



## BENEFITS IN BRIEF – OFFICE PROFESSIONALS

### FISCAL YEAR 2023 – 2024

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 [Office Professionals Contract](#), 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 or email [benefits@cmich.edu](mailto:benefits@cmich.edu). Current employees may also access online information at [www.cmich.edu/benefits](http://www.cmich.edu/benefits).

Through *CMU Choices*, you 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. Employee premium cost share is available online at [hr.cmich.edu/benefits-in-brief](http://hr.cmich.edu/benefits-in-brief).

The “plan year” for *CMU Choices* is July 1 through June 30. The annual *CMU Choices* open enrollment period is typically held at the end of April for benefit elections and benefit costs are effective July 1<sup>st</sup> of each plan year. These benefits are effective as of the date of hire and all benefits end on the last day of employment. **New employees must complete the online benefits enrollment process within 30 calendar days from the employment start date.** If not enrolled by this deadline, the employee will be automatically enrolled in: single coverage in BCBS PPO2 / CVS Caremark; 1x employee life insurance; 67% long term disability; no coverage for dental, vision, short term disability or dependent life; and no flexible spending accounts. ***CMU Choices* benefit elections are irrevocable for the plan year unless you experience a qualifying status change event (e.g. birth/adoption, marriage, divorce, etc.) 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 benefit questions related to benefit status changes as failure to meet these requirements will prevent you from enrolling eligible dependents in coverage and/or from changing certain elections for the remainder of the plan year.

You may cover the following individuals on your *CMU Choices* medical/prescription, dental, vision and dependent life insurance plans: legal spouse; University-registered Other Eligible Individual (OEI); and/or eligible child(ren). Verification of dependent eligibility may be required. **Spouses and OEIs must also be covered by their employer’s medical/prescription and dental plans in order to be eligible for this coverage under your CMU health plans, unless the spouse/OEI is charged 100% of the cost of coverage through their employer.** If the spouse/OEI is also a benefit eligible CMU employee, you may each enroll individually for health coverage, or one of you may cover the other as a dependent while the other elects no coverage; only one may cover your eligible children on CMU’s health plans. Both employees may take dependent life insurance on each other and/or dependent children. For further details, refer to the Benefit Eligibility Criteria online at [hr.cmich.edu/benefits-in-brief](http://hr.cmich.edu/benefits-in-brief).

BENEFIT	ELIGIBILITY	COVERAGE
<b>Medical / Prescription</b>	Date of Hire	<p>Eligible to enroll in one of three Preferred Provider Option (PPO) plans administered by Blue Cross Blue Shield (BCBS) utilizing the <b>Community Blue PPO network</b>. The PPO 2 plan has a \$30 copay on in-network office and urgent care visits. The PPO 2 plan covers most in-network services at 80% after a \$600 individual/\$1,200 family plan year deductible.</p> <p>The HSA-Advantage High Deductible Health Plan (HDHP) is also available that covers in-network medical services at 95% after a \$1,500 individual/\$3,000 family plan year deductible. The University will make a modest contribution to the HSA and employees are also able to make pre-tax contributions.</p> <p>The HSA-Advantage Plus HDHP covers in-network medical services at 90% after a \$4,000 individual/\$8,000 family plan year deductible. The University will also make a modest contribution to the HSA for enrollees in this plan and eligible employees may make pre-tax contributions as well.</p> <p>The prescription coverage for the PPO 2 plan is administered by CVS Caremark and there is no annual deductible. The HSA-Advantage and HSA-Advantage Plus plans also have prescription coverage administered by CVS Caremark, however the annual deductible must be met before the prescription copays apply. The in-network copays for all plans range from 10% to 30% depending on the type of drug purchased. The plans mandate that generic drugs are used, or a higher copay is charged <i>plus</i> the cost difference between brand name and generic. <b>Some prescription drugs are restricted or excluded from coverage and specialty medications must be filled through CVS Specialty.</b> For some specialty medications, members may be eligible for a \$0 copay assistance program through PrudentRx.</p> <p>“No coverage” is also an option if the employee is covered by medical/prescription insurance elsewhere.</p>
<b>Dental</b>	Date of Hire	<p>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 services) and covers 50% of approved amount for Class II &amp; 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.</p> <p>“No coverage” is also an option if the employee is covered by dental insurance elsewhere.</p>

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Vision	Date of Hire	Eligible to enroll in one of two vision 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 copay for an eye exam and \$20 copay for prescription eyeglass lenses; \$120 allowance for eyeglass frames (or \$170 featured eyeglass frames) or \$120 allowance toward contact lenses. The Premium plan covers in-network services once per plan year as follows: \$0 copay for an eye exam and \$20 copay 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.
Wellness Program	Date of Hire	CMU offers a comprehensive wellness program to encourage employees to improve or maintain their health and foster a high quality of life. Benefits eligible employees may participate in the online wellness rewards program with Health Advocate. The program allows eligible employees to earn rewards by participating in a wide variety of wellness activities.
Employee Term Life with Accidental Death & Dismemberment	Date of Hire	Employee term life insurance policy (no cash value) is administered by The Hartford. CMU will provide coverage equivalent to 1 times base salary at no cost to the employee. Employees are required to elect a minimum of one times base salary of coverage. Levels offered: 1, 1.5, 2, 3 or 4 times annual base salary. <b>Guarantee of 3x base salary up to \$575,000 upon initial enrollment.</b> Overall plan maximum is \$750,000 in coverage. Policy includes Accidental Death & Dismemberment (AD&D). University provided coverage reduces by 50% at the end of the plan year in which the employee attains age 70. Value of life insurance coverage over \$50,000 is taxable income to the employee.
Dependent Term Life with Accidental Death & Dismemberment	Date of Hire	Dependent term life insurance is administered by The Hartford and available on a <b>post-tax</b> basis for spouse, Other Eligible Individual (OEI) and eligible children. Guarantee of \$50,000 for spouse/OEI coverage upon initial enrollment. Spouse/OEI coverage terminates at end of the plan year in which the spouse/OEI attains age 70. Policy includes Accidental Death & Dismemberment (AD&D). This is optional coverage paid totally by the employee.
Long Term Disability	Date of Hire	Mandatory long term disability insurance through The Hartford. CMU will contribute the full cost of this coverage. One level of coverage: <b>67% of monthly base earnings up to a maximum of \$10,000/month.</b> Benefits begin the greater of 6 months after being unable to work due to illness/injury or until paid leave is exhausted.
Short Term Disability	Date of Hire	Short term disability insurance through The Hartford. Two optional plans paid by the employee: 50% of weekly base earnings to maximum of \$900/week or 67% of weekly base earnings to maximum of \$1,200/week. Benefits begin after 45 calendar days of being unable to work due to illness/injury or until paid leave is exhausted, whichever is greater.
Flexible Spending Account (FSA)	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 \$3,050 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. Eligible health care and dependent day care expenses must be incurred during the plan year (7/1 – 6/30). <b>Dependent day care account funds not reimbursed within 90 calendar days of end of plan year (9/30) are forfeited per IRS regulations. For the health care account, up to \$610 in unused funds can be carried over into the next plan year.</b>
Retirement	Date of Hire	<p><b>Defined Contribution Plan:</b> Employees receive a University contribution into the 403(b) Basic Retirement Plan unless they are eligible for MPERS (see below). Office Professionals receive a 10% University contribution on the employee's base earnings (excludes bonus, special pay, etc.). No employee contribution is required or allowed in this plan, and employees are immediately vested. Retirement income is determined by investment performance over time (there is no guaranteed pension amount). Effective with the date of hire, newly hired employees are pre-enrolled in the 403(b) plan with TIAA and invested in a lifecycle fund based on their age. The investment fund options can be changed at any time. Employees are encouraged to discuss their retirement investment options with a TIAA retirement advisor.</p> <p>Internal Revenue Code Section 401(a)(17) prohibits employers from making retirement plan contributions on the amount of annual earnings in excess of \$330,000 (2023). 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.</p> <p>The IRS 415 limit on annual additions applies to this plan; if you receive contributions to another 403(b) plan or a defined contribution retirement plan you are deemed to control (own more than 50%), you must report contributions to the CMU Benefits &amp; Wellness Office for determining compliance with this limit.</p> <p><b>Defined Benefit Plan:</b> To be eligible, employees must have been previously enrolled in the Michigan Public School Employees Retirement System (MPERS) <u>prior to 1/1/1996</u> at one of seven (7) institutions: Central Michigan, Eastern Michigan, Ferris State, Lake Superior State, Michigan Technological, Northern Michigan or Western Michigan. Eligible hourly employees are automatically placed in MPERS upon hire and are not able to opt out. Eligible full-time salaried employees have a one-time irrevocable choice between MPERS and the 403(b) Basic Retirement Plan. Employees may be required to contribute a percentage of their earnings into the plan and the vesting requirement is typically 10 years of MPERS service credit. Pension is based on designated percent of average salary multiplied by years of service in the (MPERS) System.</p> <p><b>Social Security:</b> The University participates in the Social Security system.</p>
Tax Deferred Investment Plans for Retirement Savings – 403(b) & 457(b)	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: <b>a 403(b) plan and/or a 457(b) plan.</b> 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 must be disclosed to the CMU Benefits Office & Wellness Office in order to determine your elective deferral limit for the year.

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<b>Investment Advising and Management Services</b>	Date of Hire	<b>StraightLine is an investment research firm that provides independent, third-party investment advising and investment management</b> , including financial planning, for employees participating in any of CMU’s 403(b) and/or 457(b) plans. These services are offered in addition to the individual advice sessions available from TIAA. StraightLine offers two tiers of service: advice only or active account management. Fees for advice-only are \$400 annually. The fees for active account management are 0.5% of the employee’s account balance with an annual cap of \$1,200. These costs are paid by the employee, and can be paid on a pre-tax basis as a deduction from the employee’s retirement plan assets or post-tax by cash, charge, etc. Additional information at <a href="http://www.straightline.com/cmuh">www.straightline.com/cmuh</a> . This is an optional benefit.
<b>Retirement Education &amp; Consultations with TIAA</b>	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 <a href="http://www.tiaa.org/moc">www.tiaa.org/moc</a> or contact 800-732-8353.
<b>Court Required Service</b>	Date of Hire	Employees who serve on jury duty or as subpoenaed witnesses during their regular work time (and are not a party to the action or a witness against the University) will be provided paid release time from their regular schedule, but in no case be entitled to any pay for time beyond normal scheduled hours. Employees are allowed to keep reimbursement for meals and mileage. Employees are expected to report for regular University duty when their court attendance is not required either for the aforementioned jury duty or as a subpoenaed witness.
<b>Family Medical Leave Act (FMLA)</b>	After 12-months of employment and (1250+ hours of work)	Employees 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 one thousand, two hundred and fifty (1,250) hours during the twelve (12) month period immediately preceding the date on which the leave commences. FML leave 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 an FML without pay.
<b>Funeral Leave</b>	Date of Hire	Pay for up to three (3) working days in the event of death of immediate family member or relative living in same household; refer to contract for designated family members. Pay not to exceed one (1) day per occasion in the event of death of aunt, uncle, niece or nephew of employee. Part-time employees receive prorated funeral pay on the basis of the proportion of the position to regular full-time employment.
<b>Holidays</b>	Date of Hire	Employees have six (6) national holidays (Independence Day, Labor Day, Thanksgiving Day, Christmas Day, New Year’s Day and Memorial Day) plus the day after Thanksgiving, Christmas Eve (or such other yearend holiday as the University may designate) and the four working days between Christmas and New Year’s Day. Part-time employees receive holiday pay on a pro-rated basis.
<b>Military Leave</b>	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) 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.
<b>Personal Leave</b>	See Description	All full-time employees are eligible for three (3) personal leave days per calendar year. Full-time employees in their first year of employment who are hired after July 1 are eligible for one and one-half (1½) days of personal leave for the remainder of the first calendar year. Part-time employees receive personal leave on a pro-rated basis. Personal days do not carry over from year to year, and may be taken in units of one (1) hour.
<b>Sick Leave</b>	As Accrued	Full-time employees accrue sick leave at the rate of four (4) hours each two week pay period (thirteen [13] days maximum accrual per year). Sick leave may accumulate up to a maximum one hundred thirty (130) days. Part-time employees will be entitled to sick leave benefits prorated on the basis of the proportion of the position to regular full-time employment. Accumulated sick time may also be used for illness of ill or injured family members as defined under CMU’s Family Medical Leave policy (see above). Sick leave may be taken in units of one-half (1/2) hour or more.
<b>Vacation</b>	As Accrued	Yearly accrual: 1 <sup>st</sup> & 2 <sup>nd</sup> year of service = 12 days; 3 <sup>rd</sup> through 6 <sup>th</sup> year = 15 days per; 7 <sup>th</sup> through 10 <sup>th</sup> year = 18 days; 11 <sup>th</sup> through 14 <sup>th</sup> year = 20 days; and 15+ years = 22 days. Vacation time may be accumulated up to three hundred (300) hours. Part-time employees receive prorated leave accruals on the basis of the proportion of the position to regular full-time employment. Earned vacation may be taken in a minimum of one (1) hour increments.
<b>Volunteer Release Time</b>	See Description	Upon the request of an eligible employee, a supervisor may authorize up to four (4) hours of release time per calendar year for staff engaged in volunteer activities with a local community non-profit organization where such activity that cannot be performed outside scheduled work hours. The granting of such request must not interfere with the work of the department or unit to which the employee is assigned. Approved volunteer release time is recorded as a “paid absence.”
<b>Discount Program</b>	Date of Hire	YouDecide online discount program 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.
<b>Electronic Pay</b>	Date of Hire	Employees may choose to receive their pay through: <ul style="list-style-type: none"> <li>• Direct deposit – paycheck is sent directly to the account of employee’s choice at any financial institution in the United States.</li> <li>• Pay Card Program – payroll wages are directly deposited on a stored value debit card that is accepted wherever MasterCard debit cards are accepted.</li> </ul> Employees should contact the CMU Payroll Office for information and instruction on these options.
<b>Employee Assistance Program (EAP)</b>	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, workshops, webinars, and legal/financial resources. <b>The confidential support services are provided via telephone, video counseling, texting, or in-person.</b> For more information contact Health Advocate at 866-799-2691 or <a href="http://HealthAdvocate.com/CMU">HealthAdvocate.com/CMU</a> .

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<b>Michigan Education Savings Plan</b>	Date of Hire	A tax-advantaged IRS 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 <a href="http://www.misaves.com">www.misaves.com</a> .
<b>Parking</b>	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 <a href="mailto:parking@cmich.edu">parking@cmich.edu</a> .
<b>Student Activity Center (SAC)</b>	Date of Hire	Employees are eligible to purchase an individual or family SAC membership on an annual or 3, 6 or 9 month basis. Information about SAC facilities and memberships is available by contacting University Recreation at 989-774-3686.
<b>Survivor Benefits</b>	Date of Hire	The survivor benefits policy assists the spouse/Other Eligible Individual (OEI) and dependent child(ren) of the deceased employee during their time of loss by extending certain benefit programs for which the employee was eligible and/or enrolled in as an employee.
<b>Travel Accident Insurance</b>	Date of Hire	An additional \$100,000 in benefits for total disability or death resulting from accidents, which occur while traveling on University business.
<b>Travel Allowances</b>	Date of Hire	Reimbursement by direct deposit only for mileage, lodging, and meals (subject to current maximums) as well as other travel-related expenses may be approved when traveling for University business.
<b>Tuition Benefit Program</b>	Must be in an active pay status on the first day the semester	Eligible to receive tuition credit up to twenty-four (24) credit hours per benefit year at regular on-campus, Michigan resident undergraduate or graduate tuition rates. Tuition credit coverage for College of Medicine courses will be an amount not to exceed the regular, on-campus tuition charged to Michigan residents for doctoral credit hours. Any fees (e.g. enrollment fees, special course fees, etc.) are not covered by this program. The number of credits is prorated for employees with less than 100% appointment, based on the ratio of appointment to 100% appointment (e.g. 50% appointment = 12 tuition waiver credits).  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.
<b>CONNECT CMU Cellular Services</b>	Date of Hire	CONNECT CMU Cellular Services provides wireless plans with Verizon, AT&T and Sprint at a significant lower rate than retail providers. These services are available to the CMU community, including staff, faculty, alumni, retirees, students and parents. CONNECT CMU manages all processes from upgrades, changes, troubleshooting, and other wireless transactions. For more information, contact CONNECT CMU Cellular Services at 989-774-3087 or <a href="mailto:connect@cmich.edu">connect@cmich.edu</a> .
<b>CMU Health Services</b>	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 at 600 E. Preston St. (Foust Hall 200) with dedicated free Patient Only parking spots. To make an appointment, call 989-774-7585 or visit <a href="http://www.CMUHealth.org">www.CMUHealth.org</a> .
<b>Workers' Compensation</b>	Date of Hire	<b>Employees must report all work-related injuries (no matter how minor) to the CMU Workers' Compensation office as soon as possible at 989-774-7177. Employees who work off-campus outside the state of Michigan need to report work-related injuries as soon as possible to 989-774-3239.</b> Workers' Compensation <b>does</b> provide: protection from job loss due to a work related injury; protection from going without income while off work for a work related injury; and proper medical care to help you recover as quickly as possible. Workers' Compensation <b>won't</b> : fully replace CMU wages while off work; act as a comprehensive medical insurance (only covers medical costs related to your illness/injury); or cover pre-existing health conditions or illnesses that are not work-related.

The monthly employee premium cost share is available online at [hr.cmich.edu/benefits-in-brief](http://hr.cmich.edu/benefits-in-brief).