

**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 / \$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**

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

Insurance is effective upon date of 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.

**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 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 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](#).

## **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) & 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. Contact Payroll for additional information.

## **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.

## **NON-CONTRIBUTORY ANNUITIES**

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. This contribution is based on full time service.

<b>Years of Full-Time Service at MCC</b>	<b>Percent of Base Salary</b>
3-14 years	0.5%
15-19 years	1.5%
20-24 years	2.5%
25-29 years	3.5%
30+ years	4.5%

## **PUBLIC LIABILITY**

An employee has coverage from their 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.

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