

BENEFITS IN BRIEF
CLASSIFICATION: ADMINISTRATORS

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

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

HEALTH SAVINGS ACCOUNT (HSA)

Available to eligible employees who are enrolled in a High Deductible Plan. Contributions to an HSSA 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 employees, 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 family 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

An employee is covered from the date of hire and is eligible for insurance coverage equal to 2 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 in excess of \$50,000 will be subject to medical underwriting approval.

ACCIDENTAL DEATH & DISMEMBERMENT

An employee is covered from the date of hire and is eligible for insurance coverage of \$15,000.

SHORT TERM DISABILITY: SICKNESS & ACCIDENT

An employee is covered from the date of hire and is eligible for income continuation equal to 70% of the employee's base salary. Sickness and accident benefits commence upon the exhaustion of PTO days up to six (6) days.

LONG TERM DISABILITY

An employee is covered from the date of hire and is eligible for income continuation equal to 70% of the employee's base salary. Disability benefits commence the 14th week of total disability.

ADMINISTRATIVE NON-CONTRIBUTORY INVESTMENT PLAN

The College shall contribute on behalf of each employee to a 403(b) tax sheltered annuity, 457 deferred compensation account of mutual fund selected by the employee under this non-elective deferral plan, or cash. The contribution is based on full time service beginning with year(s);

Years of Service at MCC	Percent of Base Salary
3 rd Year	2%
4 th Year	3%
5 th Year	4%
6-9 Years	5%
10-14 Years	5.5%
15- 19 Years	6%
20-24 Years	6.5%
25 th Year	7%

MPSERS (MICHIGAN PUBLIC SCHOOL 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 default into the Pension Plus 2 plan.

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](#).

TIAA-CREF OPTIONAL RETIREMENT PLAN

- MCC will contribute 11.5% of earnings to an optional retirement plan, TIAA-CREF.
- For employees hired after January 1, 1997, the mandatory employee contribution will be 3.9% of earnings.

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)

Paid Time Off is scheduled as follows:

Annual PTO Accrual Amount	Maximum Days Carryover	Payout Percentage at Separation
40	68 Max	75%

PTO payment at time of separation (separation is defined as last day worked) for those with the maximum accrual amount at the conclusion of the prior contract year will include the maximum accrual amount, plus earned PTO for that contract year based on percentage listed above.

For Administrators who have been with the College for one year at the time of the distribution of the payout, the College will review their PTO usage at the end of the contract year and will provide the following:

- Individuals who have over sixty-eight (68) days in their bank will receive payout of up to five (5) PTO days.
 - 69 days = 1 day payout
 - 70 days = 2 days payout
 - 71 days = 3 days payout

- iv. 72 days = 4 days payout
 - v. 73 days or more = a total of 5 days payout
- b) The payout for these payments will occur the following fiscal year on the last paycheck in September.
- c) All remaining PTO days will be removed up to the maximum.
- d) In order to be eligible for payout, you cannot be on any leave of absence at the time of distribution or the year in which the payout was calculated.

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 X, XI, XII, and Fringe Benefits” of the MCAAP/UAW 2411 contract.