

**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 / \$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 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 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.

S. Rogers 6/10/2024 & 1/9/2025

S. Dillon 4/4/2023 & 5/8/2023

J. Huff 10 /1/2018

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## **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**

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 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 on the 6<sup>th</sup> 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 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 2% of base salary. This amount shall not be added to the employee's base salary and is 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 2 plan and a Defined Contribution plan. As a new employee, you will be automatically enrolled in the Pension Plus 2 plan as of

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J. Huff 10 /1/2018

POLCCO

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 plan with Michigan Public School Employee's Retirement System, please visit the following link: [Michigan Public School Employees](#).

#### **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. The contribution is based on full time years of service beginning with year(s):

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

#### **TUITION WAIVER**

An employee and their 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.

#### **PUBLIC LIABILITY INSURANCE**

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

#### **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)**

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

	PTO Accrual Annual Amount	PTO Maximum Days Carryover	Payout Percentage at Separation
<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 “Sections 13, 15 & 21 - Fringe Benefits” of the POLCCO contract.