

**BENEFITS IN BRIEF**  
**CLASSIFICATION: FACULTY**

**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**

The employee and eligible dependents are covered effective as of the employee's date of 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**

Coverage is effective date of hire. 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 to age 26.

**OPTICAL INSURANCE**

Insurance is effective date of hire. Employees shall receive \$250 reimbursement benefit annually for qualified vision expenses. The plan covers employee, spouse and eligible dependents to age 26.

**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, the excess will be subject to medical underwriting approval.

## **ACCIDENTAL DEATH & DISMEMBERMENT BENEFITS**

An employee is covered from the date of hire and is eligible for insurance coverage of \$5,000.

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

An employee is covered from the date of hire and is eligible for income continuation equal to 70% of employee's base contract and extra-contractual earnings of the preceding academic year or the employee's base salary, whichever is greater. Sickness and accident benefits commence on the exhaustion of sick leave days (up to 20) but no sooner than the 6th day of absence.

## **LONG TERM DISABILITY**

An employee is covered from the date of hire and is eligible for income continuation equal to 70% of employee's base contract and extra-contractual earnings of the preceding academic year or the employee's base salary, whichever is greater. Disability benefits commence the 14<sup>th</sup> week of total disability.

## **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 of salary) on employee contributions.

## **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.

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

Under Code 403(b) and 457(b) 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.

## **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.

**LONGEVITY**

Longevity payments, not added to based salary are paid in December of each year.

0-14 years at MCC \$0	25-29 years at MCC \$1,500
15-19 years at MCC \$500	30+ years at MCC \$2,000
20-24 years at MCC \$1,000	

**PUBLIC LIABILITY**

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

**SICK DAYS**

Employee is credited with one sick day for each month of employment for personal illness or injury. A maximum of 20 sick days may be accumulated. See contract for additional information.

**PERSONAL DAYS**

An employee is allowed up to 5 days, non-cumulative, for personal business. See contract for additional information.

**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 “Articles XXIII and XXIV, Fringe Benefits” of the MCCFO contract.