

## **BENEFITS IN BRIEF**

### **Classification: SUPERVISORY/TECHNICAL ASSOCIATION**

**If your status changes (marital, children cease to be dependents, death of a covered family member, guardianship or birth of a child), you must notify the Office of Human Resources within 30 days of the event.**

### **HEALTH INSURANCE CHOICES**

**Michigan Employee Benefit Services Inc. (MEBS).** For enrollment options in Blue Cross Blue Shield Plans, contact MEBS at: 1-800-968-9682, or [www.mebs.com](http://www.mebs.com).

**Health Alliance Plan (HAP-HMO)** with \$5 generic/\$10 brand name prescription rider. Henry Ford Health Maintenance Organization.

**Cash in lieu of health insurance.** Employee must provide evidence of other health care coverage. Payable in 26 pay periods beginning the pay period after insurance eligibility date or prorated when applicable. \$2,200 per year.

### **WHO IS COVERED**

The employee, spouse, and dependent children to age 19 for the chosen plan. Dependent children ages 19 –25 are covered at no additional cost if they meet all of the eligibility requirements listed below:

- Unmarried and between 19 and 25 years old
- Dependent on the employee for more than half of his/her support
- A member of the employee's household
- Related to the employee by blood, marriage, or legal adoption
- A full time student for at least 5 months of the year or had a gross income of less than 4 times the personal exemption amount identified in the IRS gross income test.

### **EFFECTIVE DATE OF COVERAGE**

If the employee is hired from the 1<sup>st</sup> to the 25<sup>th</sup> of the month, coverage begins on the 1<sup>st</sup> of the following month. If the hire date is after the 25<sup>th</sup> of the month, eligibility is the 1<sup>st</sup> of the second month after hire.

### **FLEXIBLE SPENDING ACCOUNTS (FSA and DCA)**

These accounts offer employees an opportunity to set aside tax-free dollars for eligible out-of-pocket expenses for self and/or dependents. The flexible spending account (FSA) is for medical, dental, optical and other health care expenses and the dependent care account (DCA) is for eligible childcare/dependent care expenses.

It is effective the first of each calendar year and covers employees, spouses and IRS dependents. Election of this benefit is only available annually in October during Open Enrollment.

### **DELTA DENTAL OF MICHIGAN**

Insurance is effective upon satisfactory completion of probationary period. Dental benefit provides up to a maximum of \$1,000 per family member per calendar year (Jan 1 - Dec 31) with a \$50 individual/\$100 family deductible. The plan covers employee, spouse and dependents to age 19. The plan also includes eligible dependents ages 19-25.

## **OPTICAL**

Insurance is effective upon satisfactory completion of probationary period. The employee shall receive optical benefits through the Eye Med Vision Care plan. The plan covers employee, spouse and dependents to age 19. The plan also includes eligible dependents ages 19-25.

## **LIFE INSURANCE**

Insurance is effective upon satisfactory completion of probationary period. The employee is eligible for insurance coverage equal to 3 times base salary (rounded to the nearest \$1,000). Additional life insurance may be purchased at employee's expense; subject to limitations. See Human Resources.

## **ACCIDENTAL DEATH & DISMEMBERMENT**

Insurance is effective upon satisfactory completion of probationary period. The employee is eligible for insurance coverage of \$15,000.

## **SHORT TERM DISABILITY SICKNESS & ACCIDENT**

Insurance is effective upon satisfactory completion of probationary period. The employee is eligible for income continuation equal to 70% of the employee's base salary. Sickness and accident benefits commence upon the 6th day of absence.

## **LONG TERM DISABILITY**

Insurance is effective upon satisfactory completion of probationary period. The employee is eligible for income continuation equal to 70% of the employee's base salary. Disability benefits commence after 13 weeks of total disability and will continue until the end of the disability or until age 65. If disability begins after age 60, benefits will continue for 5 years or until age 70, whichever occurs first. If long-term disability commences at age 69 or older, benefits will be paid for 12 months.

## **LONGEVITY**

Employees with ten (10) years of full-time service at the College shall receive annually a longevity payment of 1.6% (.016%) of their base salary. This amount shall not be added to their base salary. This payment shall be made the pay following the Employee's anniversary date.

## **NON-CONTRIBUTORY INVESTMENT PLAN**

The College shall make a contribution on behalf of each employee to a 403(b) tax sheltered annuity or 457 deferred compensation account, savings bond, or cash. The contribution is based on full time service beginning with year(s);

3	2%
4	3%
5	4%
6 and each year after	5%

## **MPSERS (MICHIGAN PUBLIC SCHOOL EMPLOYEES RETIREMENT SYSTEM)**

- Employees are covered from the date of hire.
- A MPSERS pension is based on a percentage of the average salary times the years of service.
- Reference the MPSERS booklet or website ([www.michigan.gov/ORSschools](http://www.michigan.gov/ORSschools)) for more information
- MCC's pension contribution is set by the State.
- For employees hired after 1/1/90, Member Investment Plan (MIP) is a mandatory contribution based on salary: 3% of compensation (up to \$150 total), \$150, plus 3.6% of compensation between \$5,000 and \$15,000 (up to \$510 total), \$510, plus 4.3% of compensation over \$15,000
- For employees hired after 7/1/2008, Member Investment Plus (MIPlus) is a mandatory contribution based on salary. 3% of compensation (up to \$150 total), \$150 plus 3.6% of compensation between \$5,000 and \$15,000 (up to \$510 total), \$510 plus 6.4% of compensation over \$15,000.

## **TUITION WAIVER**

An employee and his/her dependents are eligible from the employee's date of hire for tuition waivers for credit courses taken at MCC. The waiver does not include registration and course related fees. Note: the amount of the waiver becomes taxable income when non IRS dependents use this benefit.

## **PUBLIC LIABILITY INSURANCE**

An employee has coverage from his/her date of hire for \$200,000 of professional public liability insurance.

## **TAX SHELTERED ANNUITIES (TSA) and DEFERRED COMPENSATION ACCOUNT**

Under Code 403(b) and 457 of the Internal Revenue Service, employees have the opportunity to set aside tax-free dollars in a savings plan subject to IRS maximum amount and rules. See Payroll for more information.

## **SICK DAYS**

Each employee shall be credited with 1 sick day for each month of service. A maximum of 40 sick days may be accumulated. See contract for more details.

## **VACATION DAYS**

Vacation days shall be credited on the following schedule:

Up to 1 year of service	1 day for each month worked
After 1 year of service	1 ¼ days for each month worked
After 2 years of service	1 ½ days for each month worked
After 3 years of service	1 ¾ days for each month worked

See contract for more details.

## **PERSONAL DAYS**

Each employee shall be granted 3 days per year, non-cumulative, for personal business. See contract for more details.

**PLEASE NOTE:** This is ONLY a summary of the benefits and coverage and not a contract. Detailed explanations are available in the Office of Human Resources. Reference "Article XIII, Fringe Benefits" of the AFSCME 1917 contract.