

*2020 Benefit Summary for Faculty, Administrators, and Hourly Staff*

BENEFIT	ELIGIBILITY	DESCRIPTION
Health/Rx Insurance	Date of Hire	Two Blue Cross Blue Shield of Michigan (BCBSM) <i>Simply Blue</i> PPO qualifying High Deductible Health Plans (HDHP) employees may choose from: \$1,400 deductible for single coverage & \$2,800 deductible for 2 person or family coverage; or, \$2,000 deductible for single coverage & \$4,000 deductible for 2 person or family coverage. After the deductible is met, each insurance plan has similar coverage for medical expenses but there are different co-payments on the Prescription Drug (Rx) components of the two plans. An employee contribution towards the monthly premium is made on a pre-tax basis through the provisions of the MID cafeteria plan.
Health Savings Account (HSA)	January 1 of each calendar year  Prorated in the first year for new hires	The college also provides Health Savings Account (HSA) plan funding to help cover employees' health insurance deductibles: \$1,400 for single coverage and \$2,800 for two-person or family coverage is contributed by MID annually each January. This benefit is prorated in the first year for new hires. Any unused portion of the deductible rolls over to the following year. A debit card for the HSA is provided by Chemical Bank and can be used for payment at many health care providers. Employees can also contribute additional funds to their HSA on a pre-tax basis.
Health Reimbursement Arrangement (HRA)	January 1 of each calendar year  Prorated in the first year for new hires	For employees who are not eligible for a HSA, the college provides a Health Reimbursement Arrangement (HRA) to help fund the health insurance deductible: \$1,400 for single coverage and \$2,800 for two-person or family coverage. Employees enrolled in the HRA submit their health expense receipts to Kushner, and reimbursements to employees are made through Kushner & Company. Reimbursement forms can be requested from Human Resources or found on MID's HR webpage.
Health Insurance Opt-Out *	Date of Hire  Prorated in the first year for new hires	Employees who are eligible to elect health insurance coverage, but choose not to enroll, are eligible for a \$3,500 cash opt-out each calendar year. This benefit is prorated in the first year for new hires based on the number of calendar days remaining in the year. This is a taxable cash benefit added to the employee's payroll.  <i>* Note: Employees already covered by a spouse who is also employed by MID are not eligible to receive the opt-out payment.</i>

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Dental Insurance	Date of Hire	The college provides employees and qualified dependents with a Dental Plan through SETSEG, managed by <i>ADN Dental Administrators</i> , which provides up to \$1,000.00 per insured person toward dental services each calendar year. Preventive Services and Restorative Services are covered at 75%. Major Restorative Services are covered at 50%. Preventive coverage increases by 5% after the first year of employment, and by 10% each succeeding year, up to 100% in the employee's fourth year, provided the insured employee and dependent(s) each have an annual dental visit.
Vision Insurance	Date of Hire	Through EyeMed INSIGHT Network: \$6 co-payment on eye exam, \$90 contact lens allowance, \$65 frame allowance, plus an additional 20% discount on balances over \$65. Employee Only coverage is paid by MID; 2 Person or Family coverage are available at additional cost.
Group Life and Accidental Death & Dismemberment (AD&D) Insurance	Date of Hire	Provided through SETSEG and underwritten by Reliance Standard Life Insurance (RSLI). Group Life and AD&D amounts vary for each employee group: Faculty members are eligible for \$70,000, Administrators are eligible for \$50,000 or 1x annual salary, and Hourly Staff members have a \$40,000 group life amount.
Voluntary Life / AD&D **	Date of Hire  (Guaranteed Issue amounts available with no medical questions)  <i>or</i>  Open Enrollment †  (Proof of Insurability must be provided and approved by RSLI)	The Voluntary Life and AD&D plans are provided through SETSEG and underwritten by Reliance Standard Life Insurance (RSLI). Guaranteed Issue amounts can be purchased upon hire in \$10,000 increments up to \$30,000 for employees < age 60, \$10,000 for employee > age 60, and \$20,000 for spouse < age 60. (provided the spouse is not also employed by the college) and up to \$10,000 for dependent children without proof of insurability. Employees may also apply for additional coverage in \$10,000 increments up to a maximum of \$500,000 by completing the medical portion of the enrollment form but will need to be approved by RSLI before additional coverage is effective.  <i>** Note: AD&amp;D coverage does not require proof of insurability or medical information.</i>  Rates for Voluntary Life are age-banded in 5 year increments. The employee or spouse's age as of December 31 <sup>st</sup> of the current year is used to determine what the rate will be for the upcoming benefit year. The monthly rate for children does not vary based on age.  <i>† If not elected upon hire, or during a qualifying life event, employees can also apply for coverage at Open Enrollment; however, proof of insurability will need to be provided and approved by RSLI before coverage is effective.</i>

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Long-Term Disability (LTD)	Date of Hire	LTD replaces 66 ⅔% of basic monthly earnings to a maximum benefit of \$6,111 (⅔ of \$9,166 monthly earnings) for Administrators, \$3,000 for Faculty (⅔ of \$4,500 monthly earnings), and \$2,167 (⅔ of \$3,250 monthly earnings) for Hourly Staff members. There is a 60 day waiting-period that must be met before disability insurance takes effect. Plan is provided through SETSEG and is underwritten by Reliance Standard Life Insurance (RSLI).
Flexible Spending Account (FSA)	Date of Hire	Employees may make pre-tax payroll deductions to a Flexible Spending Account (FSA) for health care and/or Dependent Care Reimbursement Account (DCRA) for daycare expenses. Unused funds cannot be carried over to the next year. These plans are administered by Kushner & Company.
Vacation Time	Date of Hire	<p>Administrators receive 20 vacation days in years 1 to 5 of employment; 21 days in years 6 to 10; 22 days in years 11 to 15; 23 days in years 16 to 20; 24 days in years 21 to 25; and 25 days beginning in the 26<sup>th</sup> year of employment. A maximum of eighty (80) hours may be carried over to the new fiscal year (July 1 of each year) and must be used by December 31<sup>st</sup> of that year. Accrued but unused vacation time is paid out upon separation of employment.</p> <p>Hourly Staff members accrue 1 day per month in years 1 to 6 of employment; 1.25 days per month in years 7 – 11; and 1.5 days per month beginning in the 12<sup>th</sup> year of employment. Hourly employees may accumulate a maximum of 25 days in their vacation bank. Vacation is not available for use until successful completion of the probationary period.</p> <p>Faculty members are generally only required to teach in the Fall and Winter semesters, and accordingly do not accrue vacation days under the Faculty Senate Contract.</p>
Sick Time	Date of Hire	<p>Administrators accrue 8 hours of sick time each month. Sick time bank caps off at 260 days.</p> <p>Hourly Staff members accrue 8 hours of sick time each month, and can use sick time after completion of the probationary period. Sick time bank caps off at 230 days.</p> <p>Faculty members receive 5 sick days at the beginning of each academic year, and accrue one day a month from November through May, for a total of 12 days per academic year. Sick time bank caps off at 150 days.</p> <p>Employees should refer to the language in the Board Policy (for Administrators) or the ESPA Contract (for Hourly staff) or the Faculty Senate Agreement (for Faculty members) for specific guidance on available buy-out options at the time of separation.</p>

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Personal Days	Date of Hire	Administrators receive 3 days (24 hours) and Hourly Staff receive 3 days (24 hours) each fiscal year. Personal days must be used by June 30 <sup>th</sup> of each year. Personal days do not carry over from year to year. Faculty members receive 2 days per academic year.
Holiday Pay	Date of Hire	The following holidays are recognized by the college: New Year's Day, Easter, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Day After Thanksgiving, Christmas Eve and Christmas Day. Holiday pay is provided if the holiday occurs during a regularly scheduled work week.
Tuition Reimbursement	Varies	<p>Must receive prior approval by your supervisor and HR to be eligible for the tuition reimbursement program.</p> <p>Reimbursed for each course the employee receives a grade of 'C' or better, or receives credit for credit/non-credit coursework, based on average cost per credit hour of 4 universities (CMU, MSU, SVSU, and Ferris State), up to a maximum annual calendar cap of \$3,000.00 for undergraduate coursework, \$4,000.00 for Master's degree level, and \$5,000.00 for Doctoral degree level coursework. Hourly staff members receive tuition reimbursement up to the attainment of a Bachelor degree.</p> <p>Faculty members are eligible at the time of hire, Hourly Staff members are eligible after completion of the probationary period, and Administrators are eligible after one year or completion of 2,080 hours.</p>
Family & Employee Tuition Grant	Varies	<p>Employees are eligible to take classes at MMCC for free, up to 6 credit hours per semester, provided they receive a grade of C or better as the final grade.</p> <p>Family members (spouse or IRS dependent's) are eligible to take classes at MMCC for free, up to 62 total credit hours or completion of an Associate's Degree. Prior approval must be obtained by Personnel Services before employees or his/her dependents are eligible to participate in this program.</p> <p>Hourly Staff members and their family members (spouse or IRS dependent's) are eligible upon the employee's completion of the probationary period.</p>

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<p>Retirement Plan: Michigan Public School Employees Retirement System (MPSERS)</p>	<p>Date of Hire</p>	<p>All public school employees hired after 1987 contribute to their pension from date of hire. MID also contributes an amount each pay period based on its total payroll and plan elections for that same period. After ten (10) years of service, employees are fully vested. Pension amounts are based an employee’s average salary, age and length of service. The plan is administered by the Office of Retirement Services (ORS). You can contact the ORS directly at 800.381.5111 (toll free) or visit the MPSERS website at <a href="http://www.michigan.gov/ors">www.michigan.gov/ors</a>. Please contact the Payroll Department at ext. 609 if you would like more information about your MPSERS pension options.</p> <p>Employees who are not already registered with MPSERS from previous employment must choose between the Pension Plus 2 and Defined Contribution (DC) plans offered within the first 75 days of employment.</p>
<p>Retirement Program: Optional Retirement Plan (ORP) through Teachers Insurance &amp; Annuity Association - College Retirement Equities Fund (TIAA-CREF)</p>	<p>Limited to Administrators and Faculty</p>	<p>Variable and guaranteed annuity accounts in six (6) asset classes are available as investment options. Participants may choose asset class by low to high risk factors. Plan is administered by TIAA-CREF. Contact the Payroll Department at ext. 609 to learn more about this program.</p> <p>Employees must choose to participate in either MPSERS or TIAA-CREF within the first 75 days of employment.</p>
<p>403(b) plans</p>	<p>Date of Hire</p>	<p>Tax-deferred savings plans. MID provides several vendor options for employees who are interested in enhancing their retirement savings or investments through the use of a tax-deferred savings plan. Please contact the Payroll Department at ext. 609 if you would like more information about the 403(b) plans.</p>