMPLOYEE BENEFITS:

- Health Insurance
- Dental Insurance
- Vision Insurance
- Employee Assistance Program*
- Retirement/investment plan
- Long-term Disability
- Flexible Spending Accounts
- Tuition Assistance**
- Direct Deposit of Payroll
- Nebraska State Employees Credit Union
- Savings Bonds by Payroll Deduction
- Deferred Compensation Plan
- Paid Holidays
- Vacation, Sick, Civil and Injury Leave
- Military Training or Emergency Duty Leave
- Employee Discount Program
- Charitable Giving through Payroll Deduction

* Not all agencies participate in the employee assistance program

** Not all agencies provide tuition assistance

12 Paid Holidays

The State of Nebraska offers 12 paid holidays to permanent employees

New Years Day	Labor Day
Martin L. King Jr.	Columbus Day
President's Day	Veteran's Day
Arbor Day	Thanksgiving Day
Memorial Day	Day after Thanksgiving
Independence Day	Christmas Day

Health, Dental, Vision

Employees decide what type of health coverage is appropriate for their needs and pay a small percentage of the premium while the State pays the balance. The State offers several different plans that vary in coverage with deductibles, co-pays and coinsurance. Plans may be subject to change on occasion. Each person should review all the features provided in each of our plans to select a package best suited for their particular situation.

Vision & Dental insurance are also available at low cost. The employee pays the full premium.

Flexible Spending Accounts

Two types of Flexible Spending Accounts (FSA's) allow permanent employees to pay for certain out-of-pocket expenses with pre-tax dollars:

- **Medical Care FSA:** for certain out-of-pocket health care expenses that are not covered, or only partially covered by their health plan.
- **Dependent Care FSA:** for day care expenses for eligible dependents. Temporary employees who are placed in a 6-month assignment or longer are eligible to participate.

Life Insurance

The State offers a \$20,000 term life insurance policy, at no cost, to all permanent, full-time employees; and at a pro-

rated cost to permanent, part-time employees. Permanent employees may elect to purchase additional life insurance coverage for themselves and their dependents

Tuition Assistance

At the agency head's discretion, permanent employees enrolled in courses of instruction related to their work or future advancement may be eligible for up to 100% reimbursement of tuition costs. This program is designed to enable employees to receive additional education to enhance job performance.

Retirement/Deferred Compensation

The State of Nebraska offers a retirement plan to provide lifetime benefits in recognition of State service. As of January 1, 2007, individuals hired as permanent full-time employees begin mandatory participation in their respective retirement plan immediately. State employees hired on a permanent part-time basis, who have attained the age of 20, may exercise their option to begin immediate participation in the plan. Please contact the Nebraska Public Employees' Retirement System at 402-471-2053 for information on voluntary participation.

Permanent employees contribute 4.8% of compensation to their retirement plan. The State matches 156% of the employee contribution. The benefits under the plan are in addition to, and supplement benefits received from Social Security.

A Deferred Compensation Plan is also available to State employees. Under the provision of this voluntary supplemental retirement plan, employees may request the State defer payment of a portion of their income to a later date. The taxes normally due now are deferred until retirement, when most participants are in a lower tax bracket. The State invests the deferred income, at the discretion of the participant, in a fixed, stock, bond, money market, or several other available investment options. Any investment gains remain in the annuity account and are not reportable for Federal or State income tax purposes.