



BENEFITS IN BRIEF – REGULAR 12-MONTH FACULTY 2025 – 2026 YEAR

This document is for reference only and not a contract document. The information in this summary is subject to policies, procedures, and contracts relating to each benefit plan, which are controlling as to the availability and amount of benefit coverage. Additional information about these benefit programs can be found in the [2014-2029 Agreement](#), the *CMU Choices* plan document, and benefit specific contracts, policies, certificates, or summaries. For detailed information concerning coverage, premiums, and University contributions, please contact the Benefits & Wellness Office (Rowe Hall 108) at 989-774-3661, email benefits@cmich.edu, or visit www.cmich.edu/benefits-wellness.

Through **CMU Choices**, employees are eligible to participate in several benefit programs on a pre-tax basis: medical/prescription, dental, vision, employee term life insurance, short and long-term disability, flexible spending account and health savings account. Dependent term life insurance is also available as a post-tax benefit. The University will contribute toward the cost of most of the benefit programs. If the cost of the employee's choices exceeds the University contributions, the employee will pay the excess through payroll deduction. Details about coverage and employee premium cost share is available online at www.cmich.edu/benefits-wellness.

The "plan year" for **CMU Choices** benefits program (e.g. dental, vision, employee term life insurance, dependent term life insurance, long-term disability, short-term disability, flexible spending account, health savings account) is July 1 through June 30. The "plan year" for MESSA medical/prescription plan is January 1 through December 31. All benefits are effective as of date of hire and end on the last day of employment. **New employees must complete the online benefit enrollment process within 30 calendar days from the start date of employment.** If not enrolled (in either coverage or no coverage) by this deadline, employees will be automatically enrolled in single coverage for MESSA Choices 200/400 medical/prescription plan, 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 benefit elections are irrevocable for the plan year unless an employee experiences a qualifying status change event and a completed Status Change Request form is received in the Benefits & Wellness Office within 30 calendar days of the event.** Contact the Benefits & Wellness Office for assistance with questions related to benefit status changes, as failure to meet these requirements will prevent you from enrolling eligible dependents in insurance and/or from changing certain elections for the remainder of the plan year.

BENEFIT	WHO PAYS	ELIGIBILITY	COVERAGE
Medical/ Prescription Drug	Central Michigan University & You	Date of Hire	Eligible to enroll in one of four medical/prescription insurance plans provided by the Michigan Education Special Services Administration (MESSA) or to elect no coverage. All four plans are Preferred Provider Organization (PPO) plans and offer in-network benefits utilizing the BCBSM PPO network. The plans provide coverage for employees and their qualifying dependents. <u>MESSA Choices 100/200 Plan:</u> In-network medical benefits have a \$100 individual/\$200 family calendar year deductible, \$20 office visit co-pay. In-network preventive care services (childhood and adult immunizations, annual exams and screening tests) are covered at 100%. In-network medical benefits have a \$2,100 individual/\$4,200 family calendar year annual out-of-pocket maximum (includes deductibles and medical/rx co-pays). Using out-of-network providers will result in greater out-of-pocket expenses. \$2 co-pay for generic maintenance medications for specific conditions, \$10 co-pay all other generics, \$20 co-pay for specific brand maintenance drugs to treat diabetes and asthma, \$40 co-pay for brand name drugs when no generic product exists, and \$10 co-pay for specific over-the-counter medications (90-day supply for two co-pays). <u>MESSA Choices 200/400 Plan:</u> In-network medical benefits have a \$200 individual/\$400 family calendar year deductible, \$20 office visit co-pay. In-network preventive care services (childhood and adult immunizations, annual exams and screening tests) are covered at 100%. In-network medical benefits have a \$2,200 individual/\$4,400 family calendar year annual out-of-pocket maximum (includes deductible and medical/rx co-pays). Using out-of-network providers will result in greater out-of-pocket expenses. Saver Rx prescription coverage is included in this plan: \$2 co-pay for generic maintenance medications for specific conditions, \$10 co-pay all other generics, \$20 co-pay for specific brand maintenance drugs to treat diabetes and asthma, \$40 co-pay for brand name drugs when no generic product exists, and \$10 co-pay for specific over-the-counter medications (90-day supply for two co-pays). <u>MESSA Choices 500/1000 Plan:</u> In-network medical benefits have a \$500 individual/\$1,000 family calendar year deductible, \$20 office visit co-pay. In-network preventive care services (childhood and adult immunizations, annual exams, and screening tests) are covered at 100%. In-network medical benefits have a \$2,500 individual/\$5,000 family calendar year annual out-of-pocket maximum (includes deductible and medical/rx co-pays.) Using out-of-network providers will result in greater out-of-pocket expenses. Saver Rx prescription coverage is included in this plan: \$2 co-pay for generic maintenance medications for specific conditions, \$10 co-pay all other generics, \$20 co-pay for specific brand maintenance drugs to treat diabetes and asthma, \$40 co-pay for brand name drugs when no generic product exists, and \$10 co-pay for specific over-the-counter medications (90-day supply for two co-pays). <u>MESSA ABC HSA Plan</u> is a Health Savings Account (HSA) qualified High Deductible Health Plan (HDHP). In-network medical and prescription drug benefits have a calendar year deductible which is indexed to meet the IRS minimum deductible requirement for HSA qualification. For the 2025 calendar year, the deductible is \$1,650 for single coverage/\$3,300 for 2-person and family coverage. All medical and prescription drug claims are subject to the annual deductible, except for in-network preventive services and select preventive prescription drugs. ABC Rx prescription coverage is included in this plan: After the annual deductible has been met, \$0 or \$2 co-pay for generic maintenance medications for specific conditions, \$10 co-pay all other generics,

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Medical/ Prescription Drug (continued)	Central Michigan University & You	Date of Hire	\$0 or \$20 co-pay for specific brand maintenance drugs to treat diabetes and asthma, \$40 co-pay for brand name when no generic product exists and \$10 co-pay for specific over-the-counter medications (90-day supply for two co-pays). The plan's out-of-pocket maximum of \$2,500 for single coverage/\$5,000 for 2-person and family coverage includes co-pays and co-insurance. Employees who elect the MESSA ABC HSA Plan will be able to contribute to an HSA with pre-tax dollars through payroll deductions. MESSA's partner, Health Equity, is the HSA vendor. Per IRS regulations, the 2024 calendar year HSA contribution limit is \$4,150 single or \$8,300 family (age +55 add \$1,000). A Limited Purpose Health Flexible Spending Account is also available to those who choose this plan. Additional information on the medical/prescription drug plans is available at www.messa.org. "No coverage" is also an option.
Dental	Central Michigan University & You	Date of Hire	Eligible to enroll in one of two dental plans administered by Guardian. Both plans cover 100% of approved amount for Class I preventive services. The Core Plan has an annual benefit maximum of \$1,000 on all services (excluding preventive care services) and covers 50% of approved amount for Class II & III services after \$50/\$150 deductible (no orthodontia coverage). The Buy-up Plan has no deductible and covers 75% of Class II and 50% of Class III services up to annual benefit maximum of \$1,500; this plan also covers 50% of orthodontia services for dependent children under age 19 up to a \$2,000 lifetime maximum. "No coverage" is also an option.
Vision	You	Date of Hire	Eligible to enroll in one of two plans insured through VSP Vision Care. This is optional coverage with no University contribution. The Standard plan covers in-network services once per plan year as follows: \$20 co-pay for an eye exam; \$20 co-pay for prescription eyeglasses; \$120 allowance for eyeglass frames (or \$170 for featured eyeglass frames) or \$120 allowance toward contact lenses. The Premium plan covers in-network services once per plan year as follows: \$0 co-pay for an eye exam and \$20 co-pay for prescription eyeglass lenses; \$175 allowance for eyeglass frames (or \$225 for featured eyeglass frames) or \$175 allowance toward contact lenses. Limited coverage is also available for out-of-network services. Discounts are available for additional complete eyewear purchases and laser vision correction when using contracted facilities. "No coverage" is also an option.
Employee Term Life and Accidental Death & Dismemberment	Central Michigan University & You	Date of Hire	Employee term life insurance policy (no cash value) is through Unum. CMU will provide coverage equivalent to 1.5 times of base salary at no cost to employees. Employees are required to elect a minimum of one-time base salary of coverage. Levels offered: 1, 1.5, 2, 3, or 4 times annual base salary. Guarantee of 3x base salary up to \$575,000 upon initial enrollment. Overall plan maximum is \$750,000 in coverage. Each coverage option contains an equal amount of additional benefit in the form of Accidental Death & Dismemberment (AD&D) coverage. University-paid coverage reduces by 50% at the end of the plan year in which an employee attains age 70. Value of life insurance coverage over \$50,000 is taxable income to the employee.
Dependent Term Life and Accidental Death & Dismemberment	You	Date of Hire	Dependent term life insurance is administered by Unum and is available on a post-tax basis for spouse/Other Eligible Individual (OEI) and child(ren) under age 26. Costs depend on the coverage level and the age of the insured for spouse/OEI coverage and a flat rate is charged per coverage level for all eligible children covered. Guarantee of \$50,000 for spouse/OEI coverage upon initial enrollment. Spouse/OEI coverage terminates at the end of the plan year in which the spouse/OEI attains age 70. Each coverage option contains an equal amount of additional benefit in the form of Accidental Death & Dismemberment coverage. This is optional coverage paid totally by the employee.
Long Term Disability	Central Michigan University	Date of Hire	Mandatory long term disability insurance is through Unum. CMU will contribute to the full cost of this coverage. Coverage provides 67% of monthly base salary up to \$10,000 per month. Benefits begin 180 days after being unable to work due to illness/injury.
Short Term Disability	You	Date of Hire	Short term disability insurance is administered through Unum. Two optional plans paid by the employee: 50% of weekly base salary earnings to maximum of \$900/week, or 67% of weekly base salary earnings to maximum of \$1,200/week. Benefits begin after 45 calendar days of being unable to work due to illness/injury, or once sick leave is exhausted, whichever is greater. Contact the Benefits & Wellness Office for more information. Note that access to the CMU Faculty Association Sick Leave Bank is also available, which may cover all but extreme short-term disability situations. Contact Faculty Personnel Services for more information.

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Other Eligible Individual (OEI)	----	Date of Hire	Employee may designate one (1) Other Eligible Individual (OEI) who will be eligible for designated benefit coverage, providing ALL of the following eligibility criteria are met: the employee is not legally married; the OEI currently resides in the same residence as the employee and has done so for the last 18 continuous months, and is not a tenant; at least 18 continuous months have passed since employee has had a spouse or other OEI eligible for benefit coverage; the OEI and employee are jointly responsible for each other's common welfare and shared financial obligations; the OEI is not a spouse, dependent as defined by the IRS, or in-law or step-relative of the employee; and the OEI is not eligible to inherit from the employee under the laws of interstate succession in the State of Michigan. Children of the OEI are also eligible for coverage following the guidelines for children of the employee. The value of coverage(s) provided to an OEI or their eligible child(ren) are taxable to the employee. An OEI designation form and verification documentation is required. OEIs are not eligible for MESSA coverage.
Travel Accident Insurance	Central Michigan University	Date of Hire	Automatically covered under the University plan, which provides \$500,000 to beneficiary for accidental death while traveling on University business.
Flexible Spending Account (FSA)	You	Date of Hire	Two types of pre-tax, employee contribution accounts administered by WEX: health care and dependent day care. Maximum plan year election is \$5,000 for dependent day care and \$3,300 for health care and is not transferable between plans. Participants are issued a debit card for processing payments of eligible expenses at qualifying merchants or may pay for expenses and submit receipts for reimbursement. Debit card transactions may require substantiation from WEX. Eligible health care and dependent day care expenses must be incurred during the plan year (07/01 – 06/30). Dependent day care account funds not reimbursed within 90 calendar days of end of plan year (Sept. 30) are forfeited per IRS regulations. For the health care account, up to \$660 in unused funds can be carried over into the next plan year.
Retirement	Central Michigan University	Date of Hire	Defined Contribution Plan: Employees are eligible for CMU's 403(b) Basic Retirement Plan. This is a defined contribution plan offering various investment options. CMU will contribute 10% of the employee's base CMU earnings. No employee contribution is required or allowed in this plan, and employees are immediately vested. New employees will be pre-enrolled in the 403(b) plan with TIAA and invested in a lifecycle fund based on their age. The University contribution commences with the date of hire. The investment fund options can be changed at any time. Employees are encouraged to discuss their retirement investment options with a TIAA or OneDigital retirement advisor. Internal Revenue Code Section 401(a)(17) prohibits employers from making retirement plan contributions on the amount of annual earnings in excess of \$350,000 (2025). If you are in this category, you may see your 403(b) University contributions reduced and/or stopped within a calendar year. This limit may be indexed for inflation in \$5,000 increments, in future years. The IRS 415 limit on annual additions applies to this plan; if an employee receives contributions to another 403(b) plan or a defined contribution retirement plan the employee is deemed to control (own more than 50%), the employee must report the contributions in their online TIAA account for determining compliance with this limit. Defined Benefit Plan: If you are a participant or retiree of the Michigan Public School Employees Retirement System (MPSERS), CMU may be required to report your wages and withhold retirement contributions. In some cases, an employee may choose between participation in MPSERS or the defined contribution plan. Contact the Benefits & Wellness office at benefits@cmich.edu or (989) 774 – 3661 to report your current status as a member or retiree with MPSERS. Failure to report may have a negative impact on your retirement pension. Social Security: The University also participates in the Social Security system.
Tax Deferred Investments 403(b) & 457(b)	You	Date of Hire	Two tax-deferred investment plans are available to employees who wish to supplement their retirement savings by deferring a percentage of earnings into one or both plans: a 403(b) plan and/or a 457(b) plan . After-tax Roth contributions are also permitted. Annual deferral limitations apply to the 403(b) and 457(b) plans separately. Elective deferral contributions made to certain outside plans, including 403(b), 401(k), 501(c)(18), SIMPLE, SEP and Roth plans, in addition to elective deferrals to CMU's 403(b) plan must be disclosed to the CMU Benefits & Wellness office in order to determine an employee's elective deferral limit for the year.

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Retirement Education & Consultations with TIAA	----	Date of Hire	TIAA representatives are available on a regular basis for complimentary, personalized consultations about the CMU 403(b) Basic Retirement Plan and/or 403(b) or 457(b) tax-deferral plans. A TIAA representative can assist with retirement investment allocation decisions and with developing an investment strategy to meet retirement objectives. To schedule an appointment, visit www.tiaa.org/moc or contact 800-732-8353.
OneDigital	Central Michigan University	Date of Hire	OneDigital is an external retirement plan investment advisor who partners with CMU to offer free generalized financial education and guidance through monthly email communications and webinars. They are an independent research and advisory service; they do not offer or manage investment funds. OneDigital advisors can offer more personalized 1:1 consultation as well. To schedule, visit https://my.onedigital.com or call 877-742-2022.
Paid Vacation	Central Michigan University	As Accrued	Accrues one and two-thirds days of vacation allowance per month for a maximum of twenty (20) days per calendar year. Maximum accrual is limited to thirty-seven and one-half (37.5) days. Vacations are to be scheduled with supervisor and is to be charged for all times when the University is open and the employee is not performing regularly assigned duties due to personal reasons. Employees who terminate their employment or take a ten-month position will receive a lump sum payment for accrued and unused vacation time accumulated up to a maximum of twenty (20) days.
Paid Sick Leave	Central Michigan University	As Accrued	Eligible for coverage under an accrual sick leave plan which provides for an accrual of twelve days per year for full-time employment. Sick leave accrual rates for employees on reduced assignments shall be prorated based upon the proportion of their appointment to a regular full-time appointment. There is also a sick leave bank, which offers additional sick leave to employees who exhaust their personal sick leave accrual. However, an employee may not use more than 130 days of sick leave in any calendar year and/or for the same continuing illness.
Funeral Leave	Central Michigan University	Date of Hire	Paid time off for up to three (3) working days in the event of death of an immediate family member or relative living in the same household (including Other Eligible Individual (OEI) and Other Eligible Individual's child(ren)). Refer to the 2024-2029 Agreement for designated family members.
Necessity Leave	Central Michigan University	Date of Hire	Approved absence not to exceed four (4) business days in any calendar year to meet those personal needs which cannot be met outside of regular work schedule.
Military Leave	----	Date of Hire	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. CMU will pay the difference between the military pay and regular pay if the military pay is less. CMU's long-term military leave policy outlines administration of leaves in excess of 15 days.
Family Medical Leave Act (FMLA)	----	After 12-months of employment and 1250+ hrs. of work	Employees with a qualifying medical reason or exigency are eligible for a family medical leave (FML) if they have been employed by CMU for at least twelve (12) months and have worked at least 1,250 hours during the twelve (12) month period immediately preceding the date on which the leave commences. FML runs concurrently with other leaves (personal, sick, vacation, Workers' Compensation, etc.). Employees may elect to leave up to forty (40) hours of vacation time banked prior to taking unpaid FML. Otherwise, employees are required to use all paid vacation and personal leave (and all sick leave for the employee's own serious health condition) prior to FML without pay. Refer to CMU's Family and Medical Leave Act Policy for more information.
Tuition Benefit Plan	Central Michigan University	Must be in an active pay status on the first day of classes	Eligible to receive tuition credit up to twenty-four (24) credit hours per benefit year at regular, on-campus, Michigan resident undergraduate or graduate rates; tuition credit coverage for College of Medicine courses will be at an amount not to exceed the regular, on-campus, Michigan resident doctoral credit hour rate. Part-time employees are entitled to the tuition credit prorated on the proportion of their part-time appointment to full-time employment. Any fees (e.g. enrollment fees, special course fees, etc.) are not covered by this plan. Tuition benefit amounts for graduate courses taken by the employee in excess of \$5,250 in a calendar year are considered taxable income to the employee. The employee's spouse, Other Eligible Individual (OEI) and/or IRS qualified child(ren) of employee and Other Eligible Individual (OEI) may use the employee's unused tuition benefit and may be reported as taxable income to the employee in some cases. Additional eligibility of dependents/relatives may be required prior to approval, and may be subject to additional taxation. Refer to CMU's Tuition Benefit Plan for more information. Tuition Benefit requests should be submitted after registration of course(s) and must be received prior to the last day of classes (per the on-campus schedule as noted by the Registrar's office).

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CONNECT CMU Cellular Services	You	Date of Hire	CONNECT CMU Cellular Services provides wireless plans with Verizon, AT&T and T-Mobile at a significant lower rate than retail providers. These services are available to the CMU community, including staff, faculty, alumni, retirees, and students. CONNECT CMU manages all processes from upgrades, changes, troubleshooting, and other wireless transactions. For more information, contact CMU Cellular Services at 989-774-3087 or connect@cmich.edu .
CMU Health Services	You	Date of Hire	CMU faculty and staff with a one-time medical need — or who may be interested in establishing a long-term health care relationship — can visit CMU Health Services. Patients from the local community and family members of CMU faculty and staff will also be accepted. Services include same-day appointments, routine care and physicals, allergy injections, immunizations, full-service lab testing, gynecological exams, sports physicals and sports medicine, basic cardiac screening, and an easy-to-use online patient portal. CMU Health Services is conveniently located on the southwest side of campus at 2600 Three Leaves Drive in a quiet, easily accessible setting with free parking at 600 E. Preston St. (Foust Hall 200) with dedicated free Patient Only parking spots. To make an appointment, call 989-774-7585 or www.CMUHealth.org .
Parking	You	Date of Hire	May purchase a CMU parking permit for a single vehicle. There is no University contribution toward the cost of a permit. Contact the parking bureau through CMU Police for more information at 989-774-3083 or parking@cmich.edu .
Electronic Pay	----	Date of Hire	Employees may choose to receive their pay through: • Direct deposit – paycheck is sent directly to bank account(s) of employee’s choice at any financial institution in the United States. • Pay Card Program – payroll wages are deposited on a stored value debit card that is accepted at millions of locations nationwide that accept MasterCard debit cards. Employees should contact the CMU Payroll office at 989-774-3481 or payroll@cmich.edu for information and instruction on these options.
Employee Assistance Program (EAP)	Central Michigan University	Date of Hire	This program provides confidential assistance for a wide scope of personal matters (financial, uncertainty, anxiety, conflict, stress, substance abuse, etc.) at no cost to the participants. Eligibility for these support services extends to the employee, spouse, or Other Eligible Individual (OEI), dependents, and parents. Website resources include online trainings/courses, webinars, workshops, and legal/financial resources. The confidential support services are provided via telephone, video counseling, texting or in-person by contacting Health Advocate at 866-799-2691 or HealthAdvocate.com/CMU.
Michigan Education Savings Plan	You	Date of Hire	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 child, grandchild or niece/nephew and make contributions through payroll deduction. For details, visit www.misaves.com .
Discount Program	----	Date of Hire	<u>YouDecide online discount program</u> acts as a one-stop, single destination portal featuring hundreds of discounts from local and national providers on goods and services. Providers include arts and cultural organizations, florists, apparel, entertainment, insurance products, home improvement, and many others.

University and employee contributions are applied in semi-monthly installments over each of the twenty-four (24) semi-monthly pays of the year. All faculty are paid on a semi-monthly payroll cycle. Pay dates occur twice a month, on the 15th and last day of the month, or on the last workday preceding those dates. Benefits end on the date of termination.

The monthly employee premium cost share is available online at www.cmich.edu/benefits-wellness.