



# 100% Lecturer Benefits In Brief – Eastern Michigan University

January 2009

BENEFIT	WHO PAYS	ELIGIBILITY	COVERAGE
<b>Health Plan</b>	<p style="text-align: center;"><b>Option 1 - Eastern Michigan University pays</b></p> <p style="text-align: center;"><b>Option 2 – Employee pays the difference in illustrative rates between Option 1 and 2 based upon type of coverage.</b></p> <p>(Includes employees, spouse, AEA, and dependent children through the age of 19.) Employee pays rider costs for 19-25 year old dependent children.</p>	<p>Date of hire or Open enrollment</p>	<p>Immediate participation in 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 of the difference between the two plans. Option 2 requires less deductibles and co-payments. A \$500 incentive is provided for waiving spousal coverage annually. May waive health coverage for a \$1,000 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 style="text-align: center;"><b>Eastern Michigan University</b></p> <p>Includes employee, spouse, AEA, and dependent children through 19.</p>	<p>1<sup>st</sup> day of the month following date of hire</p>	<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 style="text-align: center;"><b>Eastern Michigan University</b></p>	<p>Date of hire</p>	<p>First year’s coverage, insurance equal to one times base salary (rounded to the next highest \$1,000). Subsequent year’s coverage equals base salary rounded to the next highest \$1,000 times two (2). Maximum coverage of \$200,000.</p>
<b>Business Travel Accident Insurance</b>	<p style="text-align: center;"><b>Eastern Michigan University</b></p>	<p>Date of hire</p>	<p>University provides fully paid business travel accident insurance with \$100,000 in coverage for death or permanent total disability of the staff member, up to a limit of \$500,000 as a result of any one accident.</p>



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<b>Retirement</b>	<b>Eastern Michigan University</b> <b>TIAA-CREF:</b> 10% of earnings <b>MPSERS:</b> State Requirement Grandfathered Employees	Date of hire – Upon Enrollment	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 Sick Leave</b>	<b>Eastern Michigan University</b>	Calendar year (January 01 – December 31)	Full time 100% Lecturers receive six (6) days; forty eight (48) hours at the beginning of each calendar year (prorated for September – December)
<b>Tuition Waiver</b>	<b>Eastern Michigan University</b>	<b>Employee:</b> after one year of hire  <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. 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>Flexible Spending Accounts - Dependent Care/Health-Care Expenses</b>	<b>Employee</b> Annual fee (two Installments)	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 both dependent care and health care expenses. Annual fee is determined each year.

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.