



2026-2027 BENEFITS IN BRIEF | REGULAR 10-MONTH FACULTY

This summary is for reference purposes only and is not a contract. The terms of each benefit plan, including policies, procedures, and applicable contracts, govern benefit availability and coverage amounts. For benefit-related questions, please contact the CMU Benefits & Wellness Office (Rowe Hall 108) at 989-774-3661, benefits@cmich.edu, or visit www.cmich.edu/benefits.

The CMU Choices plan year (dental, vision, employee and dependent term life, short- and long-term disability, flexible spending account, and health savings account) runs July 1 – June 30. The MESSA medical/prescription plan year runs January 1 – December 31. Benefits begin on the hire date and end on the last day of employment, except for academic-year employees who remain employed through the spring semester; coverage for these employees continues through August 15.

New employees must complete online enrollment or waive coverage within 30 calendar days of their start date. For new faculty beginning at the start of a semester, the 30-day window generally begins on the first day of the pay period in which employment starts (1st or 16th of the month). If no election is made by the deadline, employees are automatically enrolled in: MESSA Choices 500/1000 (single coverage), 1.5x employee life insurance, 67% long-term disability, and no dental, vision, short-term disability, dependent life insurance, or flexible spending account.

CMU Choices elections are irrevocable for the plan year unless a [qualifying status change](#) occurs and a [Status Change Request](#) is received by the Benefits & Wellness Office within 30 calendar days of the event. Contact the Benefits & Wellness Office with questions; failure to meet these requirements may prevent enrolling eligible dependents or changing elections for the remainder of the plan year.

BENEFIT	WHO PAYS	ELIGIBILITY	COVERAGE
Medical / Prescription Drug	CMU & Employee	Date of Hire	Eligible to enroll in one of four plans administered by the Michigan Education Special Services Administration (MESSA), or to elect no coverage. All plans cover certain preventive services at 100% and are Preferred Provider Organization (PPO) plans offering in-network benefits through the BCBSM PPO network. Please view the CMU Choices Overview for details about coverage and employee premium cost share.
Dental	CMU & Employee	Date of Hire	Eligible to enroll in one of two plans administered by Guardian, or to elect no coverage. Both plans cover 100% of the approved amount for Class I preventive services. Please view the CMU Choices Overview for details about coverage and employee premium cost share.
Vision	Employee	Date of Hire	Eligible to enroll in one of two plans administered by VSP Vision Care, or to elect no coverage. This is optional coverage with no university contribution towards the premium. Please view the CMU Choices Overview for details about coverage and employee premium cost share.
Employee Life Insurance	CMU & Employee	Date of Hire	Required to enroll in term life insurance administered by Unum. Coverage options are 1x, 1.5x, 2x, 3x, or 4x annual base salary. Each coverage option includes matching AD&D. Note: During initial enrollment, may elect up to 3x base salary (maximum \$575,000) without EOI. CMU-paid coverage is reduced by 50% at the end of the plan year in which the employee turns 70. The value of CMU-paid coverage over \$50,000 is taxable per IRS rules. Please view the CMU Choices Overview for additional details.

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Dependent Life Insurance	Employee	Date of Hire	Eligible to enroll in term life insurance for spouse/OEI and eligible child(ren) under age 26, administered by Unum. Each coverage option includes matching AD&D. Note: During initial enrollment, spouse/OEI coverage up to \$50,000 is guaranteed without EOI. Spouse/OEI coverage terminates at the end of the plan year in which spouse/OEI turns 70. Please view the CMU Choices Overview for additional details.
Long-Term Disability	CMU	Date of Hire	Mandatory long-term disability insurance is administered by Unum. CMU contributes the full cost of this coverage. Coverage provides 67% of monthly base salary up to \$10,000/month. Benefit has an 180-day elimination period.
Short-Term Disability	Employee	Date of Hire	Eligible to enroll in one of two plans administered by Unum. Note: Access to the FA Sick Leave Bank is also available, which may cover most short-term disability situations. Contact FPS with questions. Please view the CMU Choices Overview for additional details.
Flexible Spending Account (FSA)	Employee	Date of Hire	Eligible to enroll in pre-tax Health Care and Dependent Day Care plan options administered by Wex. Funds cannot be transferred between plans. Participants receive a debit card for eligible expenses or may submit claims for reimbursement; some transactions may require substantiation. Eligible expenses must be incurred during the plan year (7/1–6/30). Unused Dependent Day Care FSA funds not submitted for reimbursement by 9/30 are forfeited under IRS rules. A limited amount of unused Health Care FSA funds may carry forward to the next plan year. Please view the CMU Choices Overview for additional details.
Health Savings Account (HSA)	Employee	60 days after Date of Hire	Available to eligible employees enrolled in a qualifying High Deductible Health Plan (HDHP). Participants receive a debit card for eligible expenses or may submit claims for reimbursement. Please view the CMU Choices Overview for additional details.
Tuition Benefit Program	CMU & Employee	Must be in an active pay status on the first day of the semester	Eligible to receive up to 24 credit hours of tuition per benefit year at regular on-campus Michigan resident rates. For employees with less than a 100% appointment, the credit hour maximum is prorated. CMED courses will be at an amount not to exceed the regular on-campus tuition charged to Michigan residents for doctoral credit hours. Fees (e.g., application, enrollment, student, course, etc.) are not covered. Unused credits may be shared with eligible dependents. Note: The value of tuition benefits for graduate courses taken by eligible dependents, and by the employee in excess of \$5,250 in a calendar year, is considered taxable income to the employee per IRS rules. Please view the CMU Tuition Benefit Plan Policy for additional details.
Retirement	CMU	Date of Hire	Eligible to receive a CMU contribution to a retirement plan. Most employees are enrolled in the CMU 403(b) Basic Retirement Plan through TIAA, with CMU contributing 10% of eligible base earnings.

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Retirement (continued)	CMU	Date of Hire	Employees eligible for MPERS (previously enrolled in MPERS at one of the 7 qualifying universities prior to 1/1/1996) may have different plan options based on eligibility. Please view the CMU Retirement webpage for additional details.
Supplemental Retirement Savings	Employee	Date of Hire	Eligible to contribute to a 403(b) and/or 457(b) tax-deferred retirement savings plan through TIAA. Roth contributions are also available. Note: Eligible employees are automatically enrolled in the 403(b) Supplemental Plan at a 3% contribution rate, which begins after a 30-calendar day period from the date of hire. Employees may opt out within 30 days of hire or change their contribution at any time during the year. Please view the CMU Retirement webpage for additional details.
Retirement Education & Financial Guidance	CMU & Employee	Date of Hire	TIAA representatives are available for complimentary, personalized consultations regarding the CMU 403(b) Basic Retirement Plan and supplemental 403(b) & 457(b) plans. They can assist with investment allocation decisions and developing a retirement investment strategy. OneDigital is an external retirement plan advisory service that offers free general financial education and guidance through email communications, webinars, and individual consultations.
Michigan Education Savings Plan	Employee	Date of Hire	Eligible for a tax-advantaged IRC Section 529 education savings plan administered by the Michigan Department of Treasury and managed by TIAA. Employees can set up an account(s) for a child, grandchild, or niece/nephew and make contributions through payroll deduction. Please visit www.misaves.com for additional details.
Employee Assistance Program (EAP)	CMU	Date of Hire	The EAP provides confidential assistance for a wide scope of personal matters (e.g., financial, uncertainty, anxiety, conflict, stress, grief, substance abuse, etc.) at no cost to the participant. Eligibility for these support services extends to the employee, spouse/OEI, dependents, and parents. Please view the CMU Health Advocate webpage for additional details.
Discount Program	Employee	Date of Hire	YouDecide is an online discount portal available to eligible CMU employees, featuring hundreds of local and national discounts across a wide variety of products and services.
CONNECT CMU	Employee	Date of Hire	CONNECT CMU offers employees discounted cellular service through AT&T, T-Mobile, and Verizon, including exclusive rates on wireless plans and devices, as well as dedicated service and support.
CMU Health Services	Employee	Date of Hire	CMU Health can provide employees with acute, routine, and primary care services. Services include routine care and physicals, acute and chronic illness management, allergy injections, immunizations, gynecological exams, basic cardiac screening, and more.
Student Activity Center (SAC)	Employee	Date of Hire	Employees are eligible to purchase a discounted individual or family membership to the SAC for 3-, 6-, or 12-month periods. Please view the University Recreation webpage for additional details.
Parking	Employee	Date of Hire	Employees may purchase a CMU parking permit for a single vehicle. There is no university contribution toward the cost of the permit. Please view the Parking Services webpage for additional details.

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Travel Accident Insurance	CMU	Date of Hire	Employees are automatically covered under CMU's plan, which provides \$500,000 to the beneficiary in the event of accidental death while traveling on CMU business.
Electronic Pay	---	Date of Hire	Employees may choose to receive their pay through direct deposit (to any financial institution in the United States) or through the Pay Card Program. Please visit the Payroll webpage for additional details.
Necessity Leave	CMU	Date of Hire	Eligible employees may receive an approved absence of up to 4 business days per calendar year to address personal needs that cannot be met outside of the employee's regular work schedule.
Funeral Leave	CMU	Date of Hire	Eligible for up to 3 paid working days following the death of an immediate family member or relative living in the same household. Refer to the current FA Agreement for designated family members.
Paid Sick Leave	CMU	As Accrued	Eligible employees accrue up to 12 sick leave days per year for a full-time appointment, with prorated accruals for reduced appointments. Employees who exhaust their accrued sick leave may be eligible for additional time through a sick leave bank, subject to a maximum of 130 days per calendar year and/or for the same continuing illness. Paid sick leave may be used in accordance with CMU's Michigan Earned Sick Time Act Policy .
Family Medical Leave Act (FMLA)	---	After 12 months of employment & 1,250+ hrs. of work	Employees with a qualifying medical reason or exigency are eligible for Family and Medical Leave (FML) if they have been employed by CMU for at least 12 months and worked at least 1,250 hours during the 12 months immediately preceding the start of the leave. FML runs concurrently with other applicable leaves (e.g., sick, necessity, workers' compensation). Employees must use all available sick leave for their own serious health condition before taking unpaid FML. Refer to CMU's Family and Medical Leave Act Policy for additional information.
Parental Leave	CMU	After 2 consecutive academic semesters	Eligible employees may receive up to 30 days of paid parental leave immediately following the birth of a child or the placement of a child through legal adoption or foster care. Parental leave may only be used during the employee's regularly scheduled academic year appointment.
Military Leave	CMU	Date of Hire	Eligible employees who serve in the National Guard, Officers Reserve Corps, or a similar military organization may receive up to 15 consecutive days of paid military leave per calendar year for active duty. If military pay is less than regular pay, CMU will pay the difference. Refer to CMU's Long-Term Military Leave Policy for leave exceeding 15 days.
Survivor Benefits	CMU	Date of Hire	The Survivor Benefits Policy assists a deceased employee's spouse/OEI and dependent child(ren) during their time of loss by extending certain benefit programs for which the employee was eligible and/or enrolled.

University and employee benefit contributions are deducted in semi-monthly installments over the 18 pays of the academic year, regardless of the pay plan selected. Pay dates generally occur on the 15th and the last day of each month. Benefits end on the date of termination unless a 10-month faculty member has completed the full academic year (fall and spring), in which case insurance coverage continues through August 15th of the current year.