

TO: New Non-Exempt Employee
FROM: Jay W. Wisner, Director of Human Resources
RE: Human Resources, Payroll, and Benefit Programs

Welcome to Norwich University! The following is information related to your employment. You can always call our office should you have any questions regarding this brief synopsis.

PAYCHECKS – Paychecks are distributed to each department on a bi-weekly basis. We encourage you to consider having your net pay deposited directly to your bank account. To do so, complete the direct deposit form and return it to the Payroll Office. This authorization takes one pay period after it is submitted to go into effect (you will receive your next check after you send Payroll the request form). Be sure to check both your stub and your account to make sure the first deposit is made correctly. Once direct deposit begins, you will receive a voucher showing the amount deposited to your account instead of a paycheck.

CAFETERIA PLAN OF BENEFITS – The University allocates a monthly benefit allowance (tax free) to each eligible employee. You then use your benefit dollars to elect, within broad parameters, the benefits that best meet your current needs. Under this cafeteria plan, the Life and Long Term Disability Insurance are mandated or core benefits. You must complete the online enrollment form for benefits. If you elect not to use all of your monthly benefit allowance for the choices under the plan, you may take the remaining allowance in cash. Cash is taxable. Please visit our online cafeteria plan booklets: www.norwich.edu/hr/index.html for more information.

LIFE INSURANCE – All eligible employees are covered under the plan the first day of the month coincident with or next following the date they commence employment. Insurance is one times your salary (minimum \$15,000) rounded to the next highest thousand. Additional coverage is provided for accidental death and for certain permanent injuries.

LONG TERM DISABILITY INSURANCE – All eligible employees are covered under the plan the first day of the month coincident with or next following the first day of employment. This insurance replaces 70% of your salary following six months of disability. Note that the benefit if you became disabled would be taxable income. You can choose to pay tax on the premium. If you do, the benefit would not be taxable. Please contact Human Resources if you would like this option.

HEALTH INSURANCE – Coverage is available through either an HMO or POS (Point of Service) insurance plan with MVP Health Plans. To be covered, you must complete the MVP enrollment form, including the selection of a Primary Care Physician for each person, and return it to the Human Resources Office. All regular full-time employees must have health insurance coverage with the University or provide proof of other health insurance coverage. Please refer to the enclosed materials.

DENTAL INSURANCE – You may choose to enroll in this plan that pays 80% of covered expenses with a maximum benefit of \$750 per year per person covered. The benefit is reduced if you enroll later than when you were first eligible, unless you have had other coverage.

FLEXIBLE SPENDING ACCOUNTS for Health Care and Dependent Care are available. These accounts give you the option to use either your monthly benefit dollars or voluntarily reduce your salary to pay for uninsured health care and/or dependent care expenses with “before tax” dollars. Please review the information about these plans carefully.

RETIREMENT – The University has two retirement plans: the Norwich University Defined Contribution Retirement Plan and the Norwich University Tax Deferred Annuity Plan. You are eligible and encouraged to enroll immediately in the Tax Deferred Annuity Plan, an opportunity for you to save for retirement with tax-

free dollars. An explanation and enrollment form are enclosed.

After completion of one full year of employment with the University, you are eligible to participate in the Norwich University Defined Contribution Retirement Plan. The University contributes an amount equal to 1% of base salary for those eligible and enrolled, with no employee contribution required. When you contribute 5% of your gross salary, the University contributes an additional 7.5% of your gross salary to your annuity that is fully vested in you immediately. You may contribute as little as 2% of your gross salary, and the University contribution will be prorated accordingly. You may make additional contributions, within established federal guidelines, but the University will not match those contributions. Please contact the Human Resources Office for any additional information you may need.

EDUCATIONAL BENEFITS – After successful completion of an initial evaluation period, normally ninety days, you will be eligible for a Norwich University tuition scholarship to be applied toward undergraduate or graduate University courses and programs. Your spouse and dependents will be eligible for an undergraduate tuition scholarship after you have been employed for one year. Your spouse is also eligible for a graduate education tuition scholarship after one year of employment. The value of the scholarship for graduate level programs in excess of \$5,250 per calendar year for you or your spouse is considered taxable income under current law. Contact Human Resources for further information and necessary forms.

CREDIT UNION – University employees are eligible for membership in the Central Vermont Teachers Credit Union, located in Barre, Vermont. Services include savings, personal and auto loans, IRA accounts, etc. Payments for loans or savings may be made by payroll deduction if you wish. To join, you must fill out an application card and deposit (or request payroll deduction for) at least \$25.

PARKING – A University parking tag is required if your car will be parked on campus. The Security Office will provide the tag that is designed to hang from your rear view mirror. Complete the registration card and return it to Security.

ID CARDS – You will be required to show a University photo ID for use of the library and admission to events. Employees may obtain an ID card by contacting Sodexo Food Services, Harmon Hall. This service is available from 8 a.m. to 4 p.m., Monday – Friday, no appointment is necessary.

QUESTIONS:

Human Resources, Jackman Hall Room 322 – Ext. 2075
Payroll Office, Jackman Hall Room 321A – Ext. 2052