



Benefits in Brief – Professional & Administrative

Fiscal Year– 2025-2026

CMU Choices – Summary of Key Information

Note: This is a reference summary, not a contract.

Official plan documents govern all benefits. For details, contact Benefits & Wellness (Rowe 108 | 989-774-3661 | benefits@cmich.edu) or visit www.cmich.edu/benefits-wellness.

Plan Year & Enrollment

- Plan year: July 1 – June 30
- Open enrollment: Late April (changes effective July 1)
- Benefits begin on your hire date and end on your last day of employment.
- New employees must enroll (or choose “no coverage”) online within 30 calendar days of their start date.
 - *If You Do Not Enroll or If You Do Not Choose “Waive Coverage”, you will be automatically enrolled in:
 - Single BCBS PPO2 / CVS Caremark
 - 1.5x employee life insurance
 - 67% long-term disability
 - No dental, vision, short-term disability, dependent life, or FSAs

Elections are locked for the plan year unless you have a qualifying life event and submit a Status Change Request within 30 calendar days.

Who You May Cover

- Legal spouse
- University-registered OEI (Other Eligible Individual)
- Eligible children
- Dependent eligibility verification is required.

CMU has a Working Spouse/OEI Rule which states: *Spouses/OEIs must have primary medical/dental coverage through their employer unless they pay 100% of the cost.* If both adults are CMU benefit-eligible employees, each may enroll individually or one may cover the other, but only one may cover eligible children under CMU’s health plans; both may elect dependent life insurance. For further details, refer to the Benefit Eligibility Criteria online at www.cmich.edu/benefits-wellness.

BENEFIT	ELIGIBILITY	COVERAGE
Medical, Prescription, Dental and Vision	Date of Hire	Details about coverage and employee premium cost share is available online at CMU Choices Overview .
Tuition Benefit Program	Must be in an active pay status on the first day of the semester	<p>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).</p> <p>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 policy for more information.</p> <p>Tuition Benefit requests should be submitted after registration of course(s) and must be received prior to the last day of classes for the semester to which the benefit applies (per the on-campus schedule as noted by the Registrar’s office).</p>
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 Unum. CMU will provide coverage equivalent to 1.5 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. Guarantee of 3x base salary up to \$575,000 upon initial enrollment. 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.

All benefits end on the date of separation.

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Dependent Term Life with Accidental Death & Dismemberment	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 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 Unum. CMU will contribute the full cost of this coverage. One level of coverage: 67% of monthly base earnings up to a maximum of \$10,000/month . 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 Unum. 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.
Health Savings Account (HSA)	60 days after Date of Hire	A Health Savings Account (HSA) is available to employees who are eligible and enrolled in the High-Deductible Health Plan (HDHP). HSA's allow participants to set aside pre-tax contributions to pay for eligible medical, prescription, dental, and vision expenses. Annual employee contributions are subject to IRS maximums, which vary by coverage level. Participants are issued a debit card for processing eligible expenses or may pay out of pocket and submit receipts for reimbursement. HSA contributions can be changed during the year, subject to IRS rules. Refer to the Health and Insurance Benefits webpage for current IRS contribution limits and eligibility guidelines
Flexible Spending Account (FSA)	Date of Hire	Two types of pre-tax employee contribution accounts are offered: a Health Care FSA and a Dependent Day Care FSA. Funds cannot be transferred between plans. Participants receive a debit card for eligible expenses or may submit receipts for reimbursement; some transactions may require substantiation. Eligible expenses must be incurred during the plan year (7/1–6/30). Dependent Day Care FSA funds not reimbursed within 90 days after the plan year (by 9/30) are forfeited under IRS rules. The Health Care FSA allows a limited carryover of unused funds into the next plan year. Employees enrolled in an HSA may choose a Limited Purpose FSA, which is restricted to dental and vision expenses only. Refer to the Health and Insurance Benefits webpage for current IRS maximums and carryover details.
Retirement	Date of Hire	<p>Defined Contribution Plan: Employees receive a university contribution into the 403(b) Basic Retirement Plan unless they are eligible for MPERS (see below). A 10% University contribution will be made 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 or OneDigital retirement advisor.</p> <p>Defined Benefit Plan: 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 cannot 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>CMU benefits staff are not financial advisors, please refer to the IRS website or consult a professional financial advisor for contribution limits based on your income and age.</p>
Tax Deferred Investment Plans for Retirement Savings – 403(b) & 457(b)	Date of Hire	<p>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. Eligible employees are auto enrolled in the Supplemental 403(b) Plan at a 3% employee contribution rate. Employees may opt out within 30 days of date of hire, or at any time during the year. Employees enrolled in Office of Retirement Services (MPERS) retirement plan through Central Michigan University and benefit-eligible Post Doctoral Researchers are not automatically enrolled but may choose to enroll if they wish. Employees are still eligible for the CMU contribution if they opt-out of the auto enrollment. The employee contributions automatically start after a 30-calendar day window from the hire date. After-tax Roth contributions are also permitted. Annual deferral limitations apply to the 403(b) and 457(b) plans separately.</p> <p>Elective deferral contributions employees make 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.</p>
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.

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OneDigital	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, webinars, and personalized individual consultation. They are an independent research and advisory service; they do not offer or manage investment funds. To schedule, visit https://venrollment.com/v/central-michigan-university or call 877-742-2022
Family Medical Leave Act (FMLA)	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. Refer to CMU's Family and Medical Leave Act policy for more information.
Funeral Leave	Date of Hire	Pay for up to three (3) days in the event of death of immediate family member or relative living in same household. Refer to the P&A Handbook 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 funeral pay on a pro-rated basis.
Holidays	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 year-end 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.
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) 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.
Personal Leave	See Description	Salaried: No specific amount of personal leave is granted although it is recognized that a reasonable amount of time is needed to meet personal needs that cannot be met in regular off duty hours. Hourly: All hourly employees with a 100% appointment are eligible for three (3) personal leave days per calendar year. Time may be taken in units of one (1) hour. Any hourly employee with a 100% appointment who is hired after July 1, is eligible for one and one half day (1.5) days of personal leave for the remainder of the first fiscal year. Part-time employees receive prorated leave accruals on the basis of the proportion of the position to regular full-time employment.
Sick Leave	As Accrued	Employees with a 100% appointment will accrue thirteen (13) sick days per year. Sick leave may be accumulated up to a maximum of 130 days and may be used as described under CMU's Michigan Earned Sick Time Act policy . Part-time employees receive sick leave on a pro-rated basis. Salaried employees report sick time in one-half day increments. Hourly employees can use sick leave in units of one-half hour or more.
Vacation	As Accrued	Salaried Yearly Accrual: 0-5 years of service = 20 days; 6+ years of service = 22 days. Hourly Yearly Accrual: 0-2 years of service = 15 days; 3-5 years = 20 days; 6+ years = 22 days. Vacation time may be accumulated up to 300 hours. Part-time employees receive vacation on a pro-rated basis. Vacation time may not be taken in units of less than one-half (1/2) day for salaried employees, in units of at least one (1) hour for hourly employees, and vacation is only accrued during periods when the employee is in a paid status.
Volunteer Release Time	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 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."
Discount Program	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.
Electronic Pay	Date of Hire	Employees may choose to receive their pay through: <ul style="list-style-type: none"> • Direct deposit – paycheck is sent directly to the account of employee's choice at any financial institution in the United States. • Pay Card Program – payroll wages are deposited directly on a stored value debit card that is accepted wherever MasterCard debit cards are accepted. For more information and instruction on these options - employees should contact the CMU Payroll Office at 989-774-3481, payroll@cmich.edu or check out their website .
Employee Assistance Program (EAP)	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. The confidential support services are provided via telephone, video counseling, texting, or in-person. For more information contact Health Advocate at 866-799-2691 or HealthAdvocate.com/CMU .

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Michigan Education Savings Plan	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 www.misaves.com .
Parking	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 .
Student Activity Center (SAC)	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.
Survivor Benefits	Date of Hire	The survivor benefits policy assists the spouse/Other Eligible Individual 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. Refer to CMU's Survivor Benefits policy for more information.
Travel Accident Insurance	Date of Hire	Automatically covered under the University plan, which provides \$500,000 to beneficiary for accidental death while traveling on University business.
Travel Allowances	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. Contact the CMU Payroll Office at 989-774-3481 with any questions.
CONNECT CMU Cellular Services	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 CONNECT CMU Cellular Services at 989-774-3087 or connect@cmich.edu .
CMU Health Services	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 www.CMUHealth.org .

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