

# Little Known Facts about the Augie Benefits Plan



**Fiscal Fitness Week -- 2018**

# Little Known Benefits



- Life Insurance (1.5x annual salary)\*
- Accidental Death and Dismemberment (1.5x annual salary)\*
- Short-term Disability (accrue up to six months)
- Long-term Disability (after 6 months, 60% pay)\*
- Multiple Direct Deposits
  - Christmas or vacation savings account

# Earnings Statement

New feature to view your earnings and deductions

## Earnings Statement

Amt. This Period Year to Date

Net Pay	\$774.39	\$18,787.48
Advice #	123456	

Augustana College  
639 38th St  
Rock Island, IL 61201

Employee: Ms Jane Doe  
123 Main Street  
Any Town, USA

SSN: XXX-XX-1234

Period Beginning: 11/27/2017  
Period Ending: 12/10/2017  
Pay Date: 12/22/2017

Employee ID: 0123456  
Position: Employee Extraordinaire

Federal Withholding Status: Married  
State Withholding Status: Not applicable  
Federal Exemptions: 0  
State Exemptions: 0  
Add'l Federal Withholding: \$0.00  
Add'l State Withholding: \$0.00

## Earnings

Earnings Type	Hours	Rate	This Period	Year To Date
Regular	75.50	14.06	\$1,061.54	\$21,042.11
Holiday				1,340.72
Overtime				5.12
Short Term Disability	3.00	14.06	42.19	267.15
Sick Pay				1,009.98
Vacation				2,484.30
<b>Total Gross Pay</b>			<b>\$1,103.73</b>	<b>\$26,149.38</b>

## Taxes, Benefits, and Other Deductions

# Earning Statement - continued

## Taxes, Benefits, and Other Deductions

	Employee	Employee YTD	Employer	Employer YTD	Applicable Gross	Applicable Gross YTD
<b>Taxes</b>						
Medicare Portion-FICA	\$15.71	\$373.40	\$15.71	\$373.40	\$1,083.73	\$25,749.38
FICA W/H	\$67.19	\$1,596.46	\$67.19	\$1,596.46	\$1,083.73	\$25,749.38
Fed W/H - Married	\$54.09	\$1,195.46	-	-	\$973.36	\$23,199.62
Illinois State W/H	\$48.18	\$994.61	-	-	\$973.36	\$23,199.62
<b>Benefits</b>						
403B Employee 10%	\$110.37	\$2,290.96	-	-	\$1,103.73	\$22,909.20
403B Employee 8%		\$258.80	-	-		\$3,235.06
403B-EMPLOYER 4% Match	-	-	\$44.15	\$1,045.77	\$1,103.73	\$26,144.26
403B-EMPLOYER 7% Base	-	-	\$77.26	\$1,830.07	\$1,103.73	\$26,144.26
AD&D Under 65	-	-	\$0.29	\$5.04	\$1,103.73	\$21,440.11
GTL - Under 65	-	-	\$1.84	\$31.92	\$1,103.73	\$21,440.11
Ltd Insurance	-	-	\$1.59	\$27.44	\$1,103.73	\$21,440.11
Medical Flex Spending	\$20.00	\$400.00	-	-	\$1,103.73	\$21,434.99
Optional Life Insur-Child	\$1.20	\$22.17			\$1,103.73	\$22,306.89
Optional Life Insur-Employee	\$12.60	\$230.04	-	-	\$1,103.73	\$21,440.11
<b>Totals</b>	<b>\$329.34</b>	<b>\$7,361.90</b>	<b>\$208.03</b>	<b>\$4,910.10</b>		

# Earning Statement - continued

## Leave Used (In Hours)

Type	This Period	Remaining
Vacation		59.96
Sick		15.00

## Taxable Fringe Benefits

Description	Current	YTD
GTL - Under 65		

# Payroll FAQ's

- How do I update my withholdings?
- What happens if I move from Iowa to Illinois?
- How can I get my W-2 and 1095-C electronically?
- Is there an easy way to predict how pre-tax savings will affect my take home pay?.
- Why doesn't my final pay stub gross match my W-2?

# Gross Versus Taxable Wages

## Total Gross Wages to Taxable Gross Wages Reconciliation

	Medicare	FICA	Federal	Illinois
Total Gross Wages	\$ 26,149.38	\$ 26,149.38	\$ 26,149.38	\$ 26,149.38
<b>Plus:</b>				
Taxable Group Term Life	-	-	-	-
<b>Minus:</b>				
403 b (not Roth) deferrals @ 10%			(2,290.96)	(2,290.96)
403 b (not Roth) deferrals @ 8%			(258.80)	(258.80)
Flex medical/dependent or HAS	(400.00)	(400.00)	(400.00)	(400.00)
Health Insurance Premiums Paid	-	-	-	-
Total Taxable Wages	<u>\$ 25,749.38</u>	<u>\$ 25,749.38</u>	<u>\$ 23,199.62</u>	<u>\$ 23,199.62</u>

# Employee Assistance Program

- Counseling
- Legal Referral Service
  - 30 minutes free consultation
  - 25% fee reduction from normal rate
- Financial Resources
  - Consolidated Credit
- Cyber Couch



**Phone: (309) 786-0492**  
**Toll Free: (800) 475-1641**



# Library Freebies



- Fiction & Non-fiction books
  - Leisure section as well as academic
- Movies
- Software
  - Microsoft Office – work duties at home
- AV Equipment
  - Laptops, projectors, etc.

# Augie Employee Discounts

- Free Athletic Events with your ID (you, guest and children)
- Discounted admission for Theatre and Handel Oratory Society
- 10% on books and 15% discount on regularly priced bookstore items
- Employee and family PepsiCo Recreation center usage
- 10% Whitey's & Cool Beanz discount (Rock Island only)
- ADs coupon books have many additional discounts for local businesses



# College Facility Rentals



- Employees and family members can get married at Ascension Chapel
- Rent rooms or venues for personal events
  - Wilson Center - \$195
  - Kenny Anderson Club - \$100/hour
  - Other areas available for rental

# Live-Work Rock Island



- Buyer assistance program for city of Rock Island
- Up to 3% of the home's price for down payment assistance
- Up to \$1,500 for closing costs
- Must work for a DARI member company such as Augustana
- Can earn up to 120% of the Area Median Income
- Must contribute \$1,000 to the transaction
- Complete homebuyer education workshop offered by GROWTH
- Sign a 5-year recapture agreement

**30 Employees have purchased homes through this program and received on average \$5,600 of**

# TIAA

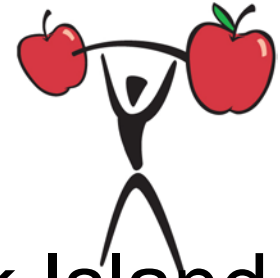


- TIAA.org has many free on-demand webinars on a variety of financial planning topics like estate planning, budgeting, planning for retirement etc.
- Sign up for free 1:1 planning session with TIAA representative
- Brokerage window
  - Allows you for a small fee to direct any of your savings to virtually any mutual fund.

# Additional Tuition Benefits

- Your dependent child can take summer school classes at Augustana (up to 6 credits per summer) for a total of up to 24 credits. Some fees may apply.
- Your high school student can use dual enrollment and take up to one course per term as long as space is available in selected courses.

# Wellness Clinic



- Partnership with City of Rock Island.
- Operates like a convenient care clinic
- \$0 charge and \$0 co-pay for all employees – even if you aren't on the Augie health plan.
- Nurse practitioner can provide basic care and prescriptions
- Dependents **on our health plan** can use the clinic as well.

# Estimating Medical Costs

- UMR website provides a tool to search for estimated medical costs for common procedures:
  - MRI
  - Joint replacements
  - Basic services



Tool allows you to gather information about provider pricing and other area alternatives



# Smoking Cessation

- Through BeBetter Health
  - 6-8 week program with individualized counseling
  - Free nicotine replacement products shipped to your home address
  - Earn wellness points



# HR FAQ's

- Do I have a separate vision and dental card?
- Where do I get more information about Augie benefits?
- Is there a way I can update my address for all Augustana benefits and mailings?
- Others?

