

## **BENEFITS IN BRIEF**

### **Classification: COLLEGE POLICE/PUBLIC SERVICE 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 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 \$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.

#### **OPTICAL INSURANCE**

Insurance is effective upon satisfactory completion of probationary period. 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.

## **LIFE INSURANCE**

Insurance is effective as of the date of hire. 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 will be subject to medical underwriting approval.

## **ACCIDENTAL DEATH & DISMEMBERMENT**

The College shall provide insurance for accidental death and dismemberment up to \$5,000 for each full-time employee.

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

As of the date of hire, 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**

The employee shall receive monthly benefits equal to 70% of the employee's basic monthly earnings. Payment will be reduced by certain other periodic benefits to which said employee is entitled. Such benefits for total disability shall commence with the 14<sup>th</sup> week of disability.

## **LONGEVITY**

An employee who has completed 10 years of full-time service at the College shall receive \$1,200 as longevity pay on the first pay date following the month in which his/her anniversary occurs.

## **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 July 1. The College shall provide all uniforms, firearms, and ammunition.

## **EMT CERTIFICATION**

Employees who are certified as an Emergency Medical Technician shall receive \$750 per annum, payable July 1<sup>st</sup> of each year. Employees who hold approved certificates of special training shall receive a premium of \$500 per annum, payable on July 1<sup>st</sup> of each year.

## **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 Defined Contribution plan as of your date of employment. You have 75 days from your first payroll to elect the Pension Plus 2 plan. Otherwise, you will default into the Defined Contribution 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](#).

**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.

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

The 403 (b) or 457 Tax Sheltered Annuity Plan selected by an employee shall be made available to the employee at their option, the cost of which shall be paid by the employee.

**NON-CONTRIBUTORY INVESTMENT PLAN**

The College shall make a contribution on behalf of each employee to a 403(b) tax shelter annuity or 457 deferred compensation account, savings bond, or cash. The contribution is based on completed years of adjusted bargaining unit seniority beginning with year(s):

7 years	3.25%
8 and each successive year	4.25%

**PAID TIME OFF (PTO)**

An employee shall earn PTO according to the following schedule:

<b>Years of Seniority</b>	<b>Annual PTO Days Earned (Accrued monthly)</b>	<b>Maximum Days Carryover</b>	<b>Payout Percentage at Separation</b>
<b>Year 1</b>	24	24	50%
<b>Year 2</b>	24	30	50%
<b>Year 3</b>	24	30	50%
<b>Year 4</b>	30	36	70%
<b>Year 5</b>	30	42	70%

<b>Year 6</b>	32	48	70%
<b>Year 7</b>	36	54	75%
<b>Year 8</b>	37	60	80%

**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.

**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 POLC contract.