

# Central Michigan University

## Benefits In Brief

### Office Professional, Regular and Provisional Employees (July 2006)

THIS DOCUMENT IS FOR REFERENCE ONLY AND NOT A CONTRACT DOCUMENT. FOR DETAILED INFORMATION CONCERNING COVERAGES, PREMIUMS AND UNIVERSITY CONTRIBUTIONS, PLEASE REFER TO WEBSITE @ <http://www.hrs.cmich.edu>, CALL THE BENEFITS & WELLNESS/HR OFFICE @ (989) 774-3661 or email [benefits@cmich.edu](mailto:benefits@cmich.edu).

Benefit	When Eligible	Benefit You Receive
<a href="#">Medical</a>	1 <sup>st</sup> of month following employment	Two plans available. (1) A PPO 1 plan with no deductible covered at 100% and a \$10 co-pay on some in network services. A \$250/\$500 deductible and 20% co-pay for most out of network services. Certain preventative services, only performed by in network providers, are covered at 100% with no co-pay. (2) A PPO 2 plan with a \$250/\$500 deductible covered at 80% and a 20% co-pay for in network services. Certain preventative services, only performed by in network providers, are covered at 100% with no co-pay. In network office visits are covered at 100% and a \$10 co-pay. A \$500/\$1000 deductible covered at 60% and a 40% co-pay for out of network services. No coverage is also an option as long as you are covered by insurance elsewhere.
<a href="#">Prescription Drug</a>	1 <sup>st</sup> of month following employment	Three plans available. Prescription drug coverage is separate from your medical coverage. Plans vary in terms of applicable co-pays (from 10% to 30%) and deductibles (from \$0 to \$50 per person). Annual maximum are applied to each plan. Mail order program available through ESI (1-877-412-6121) -- \$50 deductible is waived (if on PD 20/50 plan).
<a href="#">Dental</a>	1 <sup>st</sup> of month following employment	Two plans available: D100/75/50/50 plan pays 100% of approved amount on Class I services, 75% of approved amount on Class II, and 50% of approved amount on Class III, with no deductible. This plan includes orthodontia coverage for eligible dependents when treatment begins prior to age 19. Ortho has a lifetime maximum per person of \$1500.00 per person. The D100/50/50 plan pays 100% of approved amount on Class I, with no deductible, Class II & III paid at 50% of approved amount, after a deductible of \$50 per person, up to a family maximum of \$150. Annual maximums are applied to each plan.
<a href="#">Vision</a>	1 <sup>st</sup> of month following employment	One plan available: Optional coverage with no university contribution. One eye exam is covered per plan year with a \$20 co-pay for in-network providers. Additional allowances for frames and lens options, frame allowance can be used separately with either lens allowance or contact lens allowance. Limited coverage is also available for out-of-network services. Discounts available for additional complete eyewear purchases and Lasik Surgery when using in-network providers.
<a href="#">Employee Life</a>	1 <sup>st</sup> of month following employment	Levels available: 1, 1.5, 2, 3 or 4 times salary. Employees are required to elect one level of coverage. Coverage also includes Accidental Death and Dismemberment.
<a href="#">Dependent Life</a>	1 <sup>st</sup> of month following employment	Available on post-tax basis for spouse and dependent child(ren). This is an optional coverage paid totally by the employee.
<a href="#">Long Term Disability</a>	1 <sup>st</sup> of month following employment	Two plans available, both start after initial waiting period of six (6) months or balance of sick leave, whichever is greater. One plan provides 50% of base salary up to a maximum monthly benefit; the other plan provides 67% of base salary up to a maximum monthly benefit. Employees are required to elect one level of LTD coverage.
<a href="#">Short Term Disability</a>	1 <sup>st</sup> of month following employment	Two plans available, both start after initial waiting period of forty-five (45) calendar days or balance of sick leave, whichever is greater. One plan provides 50% of base salary up to a maximum weekly benefit; the other plan provides 67% of base salary up to a maximum weekly benefit. Optional coverage paid totally by employee.
Long Term Care	Immediate	An employer sponsored group policy is available to the employee, their spouse, parents and/or parents-in-law. Payroll deduction is available for employee and their spouse. Optional coverage paid totally by employee. For details call TIAA-CREF at 1-800-223-1200.
Travel Accident Ins.	Immediate	An additional \$100,000 in benefits for total disability or death resulting from accidents, which occur while traveling on University business.
Flexible Spending Account	1 <sup>st</sup> of month following employment	Two accounts available: dependent day care and health care. Contributions deducted on a pre-tax basis are reimbursed from account as employee submits eligible expenses. All reimbursements are refunded by direct deposit only. Participation is voluntary. Funds not reimbursable to employee are forfeited per IRS regulations.
Family Medical Leave Act	After one (1) year of employment	Provides up to 12 weeks leave per calendar year for certain family and medical reasons. Employees must have worked at least 1,250 hours during the twelve (12) month period immediately preceding the employee's request for leave or the day on which the leave commences, whichever comes first.
Banking	Immediate	Direct deposit of paycheck and payroll deduction to select financial institutions is available.

<a href="http://www.youdecide.com">www.youdecide.com</a>	Immediate – use client ID CMICH 402	Acts as a portal for obtaining personal services and insurance information. The following services are available: Auto and Home Insurance, Auto and Home Loans, Real Estate Advantage Program, On-Line Banking Financial Planning, Tax Preparation & Planning, Legal Services, Critical Illness, Pet Insurance and more. For customer assistance call 1-800-746-7236.
Retirement	Immediate	<u>Employees hired prior to 1/1/96</u> participate in the Michigan Public School Employees Retirement System (MPERS). Pension is based on 1.5 percent of average salary multiplied by years of service in the (MPERS) System. <u>Employees newly hired on or after 1/1/96</u> will be placed in MPERS if they were previously enrolled in MPERS at one of the following seven (7) institutions prior to 1/1/96: Central Michigan, Eastern Michigan, Ferris State, Lake Superior State, Michigan Technological, Northern Michigan or Western Michigan. Hourly employees will automatically be placed in MPERS. <u>Employees hired on or after 1/1/96 not previously enrolled in MPERS</u> at one of the 7 institutions listed above, who have at least a 50% appointment, will receive a 6% university contribution of the employee's base excluding any special pays. This contribution may be invested in any of the funds of TIAA-CREF or Fidelity. Employees are vested immediately in the ORP plans. Retirement applications must be turned into the Benefits & Wellness/HR office in a timely manner. Retroactivity of the university's ORP retirement contribution will not be applicable if applications are received more than sixty (60) days after the employee becomes eligible for a contribution. Newly hired or rehired employees who are drawing a monthly MPERS pension or are a CMU retiree will be eligible for an ORP retirement contribution by the university.
Tax Deferred Investments 403(b) & 457(b)	Immediate	A portion of the employee's current salary may be tax deferred to various fixed or variable annuities through TIAA-CREF and/or mutual funds through Fidelity Investments. This is an optional program. Maximum deferral amounts are calculated annually.
Paid Vacation	As Accrued	1 <sup>st</sup> and 2 <sup>nd</sup> year = 12 days per fiscal year; 3 <sup>rd</sup> through 7 <sup>th</sup> year = 15 days per fiscal year; 8 <sup>th</sup> through 15 <sup>th</sup> year = 18 days per fiscal year and 16 years+ = 20 days per fiscal year. Vacation days are prorated for part-time employees, based on your appointment.
Paid Sick Leave	As Accrued	Regular and provisional full time employees shall accrue sick leave at a rate of four (4) hours each 2 week pay period, thirteen (13) sick days maximum accrual per year. Sick leave may be accumulated up to a maximum of 130 days. Up to six (6) of these sick leave days per year may be used for illness of immediate family members (as defined under the Family Medical Leave Act). Sick days are prorated for part-time employees, based on your appointment.
Paid Holidays	Immediate	Employees have six (6) National holidays, plus the day after Thanksgiving, Christmas Eve (or such other year end holiday as the University may designate) and the four working days between Christmas and New Years. Holidays are prorated for part-time employees, based on your appointment.
Funeral Leave	Immediate	Pay for up to three (3) working days in the event of death of immediate family member or relative living in same household. Please refer to contract for designated family members. Pay not to exceed 1 day per occasion in the event of death of aunt, uncle, niece or nephew of employee. Funeral leave days are prorated for part-time employees, based on your appointment.
Personal Leave	As Accrued	All full-time employees eligible for three (3) personal leave days per calendar year. Any full-time employee in their first year of employment, who is hired after July 1, is eligible for 1.5 days of personal leave for the remainder of the first calendar year. Days are prorated for part-time employees, based on your appointment.
Military Leave	Immediate	Approved leave of absence to employees who belong to the National Guard, Officers Reserves Corps or similar military organization for active duty not to exceed fifteen (15) consecutive days in a calendar year.
Paid Jury Duty	Immediate	Employees receive pay for regular scheduled hours of work missed, less what the court pays; not including mileage.
<a href="#">Tuition Plan</a>	Employee must be in an active pay status on the first day of classes	Tuition credit of up to twenty-four (24) credit hours per academic year at on-campus tuition rates is offered to full time employees. Employees working half time or more, but less than full time, are eligible for a prorated amount of tuition waiver. If an employee doesn't use hours, spouse and/or dependent child(ren) may receive tuition credit up to a maximum twenty-four (24) credit hours per academic year (not applicable to registration or special fees).
Travel Allowances	Immediate	Reimbursement for mileage, lodging, and meals (subject to current maximums) as well as other travel-related expenses are approved when traveling for University business. Reimbursements will be done by direct deposit only.
<a href="#">Employee Assistance Program</a>	Immediate	EAP is for the employee, their spouse and dependents residing in their household. The program provides confidential assistance for a number of personal issues/problems (financial, marital, family, stress, substance abuse, and psychological, etc.) at no cost to the participants. For more information contact the EAP provider - HR Perspectives, Inc. at 1-800-717-2707.
Parking	Immediate	No university contribution – cost is \$185.00 per year.

<a href="#">Wellness Programs</a>	Immediate	Participate in the following Wellness Program components: employee receives \$10 for completing Succeed® Health Risk Assessment (HRA) and \$10 if Spouse/Domestic Partner completes HRA (spouse/domestic partner must be enrolled in CMU's medical/prescription drug plan);Healthcare Component- complete annual physical and blood work- Staff receive \$35; Exercise Component-exercise 3 days/week for 30 minutes - Staff receive \$35 (to be eligible, must enroll and participate for the full plan year 7/1 through 6/30); Wellness Component- attend at least 4 wellness programs or screenings- Staff receive \$30.
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**YOU MUST CONTACT THE BENEFITS & WELLNESS/HR OFFICE IN ROWE HALL 108 WITHIN 30 DAYS OF A CHANGE IN MARITAL, DEPENDENT AND/OR WORK STATUS. BENEFITS END ON THE DATE OF TERMINATION.**