

## **BENEFITS IN BRIEF**

**Classification: NON- 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 / \$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 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 IRS 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.

### **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 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**

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 upon the exhaustion of PTO days up to six (6) days.

**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.

**NON-ADMINISTRATORS 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, or cash. The contribution is based on full time service beginning with year(s):

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

**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 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.

**TAX SHELTERED ANNUITIES (TSA)**

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)**

Paid Time Off is scheduled as follows:

<b>Annual PTO Accrual Amount</b>	<b>Maximum Days Carryover</b>	<b>Payout Percentage at Separation</b>
40	68 Max	70%

For a Non-Administrator to utilize PTO days, you must pass the first forty-five (45) days of probation in your NBU Non-Administrator position prior to utilization. The employee’s Area Vice President may make an exception to this PTO usage rule. Additional exceptions for the PTO utilization after forty-five (45) days are utilizing PTO for the day before Thanksgiving and for short term disability.

For PTO days, you must submit your PTO days through the digital timekeeping system as far in advance for your supervisor to approve. For individuals who have three or more non-preapproved consecutive days of absence, you must provide medical documentation upon return to work.

**PTO Annual Payout for Employees on the Payroll at Time of Distribution**

For Non-Administrators who have been with the College for one year at the time of the distribution of the payout, the College will review their PTO usage at the end of the contract year and will provide the following:

- a. For individuals who have over sixty-eight (68) days in their bank will receive payout of up to five (5) PTO days.
  - i. 69 days = 1 day payout
  - ii. 70 days = 2 days payout
  - iii. 71 days = 3 days payout
  - iv. 72 days = 4 days payout
  - v. 73 days or more = a total of 5 days payout
- b. The payout for these payments will occur the following fiscal year on the last paycheck in September.
- c. All remaining PTO days will be removed up to the maximum.
- d. In order to be eligible for payout, you cannot be on any leave of absence at the time of distribution or the year in which the payout was calculated.

**PROBATIONARY PERIOD:** Individuals in these positions will be on probation for the first three (3) months of employment with the college in the NBU Non-Administrator position. You will have your first evaluation review within the first forty-five (45) days of your probation period. You 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.

**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.