

remain in the annuity account and are not reportable for Federal or State income tax purposes.

Flexible Spending Accounts (FSA)

Two types of Flexible Spending Accounts (FSA) 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.

Life Insurance

The State offers a \$20,000 term life insurance policy, at no cost, to all permanent, full-time employees—and at a prorated 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 in the agency 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.

A career with the State of Nebraska also provides other exciting benefits including:

- Career Advancement Opportunities
- Job Stability
- Training
- Camaraderie

Benefits for Temporary Employees

Benefits for temporary employees may include:

- health (*see note below)
- dental (*see note below)
- long-term disability benefits (*see note below)
- employee discount program (*see note below)
- civil and injury leave
- military training or emergency duty leave
- deferred compensation plan
- dependent care flexible spending (*see note below)

In order to qualify for the health, dental, long term disability benefits, dependent care flexible spending, and/or the employee discount program, work assignment must be for six months or more, while working at least twenty hours per week. Temps qualify once they have spent 30 days in a six-month assignment, or once they have worked in the program for six months with no break in service longer than 10 days. Temps may start insurance on the first day of the following month, once they meet the requirements.

Questions? Or for more information please call **402-471-2075** or email: **state.jobs@nebraska.gov**



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Discover the Possibilities....



State of Nebraska

Employee Benefits



statejobs.nebraska.gov

Endless Possibilities....

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 cost. All other insurance plans are offered to employees at a group rate.

Benefits for **permanent employees** include:

- health insurance
- dental insurance
- vision insurance
- long-term disability
- flexible spending accounts
- retirement / investment plan
- deferred compensation plan
- paid holidays
- vacation, sick, civil, and injury leave
- military training or emergency duty leave
- direct deposit of payroll
- employee discount program
- Nebraska State Employees Credit Union
- charitable giving through payroll deduction
- savings bonds through payroll deduction
- employee assistance program*
- tuition assistance**

* not all agencies participate in the employee assistance program

** not all agencies provide tuition assistance

“I started with the State of Nebraska as a part-time employee and thought I would only be here for 2 years. Because of the variety of opportunities in State Government, I have made it my career. This year I celebrated 30 years of public service and still loving it!”

—30 year State Government Employee

For detailed information check our web site:

www.das.state.ne.us/personnel/benefits

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 health insurance benefit offers several different plans that vary in coverage with deductibles, co-pays and co-insurance. Each person should review all the features provided in each of our plans to select a package best suited for their particular situation.

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

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 employer's contribution is 156% of the employees' contributions. 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 to 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