

## **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**

- PPO with a \$15 / \$40 / \$80 / 20% / 20% prescription rider.
- High Deductible with a \$15 / \$40 / \$80 / 20% / 20% prescription rider.

Hearing Benefit available when enrolled in either the PPO or High Deductible Health Plans

### **WHO IS COVERED**

The employee, spouse, and dependent children to age 26 for the chosen plan; supporting documentation must be provided by the employee before the effective date of coverage.

### **EFFECTIVE DATE OF COVERAGE**

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

### **FLEXIBLE SPENDING ACCOUNTS (FSA & 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. The limited purpose flexible spending account (LFSA) is available to those enrolled in an HSA.

The plan year is effective the first of each calendar year and covers employees, spouses and IRS dependents.

### **HEALTH SAVINGS ACCOUNT (HSA)**

Available to eligible employees who are enrolled in a High Deductible Plan. Contributions to a HSA are tax-free through payroll deduction, grow tax-free and withdrawals for eligible expenses are also tax-free. HSA funds roll over year to year.

### **DELTA DENTAL OF MICHIGAN**

Insurance is effective upon satisfactory completion of probationary period. Dental benefit provides up to a maximum of \$2,000 per employee, spouse, and dependents to age 19 (Jan 1 – Dec 31) with a \$50 individual/\$100 family deductible. The plan covers employee, spouse, and dependents to age 19. The plan also covers eligible IRS dependents ages 19-26.

### **VSP OPTICAL INSURANCE**

If the employee is hired from the 1st to the 25th of the month, coverage begins on the 1st of the following month. If the hire date is after the 25th of the month, eligibility is the first of the second month after hire. Vision benefit provides the eye exam covered utilizing a Vision Service Plan (VSP) Provider, up to a maximum of \$250 allowance for frames or contact lenses, with lenses covered at 100% of the allowed amount, per family member in any period of twelve consecutive months. The plan covers employees, spouse, and dependents to age 19. The plan also covers eligible IRS dependents to age 19-26.

**HOSPITAL INDEMNITY**

The full-time employee, spouse, and dependent children (to age 26) enrolled in a medical, dental or vision plan with Macomb Community College will be insured for coverage effective the first of the month following employee’s date of hire. An employee who waives all medical, dental & vision coverages will be insured for single coverage effective the first of the month following employee’s date of hire.

**LIFE INSURANCE**

Insurance is effective upon satisfactory completion of probationary period. The employee is eligible for insurance coverage equal to 3 times the base salary (rounded to the nearest \$1,000). You may elect additional life coverage in units of 10,000, to a maximum of \$200,000. Additional life insurance in excess of \$50,000 will be subject to medical underwriting approval.

**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 exhaustion of five (5) PTO days.

**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 consecutive weeks of total disability.

**LONGEVITY**

Employees with ten (10) years of full-time service at the college shall receive annually a longevity payment of 1.6% of base salary. This amount shall not be added to their base salary and payment is made the first pay following the month of 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):

<b>Full-Time Service in Years</b>	<b>Percentage</b>
3	2%
4	3%
5	4%
6 and each succeeding year	5%

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

As an employee of Macomb Community College, you will be enrolled in the MPSERS retirement system. If you have participated in MPSERS with another employer, you will automatically be enrolled in the same plan.

If you are new to MPSERS you have a choice between two retirement plans: The Pension Plus 2 plan and a Defined Contribution plan. As a new employee, you will be automatically enrolled in the Pension Plus 2 plan as of your date of employment. You have 75 days from your first payroll to elect the Defined Contribution plan. Otherwise, you will remain in the default plan of Pension Plus 2.

For additional information regarding the Pension Plus 2 and Defined Contribution plans with Michigan Public School Employee's Retirement System, please visit the following link: [Michigan Public School Employees](#).

## **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. The amount of the waiver becomes taxable income when non-IRS dependents use this benefit.

## **TAX SHELTERED ANNUITIES (TSA) & 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 additional information.

## **PAID TIME OFF (PTO)**

1. Employees must work a minimum of one hundred and twenty (120) days before being eligible for Paid Time Off (PTO). See contract for additional details.
2. Paid Time Off Allowance: Employees will receive PTO according to the chart below:

	<b>PTO Accrual Annual Amount</b>	<b>PTO Maximum Days Carryover</b>	<b>Payout Percentage at Separation</b>
<b>Year 1</b>	27 (2.25 days per month)	27 max	44%
<b>Year 2</b>	30 (2.5 days per month)	50 max	60%
<b>Year 3</b>	33 (2.75 days per month)	56 max	64%
<b>Year 4 and after</b>	36 (3 days per month)	60 max	70%

**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 XI, XII, and XIII, Fringe Benefits" of the AFSCME 1917 contract.