Nebraska Public Power District
"Always there when you need us"

Benefits Overview

NPPD offers a generous total compensation package that includes an extensive menu of benefits for full-time, part-time, and co-op employees. Information provided in this booklet is only a summary of each specific plan/policy. Expanded language around each of these benefits is found in NPPD's Employee Handbook.

Employment

FULL-TIME & PART-TIME

If employee transfers from part-time to full-time status, half the part-time service will be credited. If employee transfers from full-time to part-time status, all full-time service will be credited. Part-time employees going from part-time with benefits to part-time without benefits will have existing vacation hours paid out upon transferring to part-time without benefits. Existing medical leave and personal holiday (if not taken) will be deleted from their record. Insurance plans will be discontinued.

CO-OP

Employment with NPPD will end at the completion of each work session. Work session is defined as the date the co-op student begins working for NPPD through their last day of employment.

Vacation

Employees earn 1/12 of their annual vacation accrual at the end of each month according to the schedule below. Up to two times the current annual vacation can be accumulated before losing vacation hours.

FULL-TIME

- 96 hours earned per year during the first 5 years of service.
- 120 hours earned per year after having completed 5 full years of service.
- 136 hours earned per year after having completed 10 full years of service.
- 160 hours earned per year after having completed 15 full years of service.
- 176 hours earned per year after having completed 20 full years of service.
- 192 hours earned per year after having completed 25 full years of service.
- 200 hours earned per year after having completed 30 full years of service.

PART-TIME (with Benefits)

- 48 hours earned per year during the first 5 years of service.
- 60 hours earned per year after having completed 5 full years of service.
- 68 hours earned per year after having completed 10 full years of service.
- 80 hours earned per year after having completed 15 full years of service.
- 88 hours earned per year after having completed 20 full years of service.
- 96 hours earned per year after having completed 25 full years of service.
- 100 hours earned per year after having completed 30 full years of service.

Employee transferring from full-time to part-time with benefits may transfer earned vacation up to the maximum allowed for part-time with benefits. Vacation over this amount will be paid out.

CO-OP

Employee will be compensated for 32 hours of vacation per work session.

Holidays

FULL-TIME, PART-TIME (with Benefits)*, CO-OP**

New Year's Day, Memorial Day, Independence Day, Labor Day, Veteran's Day, Thanksgiving, day after Thanksgiving, Christmas Eve Day, Christmas and 2 personal holidays**.
*Part-time employees with benefits are paid 4 hours per holiday.
**Co-op employees will be compensated for holidays during their work session, but are not eligible for personal holidays.

Medical Leave

The District complies with the Family and Medical Leave Act of 1993.

FULL-TIME

Employees are granted 24 hours of medical leave after their first month of employment and then accrue an additional 8 hours per month after that, to a maximum of 1,024 hours. Hours accumulated over the maximum are "bought back" on an annual basis at 25% of value.

PART-TIME (with Benefits)

Employees are granted 12 hours of medical leave after their first month of employment and then accrue an additional 4 hours per month after that, to a maximum of 512 hours. Employees transferring from full-time to part-time employment may transfer a maximum of 512 hours of earned medical. There is no buy-back of medical leave.

CO-OP

Employee will be eligible for 32 hours of paid medical leave per work session.

Family Medical

FULL-TIME

Employees may use 48 hours of medical leave annually for family medical related care.

PART-TIME (with Benefits)

Employees may use 24 hours of medical leave annually for family medical related care.

Bereavement Leave

FULL-TIME, PART-TIME (with Benefits), CO-OP

Employees will be granted time off from work without loss of pay to attend a funeral, provided the employee is scheduled to work during the period of anticipated absence. While on leave, employee will be paid their regular base salary.

Jury Duty

FULL-TIME & PART-TIME (with Benefits)

Employees will be granted time off from work without loss of pay to perform jury duty, provided the employee is scheduled to work during the period of anticipated absence. While on leave, employee will be paid their regular base salary. At the completion of jury duty, the employee may retain any jury compensation, including expense payment.

NPPD encourages employees to enroll in their insurance benefits within the first 31 days of employment. Enrollment at a later date may require the employee to complete an evidence of insurability form, possibly submit to a physical examination, and run the risk of being denied coverage. Benefit enrollment for newly hired employees is usually completed during new employee orientation. Employees can make changes to many of their benefit options during open enrollment in November of each year.

Health Plans – *Blue Cross Blue Shield*

Full-Time & Part-Time (with Benefits)

► Form G40

NPPD's Health Plans are self-funded, which means claims are paid from the premiums paid into the plans. The chart below represents premiums, as well as out-of-pocket maximums when using a BCBSNE "in-network provider." The deductible does not change when using an "out-of-network provider," but the co-insurance increases from 20 percent to 30 percent. **Covered services are consistent with all plans.**

Categories	Base Plan (not available to employees hired after 1/1/17)		Low Premium HDHP		Lower Premium HDHP	
Premium (Monthly)	**Full-Time**	**Part-Time**	**Full-Time**	**Part-Time**	**Full-Time**	**Part-Time**
Employee Only	$198.64	$496.60	$96.86	$241.14	$70.10	$175.24
Employee + Spouse	$418.26	$1045.68	$203.34	$508.34	$147.84	$369.60
Employee + Children	$373.96	$934.90	$182.06	$455.14	$132.52	$331.32
Family	$520.18	$1300.42	$251.80	$629.52	$182.62	$456.56
Deductible						
Employee Only	$1,200		$1,500		$3,500	
Employee + One	$2,400 **Embedded		$3,000 *Aggregate		$7,000 **Embedded	
Employee + 2 or more	$3,600 **Embedded		$3,000 *Aggregate		$7,000 **Embedded	
Co-Insurance: Employee pays 20% up to maximum amounts shown below						
Employee Only	$1,550		$800		$0	
Employee + One	$2,400		$1,600 **Embedded		$0	
Employee + 2 or more	$2,400		$2,400 **Embedded		$0	
Out-of-Pocket Maximum						
Employee Only	$2,750		$2,300		$3,500	
Employee + One	$4,800 **Embedded		$4,600		$7,000 **Embedded	
Employee + 2 or more	$6,000 **Embedded		$5,400		$7,000 **Embedded	
Retail Prescription 30-Day Supply						
	Co-Pays		Retail cost, less any BCBS discounts		Retail cost, less any BCBS discounts	
Generic – Tier 1	$2		Deductible & Co-Insurance		Deductible	
Generic – Tier 2	$15		Deductible & Co-Insurance		Deductible	
Brand Name	$35		Deductible & Co-Insurance		Deductible	
Brand Name – non-formulary	$70		Deductible & Co-Insurance		Deductible	
Specialty	$200		Deductible & Co-Insurance		Deductible	
Retail Prescription 90-Day Supply						
	Co-Pays – Extended Supply Network Pharmacies & Prime Mail Order Pharmacy		Retail cost, less any BCBS discounts		Retail cost, less any BCBS discounts	
Generic – Tier 1	$6		Deductible & Co-Insurance		Deductible	
Generic – Tier 2	$30		Deductible & Co-Insurance		Deductible	
Brand Name	$70		Deductible & Co-Insurance		Deductible	
Brand Name – non-formulary	$140		Deductible & Co-Insurance		Deductible	
Specialty	N/A		N/A		N/A	

*Aggregate: If you have single coverage, you only need to satisfy the individual deductible. If you have employee plus one or family coverage, the individual amounts do not apply. The entire employee plus one or family deductible must be met prior to any benefits being available.

**Embedded: If you have single coverage, you only need to satisfy the individual deductible and co-insurance limit amounts. If you have employee plus one or family coverage, no one family member contributes more than the individual amount – (once the deductible is met for an individual, claims will start being paid by the self-insured for that individual). Family members may combine their covered expenses to satisfy the required employee plus one or family deductible and co-insurance limits.

Dental Plan – *Ameritas* ▶ Form G40

Full-Time & Part-Time (with Benefits)

A list of current in-network providers is available at www.ameritas.com. Plan details can be found in the insurance section of this booklet.

- Qualifying Period: First 31 days of employment or first 31 days following a change in status event.
- Effective: First day of employment.

Coverage Tier	Monthly Premium	
	Full-Time	Part-Time
Employee Only	$6.52	$16.32
Employee + Spouse	$13.60	$34.00
Employee + Children	$11.62	$29.04
Family	$18.96	$47.42

Vision Plan – *Ameritas (VSP Network)* ▶ Form G40

Full-Time & Part-Time (with Benefits)

The amount of coverage is dependent upon the participant using a VSP in-network provider or out-of-network provider. An in-network provider list is available at www.vsp.com. Plan details for in-network and out-of-network providers can be found in the insurance section of this booklet.

- Qualifying Period: First 31 days of employment or first 31 days following a change in status event.
- Effective: First day of employment.

Coverage Tier	Monthly Premium
	Full-Time & Part-Time
Employee Only	$8.52
Employee + Spouse	$17.04
Employee + Children	$15.76
Family	$22.08

Health Savings Account (HSA) – *Optum* ▶ Form G40

Full-Time & Part-Time (with Benefits)

Employees must be participating in a high deductible health plan to contribute to an HSA. This account is available for paying for qualified out-of-pocket medical expenses incurred by the employee, employee's spouse and employee's dependents who are claimed as a tax exemption on the employee's Federal tax return. Refer to IRS Publication 502 at www.irs.gov for a guideline of eligible expenses. The IRS applies a penalty for non-qualified withdrawals.

Employee contributions are made on a pre-tax basis and can be changed at any time. Funds are permitted to grow tax-free. Unused funds and interest are carried over, without limit, from year to year. The account is owned by the employee and can be transferred to another authorized HSA if employee leaves NPPD.

Employee may not participate in an HSA if covered under any other health plan that reimburses for health expenses (unless it is another HSA qualified HDHP), including Medicare or TRICARE, or if their spouse participates in their company Flex Medical Spending Account. The annual maximum contribution amount is set by the IRS and is shown below. NPPD will contribute the amounts listed below into an HSA upon enrollment. The maximum contributions include NPPD's match. Employees are responsible for ensuring they do not exceed the annual maximum. In ESS, employees 55 or older can also contribute an additional $1,000 in their HSA annually under the catch-up provision.

Plan	Single		Family	
	Annual Maximum Contribution	NPPD Contribution	Annual Maximum Contribution	NPPD Contribution
Low Premium HDHP	$3,500	$500	$7,000	$1,000
Lower Premium HDHP	$3,500	$750	$7,000	$1,500

Medical Flex Spending Account (FSA) & Dependent Care Spending Account – *Optum*

► Form G72

Full-Time & Part-Time (with Benefits)

Medical FSA's and Dependent Care Spending Accounts are a component of the Section 125 Plans where employees can save payroll tax dollars by putting money into a plan on a pre-tax basis. These dollars are not considered part of the employee's taxable income. The amount an employee elects for each account for the year will be reduced from the employee's salary on a prorated basis over the 24 pay periods.

NPPD's Medical FSA plan is administered by Optum. Employees may deposit money on a pre-tax basis from each paycheck into a Medical FSA. This account can be used to reimburse the employee for eligible out-of-pocket medical, dental and vision care expenses. Once each year, employees have the option to elect an amount needed for the following year. The total amount will be prorated over each pay period for that year and put into the employee's account before any taxes are applied. Maximum plan year contribution is $2,700. Employee and spouse cannot contribute to an HSA and medical flexible spending account in the same year.

NPPD's Dependent Care Spending Account is also administered by Optum. Employees can deposit money on a pre-tax basis from each paycheck into a dependent care spending account for work-related dependent care expenses. A qualified tax advisor can give the best information about whether the federal tax credits available under IRS rules or the Dependent Care Account is better for the employee. A personal income tax return tax credit and the Dependent Care Account cannot both be used for the same expenses. Maximum plan year contribution is the lesser of:

1. $5,000 if employee is married and files a joint return or employee is the head of household, or $2,500 if employee is married, but files a separate return.
2. Employee's taxable compensation.
3. Spouse's actual or deemed income (a spouse who is a full-time student or incapable of caring for himself/herself has a monthly earned income of $250 for one dependent or $500 for two or more dependents).

Explanation of Reimbursements for Medical FSA & Dependent Care Spending Account
Eligible plan year expenses can be reimbursed by filing a paper/online claim to Optum or by using the Optum payment card. Use of the payment card requires submission of claim documentation to Optum for the expense. Failure to provide documentation will result in unsubstantiated claim reimbursement and will be taxable income. Claims must be submitted no later than 90 days after the end of the Plan Year. The Plan Year ends December 31st. If claims are not submitted during this time, any remaining balance in the account will be forfeited. Any existing claims remaining unreimbursed due to lack of funds in the account at the end of the Plan Year cannot be carried forward to the next Plan Year. For Dependent Care Reimbursement Accounts, employee must provide a statement from the service provider including the name, address, and, in most cases, the taxpayer identification number of the service provider on your tax form for the year, as well as proof that the expense has been incurred. Refer to www.mycdh.optum.com for additional plan details and personal account information.

- Qualifying Period: First 31 days of employment or first 31 days following a change in status event. Note: Contribution elections made during NPPD's open enrollment for the following plan year cannot be changed unless the employee incurs a qualifying mid-year status change.
- Effective: First available pay period following receipt of Enrollment Form.

Employee Assistance Program – *Best Care*

►Automatic Enrollment

All Employees

The Employee Assistance Program is designed to provide employees and their dependents with confidential services to deal with personal problems that can affect an employee's well-being and job performance. These services are offered at no cost to the employee. NPPD's EAP is coordinated through Nebraska Methodist Hospital's Employee Assistance, Best Care EAP. Call toll free (800) 801-4182. Emergency services are available after hours.

Telehealth – *AmWell* ►Register Online or by Phone

Full-Time & Part-Time (with Benefits)

Telehealth is an innovative patient consultation service that lets you connect with a U.S. board-certified, licensed and credentialed doctor quickly and easily. Telehealth is offered to Blue Cross Blue Shield of Nebraska (BCBSNE) members only. BCBSNE provides Telehealth services through American Well, also known as Amwell. Rather than traveling to and from a doctor's appointment, Telehealth lets you interact through web, mobile or telephone access with a doctor at your convenience for common conditions such as sinusitis, cold, flu, fever, rash, ear infection, etc. Telehealth services can save you and your family from going to higher cost service providers like emergency rooms, urgent care, and office visits. The current cost for a Telehealth consult is $39 and is applied toward the member's deductible and co-insurance.

Reasons to use Telehealth:

- Available nationwide and 24/7/365
- A complete record of each visit is securely maintained and accessible by you
- Medication can be prescribed during your online visit and picked up at your local pharmacy
- Simple payment with credit, debit of HSA/FSA cards
- Your visit is applied toward your BCBSNE out-of-pocket maximum

3 Easy Ways to Register:

1. Download Amwell app on mobile device from the Apple app Store or Google Play
2. Visit nebraskablue.com/telehealth
3. Call toll-free 844-SEE-DOCS (844-733-3627)

When prompted, enter service key **BCBSNE** to verify you are a BCBSNE health plan member and to receive the BCBSNE member rate.

Long Term Care – *UNUM* ►Enrollment Packet Provided at Orientation

Full-Time & Part-Time (with Benefits)

Long Term Care protection is designed to help participants maintain greater independence and a higher quality of life. This insurance helps defray the cost of custodial, nursing and other types of care not normally covered by medical plans. The total premium is paid by the employee. Premiums are based on age, monthly benefit and benefit duration. Plan duration options are 2 years, 5 years, and unlimited term. Monthly benefit options range from $1,000 to $6,000. This plan is available to employee, spouse, employees' parents or grandparents, and spouses' parents or grandparents and is portable upon separation of service from NPPD.

- Qualifying Period: First 31 days of employment. Evidence of insurability is required beyond 31 days. Evidence of insurability is always required for family members.
- Effective: The first day of the month following application approval.

Pre-Paid Legal & Identity Theft Program – *MetLife* ►Form G138

Full-Time & Part-Time (with Benefits)

MetLife offers pre-paid legal services through Hyatt and identity theft protection through CyberScout for $18 per month. Personal legal services include, but are not limited to, Money Matters, Home and Real Estate, Estate Planning, Family and Personal, Civil Lawsuits, Elder-Care Issues, Vehicle and Driving.

Coverage for Identity Theft services, available to employee and spouse, include online educational resources to help guard identity and privacy, 24/7 protection scanning for compromised data in public and private databases and the Internet, access to credit score and report, unlimited 24/7 access to personal fraud specialist, cyber monitoring, and $1 million identity theft expense reimbursement.

Personal Cancer Plan – *Aflac*

► Enrollment Packet Provided at Orientation

Full-Time & Part-Time (with Benefits)

This plan provides benefits for cancer related treatments and expenses when a covered individual is diagnosed with cancer. Reimbursement is available for many services and expenses, including immunotherapy, anti-nausea, nursing services, skin cancer surgery, reconstructive surgery, prosthesis, bone marrow transplants, lodging and transportation. A $75 annual wellness benefit is also available to each covered member. Plan benefits are paid to the policy holder and payments are in addition to benefits received from any other insurance plans carried by the employee. The total premium is paid by the employee.

Employee or spouse must be insured to cover dependents. Coverage is available to spouse and children to age 26. Individuals must be cancer treatment free for 5 years. The plan is portable upon separation of service from NPPD.

- Qualifying Period: First 31 days of employment or first 31 days following a change in status event.
- Effective: First day of the month following enrollment with an Aflac representative. Employee is responsible for contacting the Aflac representative listed in the Enrollment Packet. If you have an existing plan, contact Aflac to inquire whether you can upgrade your policy.
- Waiting Period: 30 days from the effective date.

AFLAC Cancer Care Plan Classic – Series A78300		
Employee Age	**Coverage Tier**	**Monthly Premium**
18-75	Individual/One-Parent Family	$38.50
18-75	Individual & Spouse/Two-Parent Family	$68.66

Personal Accident Plan – *Aflac*

► Enrollment Packet Provided at Orientation

Full-Time & Part-Time (with Benefits)

This plan helps cover expenses associated with an accidental injury, dismemberment or death. A $60 annual wellness benefit is available to covered family members. The policy holder is paid directly by Aflac, unless benefits are assigned, regardless of any other insurance held by the employee. The total premium is paid by the employee.
Benefit paid is based upon type of injury sustained. Benefits include, but are not limited to: accident hospital confinement, accidental death and dismemberment, emergency treatment, surgery benefits, follow-up treatment, physical therapy and wellness benefit. Coverage is available for employee, spouse and children up to age 26. The plan is portable upon separation of service from NPPD.

- Qualifying Period: First 31 days of employment or first 31 days following a change in status event.
- Effective: First day of the month following enrollment with an Aflac representative. Employee is responsible for contacting the Aflac representative listed in the Enrollment Packet.

Employee Age	Coverage Tier	Monthly Premium
18-75	Employee Only	$30.94
18-75	Employee & Spouse	$41.22
18-75	Employee & Children	$47.98
18-75	Employee & Family	$60.46

Long Term Disability – *Aetna* ► Form G39

Full-Time & Part-Time (with Benefits)

Long Term Disability insurance benefits will provide participants up to 60% of base pay to a maximum benefit of $15,000 (full-time employee) or a 25-hour work week (part-time employee) in the event an employee becomes disabled on or off the job and is unable to work for a consecutive period of time. Social Security benefits are an offset to long term disability benefits. Maximum benefit period is 24 months if disabled from the material and substantial duties of your job. Benefits may continue beyond 24 months if unable to work in any gainful occupation for which you are reasonably fitted by education, training, or experience. The maximum period of payment will be until age 65 if disabled under age 60. This maximum period decreases for disabilities starting at age 60. The full-time employee premium is $0.12/$100 of monthly salary; NPPD contributes $0.23/$100 of monthly salary. The part-time employee premium is $0.17/$100 of monthly salary; NPPD contributes $0.18/$100 of monthly salary. For part-time employees, both the premium and benefit coverage are based on a 25-hour work week. Only employees are eligible.

- Qualifying Period: 90 days following hire date. Evidence of insurability is required beyond 90 days.
- Effective: 90 days from hire date.

Short Term Disability – *Aflac* ► Enrollment Packet Provided at Orientation

Full-Time & Part-Time (with Benefits)

The purpose of this plan is to help employees avoid or minimize the financial burdens that may result because of disability caused from a non-work related accident or illness. This plan will pay a monthly benefit amount if a covered sickness or a covered off-the-job injury causes you to become totally disabled. The employee pays 100% of the cost for this plan. The plan is portable upon separation of service from NPPD.

Elimination period, 0 days for accident, 14 days for sickness. Maternity is covered as long as birth occurs after policy is in force for 10 months. Coverage is subject to general health questions as per application.

Benefits will cease if benefits begin under the Long Term Disability Plan. Contact Aflac if you have an existing policy and want to increase your coverage.

Monthly Benefit	Annual Income 6 Month Benefit Period 0/14 Day Elimination Period	Monthly Premium		
		Age 18-49	Age 50-64	Age 65-74
$900	$18,000/year minimum income	$24.58	$32.76	$40.96
$1,100	$22,000/year minimum income	$30.04	$40.04	$50.06
$1,300	$26,000/year minimum income	$35.50	$47.32	$59.16
$1,500	$30,000/year minimum income	$40.96	$54.60	$68.26
$1,700	$34,000/year minimum income	$46.42	$61.88	$77.36
$2,000	$40,000/year minimum income	$54.60	$72.80	$91.00
$2,300	$46,000/year minimum income	$62.80	$83.72	$104.66
$2,500	$50,000/year minimum income	$68.26	$91.00	$113.76
$2,700	$54,000/year minimum income	$73.72	$98.28	$122.86
$3,000	$60,000/year minimum income	$81.90	$109.20	$136.50
$3,300	$68,000/year minimum income	$90.10	$120.12	$150.16
$3,400	$73,000/year minimum income	$92.82	$123.76	$154.70
$3,600	$82,000/year minimum income	$98.28	$131.04	$163.80
$3,900	$97,000/year minimum income	$106.48	$141.96	$177.46
$4,000	$102,000/year minimum income	$109.20	$145.60	$182.00

Group Term Life Insurance – *Aetna* ► Form G38

Full-Time

Coverage is provided automatically to all full-time employees. The coverage available to employees is 2 times their annual salary (rounded up to nearest thousand). The amount of coverage doubles in case of accidental death. Conversion or portability options may be available when an employee leaves the District. NPPD pays 100% of this plan's premium.

Example: If annual salary is $50,000; amount of coverage is $100,000.

- Qualifying Period: First 31 days of employment or first 31 days following a change in status event. Evidence of insurability is required beyond 31 days.
- Effective: Date the Enrollment Form is signed.

Dependent Group Term Life Insurance – *Aetna* ► Form G38

Full-Time

Employees who participate in the Group Term Life Insurance are eligible to participate in Dependent Group Term Life Insurance. The coverage is offered to the employee's spouse and eligible dependents. Employee's premium is $1.20 per month per family unit. NPPD contributes $2.41 per month per family unit.

- Qualifying Period: First 31 days of employment. Evidence of insurability is required beyond 31 days.
- Effective: Date the Enrollment Form is signed. Evidence of insurability is required for spouse if beyond 31 days.

Coverage Tier	Coverage Amount
Spouse	$25,000
Children (14 days to age 26)	$10,000

Additional Group Term Life Insurance – *Aetna* ► Form G108

Full-Time

Employees participating in the Group Term Life Insurance are eligible to participate in Additional Group Term Life Insurance. This policy allows the employee to purchase additional term life insurance for themselves in $25,000 increments to a maximum of five times annual salary (rounded down to the nearest $25,000) not to exceed $500,000. Conversion or portability options may be available when an employee leaves the District. Rates are based on age and value of policy and can be found in the Insurance Section of this booklet. Employee pays 100% of the cost for this plan.

- Qualifying Period: First 31 days of employment. Evidence of insurability is required beyond 31 days and for coverage exceeding $300,000.
- Effective: First day of month following employment. If employment date is the first day of the month, plan is effective immediately.

Accidental Death & Dismemberment – *Hartford* ► Form G75

Full-Time

This policy provides coverage for loss of life, sight, limbs or other physical disability caused by accidental body injury. Specific losses and value are provided in the plan documentation. The maximum that will be paid for all bodily injuries sustained from one accident will be the value of the policy. The insurance coverage is available in increments from $25,000 up to $250,000. Premiums are paid in full by the employee; employee only plan is $0.60/$25,000/month. Family plan premium is $0.86/$25,000/month. The rate chart is available on the Enrollment Form. Eligible dependents are covered at a percentage of the face value of the policy.

- Qualifying Period: First 31 days of employment or first 31 days following a change in status event.
- Effective: First day of month following employment.

401(k) Retirement Plan – *Wells Fargo** ► Automatic Enrollment

Full-Time & Part-Time

Full and part-time (with and without benefit) employees are automatically enrolled in NPPD's 401(k) plan upon hire and will receive an email from Wells Fargo regarding account setup. Refer to the Wells Fargo flyer found in the Benefit Forms section of this binder for specific enrollment options. Participants can contribute 2% to 100% of their salary with pretax contributions and/or Roth 401(k) contributions to the various investment options available with the plan. All contributions are subject to the IRS annual contribution limit of $19,000. The plan accepts rollovers from a previous employer's qualified plan.

District Match: Full-time employees and part-time employees with benefits are eligible for the District match described below. Part-time employees without benefits are NOT eligible for the District match. Contributions ranging from 2% to 5% of base pay will be eligible for District matching dollars after 6 months of employment. Contributions above 5% are not eligible for District matching dollars.

- **Full-Time Employees:** District contributes $2 for every $1 of employee contributions up to a base salary of $75,000. District then contributes $1 for every $1 of employee contributions for salary dollars over $75,000.

  Example: Employee annual salary is $80,000. Employee contributes 5% of salary for a total employee annual contribution of $4,000. The District will contribute $7,750 as part of the District match.

  5% of $75,000 = $3,750 x 2 for District match = $7,500
  5% of $5,000 = $250 x 1 for District match = $250

- **Part-Time Employees with Benefits:** District contributes $1 for every $1 of employee contributions up to a base salary of $75,000. District then contributes $0.50 for every $1 of employee contributions for salary dollars over $75,000.

  Example: Employee annual salary is $80,000. Employee contributes 5% of salary for a total employee annual contribution of $4,000. The District will contribute $3,875 as part of the District match.

  5% of $75,000 = $3,750 x 1 for District match = $3,750
  5% of $5,000 = $250 x ½ for District match = $125

Catch-Up Contribution: Employees who will be 50 years old or older by the end of the year are eligible to contribute an additional $6,000 to their 401(k) account under the catch-up provision.

Vesting: Vesting means ownership of the money in the plan. Employee contributions are always 100% vested. Employer contributions become vested over time, as follows:

Years of Plan Participation	Vesting Percentage
Less than 2 years	0%
2 years	25%
3 years	50%
4 years	75%
5 years	100%

457 Deferred Compensation Plan – *ICMA-RC**

Full-Time & Part-Time ► Enrollment Packet Provided at Orientation

Employees are eligible to begin participation in the tax-sheltered 457 plan immediately upon hire. Only the employee contributes to this plan. Participants can contribute pretax dollars ($10.00 minimum) up to the IRS annual contribution limit of $19,000. Employees who will be 50 years old or older by the end of the year, or employees who are within three years of retirement, are eligible to contribute an additional $6,000 under a catch-up provision. Contributions to only one of these two catch-up provisions (Age 50 or Pre- Retirement) is allowed during a calendar year.

**In April 2019, Empower will replace Wells Fargo and ICMA-RC as NPPD's 401(k) and 457 recordkeepers, respectively.*

Retirement

Full-Time

Only regular, full-time employees may retire from NPPD and receive benefits based on factors including age, years of service, and date of hire. Employees may retire if age and years of service equal at least 70, or:

- Age 60
- Age 59 + 5 years of service
- Age 58 + 10 years of service

Retirement benefits include:

- Board Recognition
- Retirement Party and Gift
- $5,000 Retiree Life Benefit (if enrolled in Group Term Life Insurance 5 years prior to retirement)
- Health Insurance based on adjusted service date (if rehired after 9/1/07, required to have 5+ years of continuous regular full or part-time service immediately prior to retirement to be eligible for health insurance)
- Retiree Groups
- Retiree Website
- Christmas Parties
- District Mailings

Additional NPPD Benefits

Benefit	Full-Time	Part-Time With Benefits	Part-Time Without Benefits
Worker's Compensation Wage Supplement	✓		
Wellness Programs & Incentives (Refer to Wellness Program documents)	✓	✓	
Training Opportunities	✓	✓	✓
Service Awards	✓	✓	
Tuition Reimbursement	✓	✓	
Automatic Deposit for Payroll	✓	✓	✓
Paid Military Leave	✓	✓	
NEST (Nebraska Educational Savings Trust) 529 College Savings Plan	✓	✓	✓
Participate in Social Security	✓	✓	✓
Nebraska Energy Federal Credit Union Access	✓	✓	✓
Weather & Emergency Closing Pay	✓	✓	