

**BENEFITS IN BRIEF**  
**Classification: Full-time NASF**

**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**

- MCC PPO with a \$15 / \$40 / \$80 / 20% / 20% prescription rider.
- MCC 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 day of coverage.

**EFFECTIVE DATE OF COVERAGE**

If the employee is hired from the 1<sup>st</sup> to the 25<sup>th</sup> of the month, coverage begins on the 1<sup>st</sup> of the following month. If the hire date is after the 25<sup>th</sup> of the month, eligibility is the 1<sup>st</sup> 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.

The plan year is effective the first of each calendar year and covers employees, spouses, and IRS dependents.

**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.

**VSP 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**

An employee is covered from the date of eligibility up to \$50,000. 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**

An employee is covered from the date of hire and is eligible for insurance coverage of \$15,000.

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

An employee is covered from the date of hire and is eligible for income continuation equal to 70% of the employee's base salary. Sickness and accident benefits commence on the greater of 20 days or PTO days the Employee elects to use.

## **PROBATIONARY PERIOD**

Employees will be on probation for the first three (3) months of employment with the College in their full-time NASF position. Employees will have their first evaluation review within the first forty-five (45) days of the probation period. Employees will receive a second evaluation within the last forty-five (45) days of the first evaluation. The probationary period may be extended for an additional ninety (90) days. The College reserves the right to provide an employee with a six (6) month probation period upon hire into the role.

## **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: FOR ADMINISTRATORS**

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 is 3.9% of earnings.

## **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. The amount of the waiver becomes taxable income when non-IRS dependents use this benefit.

## **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 more information.

## **PAID TIME OFF (PTO)**

1. Each active NASF full-time employee receives 26 PTO days front loaded at the start of the fiscal year. PTO must be used each fiscal year and will not carry-over. If hired after July 1<sup>st</sup>, PTO days will be prorated based on the full-time NASF employee start date.
2. For full-time NASF to utilize PTO days, an employee must complete the first 90 days of their probationary period. There are two exceptions for PTO utilization during an employee's probation period: (1) utilizing PTO for the day before Thanksgiving and for short term disability. For employees who transfer directly from a Macomb Community College position into a NASF position, without a break in service, will not need to complete the probation period prior to utilizing PTO days.
3. For PTO days, an employee must submit their PTO days through the digital timekeeping system as far in advance as they can (at least one week) for their supervisor to approve.
4. For individuals who have three or more non-preapproved consecutive days of absence, they must provide medical documentation upon return to work.
5. Remaining PTO is not paid off at time of separation.

## **BEREAVEMENT DAYS**

The College will grant up to three days of bereavement time for the death of a family member. A family member is defined as your spouse or domestic partner, child, parent, sister, brother, grandparent, or grandchild, including your spouse's or domestic partner's child, parent, sibling, or grandparent.

## **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.