



## Food Service, Custodian & Maintenance Staff Benefits In Brief – Eastern Michigan University Regular Employees (With appointment status of 50% or more)

January 2009

BENEFIT	WHO PAYS	ELIGIBILITY	COVERAGE
<b>Health Plan</b>	<p><b>Option 1 - Eastern Michigan University pays</b> (Includes employees, spouse, AEA, &amp; dependent children through the age of 19.)</p> <p><b>Option 2 – Employee pays annually:</b> Single - \$709 Two Person/Family - \$1,036</p> <p>**Employee pays rider costs for 19-25 year old dependent children for either option</p>	91 <sup>st</sup> day of hire	<p>A choice between two Blue Cross/Blue Shield Community Blue PPO (Preferred Provider Organization) plans. Option 1 is the base plan which is employer provided with deductibles and co-payments. Option 2 requires cost-sharing and has less deductibles and co-payments. Plan includes prescription drug coverage and vision services. May waive health coverage for a \$1,200 annual reimbursement if coverage is verified elsewhere.</p> <p><b>EMU Benefits Directory:</b> <a href="http://www.emich.edu/hr/benefits/bendirectory.html">http://www.emich.edu/hr/benefits/bendirectory.html</a></p>
<b>Dental Plan</b>	<p><b>Eastern Michigan University</b> Includes employee, spouse, AEA and dependent children through 25.</p>	91 <sup>st</sup> day of hire	<p>Subject to reasonable and customary charges, dental benefits coverage provides:</p> <ul style="list-style-type: none"> <li>100% for diagnosis, cleaning, x-rays;</li> <li>75% for extractions, root canals, fillings;</li> <li>50% for dentures, bridges, etc.</li> <li>50% for braces</li> </ul> <p>Plan pays up to a maximum of \$1,000 per fiscal year (July 1- June 30) per person. \$1,500 lifetime maximum for orthodontic expenses.</p>
<b>Life Insurance and Accidental Death and Dismemberment</b>	<p><b>Eastern Michigan University</b></p>	91 <sup>st</sup> day of hire	<p>After a 90 day probation period, insurance coverage for the following twelve months is one times the base salary rounded to the next \$1,000. Effective in the fifteenth (15<sup>th</sup>) month of employment, coverage is the base salary rounded to the nearest \$1,000 times 2. Maximum coverage is \$275,000.</p>
<b>Short Term Disability</b>	<p><b>Employee/Eastern Michigan University share a portion of the cost</b></p>	91 <sup>st</sup> day of hire	<p>Optional plan provides income continuation for disability due to non-occupational illness or injury in the amount of 66 2/3% of regular weekly earnings to a maximum of \$300.00 per week for a period of 13 weeks. Benefits commence the fifteenth (15<sup>th</sup>) day of disability.</p>
<b>Long Term Disability</b>	<p><b>Eastern Michigan University</b></p>	First day of the month after 90 days of hire	<p>Income continuation equal to sixty percent (60%) of employee's regular monthly earnings up to a maximum benefit of \$5,000 per month. Benefits begin on the ninety-first (91<sup>st</sup>) day of continuous disability and will continue until the end of the disability or until age 65. If disability begins after age 60, benefits continue for five years or until age 70, whichever comes first.</p>



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<b>Retirement</b>	<b>Eastern Michigan University</b> <b>TIAA-CREF:</b> 9% of employee earnings University only contribution <b>MPSERS:</b> State Requirement Grandfathered Employees	Date of hire	One (1) defined contribution plan offered. Immediate vesting based upon variable or fixed annuity and mutual fund investments. (MPSERS pension based on percentage of average salary times years of service (fully vested after 10 years). Member Investment Plan (MIP), after 1-1-90, mandatory contributions required. Grandfathered for employees hired as of December 31, 1995.)
<b>Paid Vacation</b>	<b>Eastern Michigan University</b>	After one year of hire	The first (1st) year employees accrue 12 days per year; Two to Eight (2-8) years accrue 15 days per year; Nine to Twelve (9-12) years accrue 18 days per year; and Thirteen plus (13+) years accrue 20 days per year. Part-time employees receive a pro-rata benefit amount based on percent of appointment. No employee may carry over more vacation time into the new fiscal year than the maximum earned in one year.
<b>Paid Sick Leave</b>	<b>Eastern Michigan University</b>	After 120 days of hire	Full time employees will be credited with 104 (one hundred and four) hours of sick time annually on July 1 <sup>st</sup> , prorated based upon appointment. Total accumulation of sick leave shall not exceed sixteen hundred (1,600) hours; 200 (two hundred) days. Four (4) sick days for personal business.
<b>Paid Holidays</b>	<b>Eastern Michigan University</b>	Date of hire	Ten holidays plus seasonal days between Christmas and New Year's Day. Regular part-time employees will receive holiday pay based on the number of hours they would be regularly scheduled to work on the day on which the holiday is observed.
<b>Tuition Waiver</b>	<b>Eastern Michigan University</b>	<b>Employee:</b> term following probation <b>Spouse and dependents</b> – term following date of hire	Tuition waiver program waives up to six (6) semester hours of undergraduate or graduate level per semester at EMU. Applies to tuition only. Part-time employees will receive up to three (3) semester hours. Spouses and dependents are eligible for fifty percent (50%) of undergraduate tuition waived on all credit hours.
<b>Tax Deferred Annuities</b>	<b>Employee</b>	Date of hire or anytime thereafter	May select participation in one (1) of the plans currently offered by the University. Potential tax savings through tax deferred investments.
<b>FSA - Dependent Care/Healthcare Expenses</b>	<b>Employee</b>	Within 30 days of hire or Open Enrollment	Able to put aside money on a pre-tax basis in order to pay personal health and/or dependent care expenses. Maximum allowable amount is \$5,000 per year for dependent care and \$5,000 per year for healthcare expenses.

These highlights are only intended to briefly summarize Eastern Michigan University's Benefits Program. Currently described benefits may change as a result of future collective bargaining and/or changes in Eastern Michigan University policy.