



NORWICH UNIVERSITY™

Expect Challenge. Achieve Distinction.

TO: All New Employees
FROM: Jay W. Wisner, Director of Human Resources
RE: Human Resources, Payroll, and Benefit Programs Synopsis

Welcome to Norwich University! Enclosed is the first packet of information and forms related to your employment. We have separated the various forms into two (2) packets of information. The first set of forms should be returned to HR as soon as possible in order to enter your information into our database. Please note: none of the benefit programs are automatic; you must complete and return the appropriate paper forms, as well as Norwich's online enrollment, if you wish to participate.

1ST PACKET: This packet contains information that we hope will be useful to you. The forms enable us to enter you into the database and save you time when you arrive on campus. If you are not benefits eligible, please complete and return the Employee Declaration of Health Care form required by the State of Vermont at this time.

- Welcome from President Schneider
- New Employee Orientation
- Contract (if required)
- Campus Map, Parking Permit
- Direct Deposit Form
- EEOC
- Release Authorization for Criminal Record Check
- Data Sheet
- I-9 (identification required)
- Employee Declaration of Health Care
- Sexual Harassment Policy
- W-4 and Vermont W-4

2ND PACKET (UPON ARRIVAL): This packet contains benefit information and should be completed as soon as possible. Please note, if you choose not to take the offered health or dental insurances, you must still go through the on-line enrollment to decline the benefits. The Employee Declaration of Health Care should be returned if you do not choose to enroll in the health insurance provided. Benefit informational meetings are scheduled each Wednesday at 10:30 a.m. or individually by appointment. Please call Ext. 2084 to schedule.

- On-line Enrollment Instructions
- Cafeteria Plan Information and Explanation Booklets
- Group Insurance Plan Information (Life and AD&D)
- Standard Insurance Information (Disability)
- Norwich University Dental Plan
- Blue Cross/Blue Shield Enrollment Guide and Form (on inside of Enrollment Guide)
- Chittenden Bank Health Savings Account Enrollment
- Salary Reduction Agreement
- TIAA-CREF Information and Enrollment Form

Please read the following information carefully to ensure the timely processing of your employment paperwork. The Human Resources Office is located in Jackman Hall, Room 322.

OFFICE OF HUMAN RESOURCES

EMPLOYMENT ELIGIBILITY VERIFICATION (Form I-9): We are required by the Immigration Reform & Control Act to physically examine documents that verify your identity and eligibility to work within three days of your actual commencement of employment. Please bring identification documents as outlined on the reverse of the form to HR upon your arrival on campus. NOTE: one document from List A OR one item from List B AND List C are required.

EEOC INFORMATION: Voluntary form - We would appreciate your completing this information for our reporting purposes.

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 Norwich University Security.

DATA SHEET: Please complete and return to Human Resources to expedite entry into the University's computer system.

PAYCHECKS: Paychecks are distributed to each department --on a bi-weekly basis for hourly employees and on the last business day of the month for faculty and exempt staff. 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. 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. Please complete the EMPLOYEE WITHHOLDING ALLOWANCE CERTIFICATE (Form W-4) as soon as possible.

CAFETERIA PLAN OF BENEFITS: The University allocates a monthly benefit allowance (tax free) to each eligible employee. These monthly benefit dollars are used to elect, within broad parameters, the benefits that best meet your current needs. Under this cafeteria plan, Life and Long Term Disability Insurance are mandated or core benefits. The Online Enrollment & Election form must be completed by each benefits eligible employee. 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 would be taxable income if you become disabled. 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 Comprehensive insurance plan with Blue Cross/Blue Shield of Vermont. Both of these are high-deductible health plans along with a health savings account to offset 90% of the deductible cost. To be covered, you must complete the enrollment forms for both BC/BS and the Chittenden Bank. A Primary Care Physician for each person is required. All regular full-time employees must have health insurance coverage with the University or provide proof of other health insurance coverage. Please see the enclosed materials.

DECLARATION OF HEALTH CARE – The State of Vermont requires us to track this information. Please return this form if you are ineligible for Norwich health insurance coverage, OR if you choose not to enroll in the coverage provided.

DENTAL INSURANCE: Norwich's dental benefit is self-funded. 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 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.

- **Non-Exempt (Hourly) Employees:** You are eligible to participate in the Norwich University Defined Contribution Retirement Plan **after one full year of employment.** The University will contribute 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 6.5% 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. You may enroll immediately in our Supplementary Tax Deferred Annuity Plan, however, your contributions are not matched. This plan differs very little from the Defined Contribution Plan, but does include a provision for loans from your contributions. An enrollment form covering both plans is included in your packet.
- **Faculty & Exempt Staff:** You are eligible to participate in the Norwich University Defined Contribution Retirement Plan on the first of the month following your employment. The University will contribute 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 6.5% 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. You may also enroll in our Supplementary Tax Deferred Annuity Plan, however, your contributions are not matched. This plan differs very little from the Defined Contribution Plan, but does include a provision for loans from your contributions. An enrollment form covering both plans is included in your packet.

EDUCATIONAL BENEFITS: Non-exempt (hourly) employees will be eligible for a Norwich University tuition scholarship to be applied toward undergraduate or graduate University courses and programs **after successful completion of an initial evaluation period – normally 90 days.** After one year of employment, your spouse and dependents will be eligible for an undergraduate tuition scholarship and your spouse is eligible for a graduate education tuition scholarship. 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.

Faculty and exempt staff are eligible upon employment for a Norwich University tuition scholarship to be applied toward undergraduate or graduate University courses and programs. Your spouse and dependents are also eligible for an undergraduate tuition scholarship and your spouse is eligible for a graduate education tuition scholarship. 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.

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 the NU Cadet Card Officer in the Wise Campus Center.

Again, welcome to Norwich University. Please contact Human Resources -- Ext. 2075, or Payroll -- Ext. 2052, if you have questions or need assistance.

Please refer to this checklist to make sure all your forms and enrollments are completed and returned to HR:

- _____ W-4, Data Sheet, EEOC
- _____ Authorization Release for Criminal Record Check
- _____ I-9 with appropriate documentation
- _____ Contract signed (if required)
- _____ Employee Declaration of Health Care -- State of Vermont
- _____ Blue Cross/Blue Shield enrollment form
- _____ Chittenden Bank Health Savings Account form
- _____ Online Cafeteria enrollment completed
- _____ TIAA-CREF enrollment completed
- _____ Norwich University Salary Reduction Agreement form