BENEFITS IN BRIEF
CLASSIFICATION: COMMAND OFFICERS

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 $15/30/50 prescription rider.
- BCBS High Deductible with a $10/30/60 prescription rider.
- BCN HMO with a $10/20/50 prescription rider.

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 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. The limited 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.

DELTA DENTAL OF MICHIGAN

Insurance is effective upon satisfactory completion of probationary period. Dental benefit provides up to a maximum of $1,500 per family member per calendar year (Jan 1 - Dec 31) with a $50 individual/$100 family deductible. The plan covers employee, spouse and eligible dependents up to age 26.

OPTICAL INSURANCE

Reimbursement is effective upon satisfactory completion of probationary period. Employees shall receive $250 reimbursement benefit annually for qualified vision expenses. The plan covers employee, spouse and eligible dependents up to age 26.

LIFE INSURANCE

Insurance is effective upon satisfactory completion of probationary period. The employee is eligible for insurance coverage equal to 2 times 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, the excess will be subject to medical underwriting approval.

Updated by J. Huff 1/1/2017
POLCCO
ACCIDENTAL DEATH AND 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 on 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.

LONGEVITY

The College shall make a payment of 2% of base salary to each employee who has 10 or more full calendar years of service. This amount shall not be added to the employee’s base salary, paid in the second pay period of February.

UNIFORMS

Effective upon satisfactory completion of probationary period, those employees required to wear a uniform while on duty shall be provided a uniform cleaning allowance of $850 per year, payable each January 1. MCC shall provide all uniforms, firearms, and ammunition.

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 plan and a Defined Contribution plan. As a new employee you will be automatically enrolled in the Pension Plus plan as of your date of employment. You have 75 calendar days from your first payroll date to elect to opt out of Pension Plus plan and become a participant in the Defined Contribution plan. Your decision is irrevocable.

The Pension Plus plan is a hybrid plan that contains a pension component with an employee contribution (graded, up to 6.4 percent of salary) and a savings component consisting of a tax-deferred investment account with an employer match of 50 percent (up to 1 percent of salary) on employee contributions.

The Defined Contribution plan provides a savings component in the form of a tax-deferred investment account with a 50 percent employer match (up to 3 percent f salary) on employee contributions.

NON-CONTRIBUTORY INVESTMENT PLAN

MCC shall make a contribution on behalf of each employee to a 403(b) tax sheltered annuity or 457 deferred compensation account, savings bonds, or cash, based on full time years of service to MCC beginning with year(s):

<table>
<thead>
<tr>
<th>Years</th>
<th>Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>2% of base salary</td>
</tr>
<tr>
<td>4</td>
<td>3% of base salary</td>
</tr>
<tr>
<td>5</td>
<td>4% of base salary</td>
</tr>
<tr>
<td>6 and each year after</td>
<td>5% of base salary</td>
</tr>
</tbody>
</table>
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 additional information.

PTO

Employees must work a minimum of three months before being eligible for Paid Time Off (PTO). Employees will receive PTO according to the chart below.

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

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 “Section 21, Fringe Benefits” of the POLCCO contract.