

BENEFITS IN BRIEF
Classification: ADMINISTRATORS - NBU

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 day 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 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

Insurance is effective upon satisfactory completion of probationary period. 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

Reimbursement is effective upon satisfactory completion of probationary period. 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 AND 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 21st consecutive 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 the employee's base salary. Disability benefits commence the 14th week of total disability

ADMINISTRATIVE NON-CONTRIBUTORY INVESTMENT PLAN

The College shall make a contribution 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. The contribution is based on full time service beginning with year(s);

Full-Time Service in Years	Percentage
2	2%
3	3%
4	4%
5	5%
14	6%
19	6.5%
24	7%

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.

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.

PUBLIC LIABILITY

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

TAX SHELTERED ANNUITIES (TSA)

Under Code 403(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 more information.

VACATION DAYS

Each Administrator is granted 25 vacation days per year. A maximum of 50 vacation days may be accumulated.

SICK DAYS

Each Administrator is granted 8 sick days for personal illness or injury per year. A maximum of 35 sick days may be accumulated.

PERSONAL DAYS

Each Administrator is granted 5 days for personal business per year, non-cumulative.

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.