



CENTRAL MICHIGAN UNIVERSITY

# benefits at a glance

## A resource for CMU staff employees

As a Central Michigan University benefit-eligible employee, you will receive a solid benefit package that offers a variety of choices. These benefits — combined with your pay — provide a compensation package that can be customized based on individual choice and personal preference.

The benefits explained within this brochure are for reference only and not a contract document. A complete description of the terms of the coverage — including exclusions and limitations — is provided in the CMU Choices Flexible Benefit Plan document and benefit-specific contracts, policies, certificates or summaries.

## New Hire Enrollment

Benefits are available on the first day of employment. Newly hired benefit-eligible employees have 30 calendar days from their date of hire to enroll in CMU benefit plans.

## Medical/prescription coverage

CMU offers three medical plans from which employees may select to help meet their needs. These plans are administered by Blue Cross Blue Shield through a Preferred Provider Organization — a network of doctors, hospitals and ancillary providers. In addition, CMU offers separate prescription drug coverage through CVS Caremark or Blue Cross Blue Shield. Prescription drug enrollment is integrated with the medical plan elected and cannot be elected separately. CMU makes a substantial contribution toward an employee's medical coverage.

## Dental coverage

CMU's dental plan is administered by Meritain Health. There are two dental plan options: (1) core plan and (2) buy-up plan with orthodontic coverage. CMU pays a significant portion of the dental premium for the core plan.

## Vision coverage

The voluntary plan is provided through Vision Service Plan — VSP. Coverage includes eye exams, standard and progressive lenses and frames, contact lenses — in lieu of glasses — and discounts for laser surgery.

## Employee wellness program

CMU cares about the health and wellness of its employees, which is why CMU offers the Your Health — It's Central employee wellness program. Your Health — It's Central is designed to help you and your family get healthy, stay healthy or live better with a condition. For details on the available resources, visit [cmich.edu/benefits](http://cmich.edu/benefits).

## Life/accidental death and dismemberment insurance

Eligible employees are provided with group term life and accidental death and dismemberment — AD&D — insurance, based on employee group, at no cost. Supplemental coverage may be purchased to provide insurance for employees and eligible dependents. Evidence of good health may be required.

## Disability insurance

### Short-term disability

Eligible employees may purchase voluntary short-term disability coverage. Short-term disability provides income protection for absence due to nonwork-related injury or illness. Two short-term disability plan options are available. After the 45-calendar-day waiting period, if approved, the benefits would continue up to 135 calendar days.

### Long-term disability

Eligible employees are automatically enrolled in long-term disability coverage at no cost. Long-term disability is an income protection program that provides benefits after 180 days of disability.



## Retirement plans

CMU offers generous benefits to help you build long-term savings and a source of income after you retire. The CMU retirement plan has two components: The Basic Retirement Plan and the Tax Deferred Investment Plans.

- 403(b) Basic Retirement Plan (employer's contributions): A defined contribution plan where a percentage of employee earnings is contributed by CMU to the employee's individual 403(b) basic retirement account. No employee contribution is required, and employees are immediately vested. Available to all half-time or greater benefit-eligible employees who are not eligible for the Michigan Public School Employees Retirement System — MPSERS.
- 403(b) and 457(b) Tax Deferred Investment Plans (employee's contributions): Two plans are available to employees who elect to supplement their retirement savings by deferring a percentage of their earnings into one or both plans. Annual deferral limitations apply.

## Paid leaves

Eligible employees earn the following paid time off. Specific information can be found in the employee handbook or collective bargaining agreement.

- Legal holidays – six per calendar year: Independence Day, Labor Day, Thanksgiving Day, Christmas Day, New Year's Day and Memorial Day
- CMU-designated holidays – Day after Thanksgiving and the working days between Christmas Day and New Year's Day
- CMU-designated floating holiday – Christmas Eve
- Personal leave
- Sick leave
- Vacation
- Funeral leave

## Tuition benefit program

Eligible employees can use the tuition benefit program for courses taken at CMU starting with the semester that begins after their date of hire. The number of credit hours is prorated based on appointment. The program provides tuition benefits for employees and their eligible family members — up to the maximum credit hours. In some cases, tuition benefits may be reported as taxable income as defined by IRS regulations.

## Flexible spending account plan

Employees may choose to participate in the Flexible Spending Account – FSA – plan. Two accounts are available under this plan: Health Care FSA and Dependent Care FSA. FSAs allow employees to set aside pretax earnings for eligible expenses

## Additional benefits

- Employee discount program through YouDecide.com
- Connect CMU Cellular Services offers exclusive rates on wireless plans, features and devices
- Employee Assistance Program provides confidential personal support services through Encompass

## Statutory benefits

Beginning with the first day of employment, employees are enrolled and protected by Social Security, workers' compensation and unemployment insurance.

## Contact the CMU Benefits and Wellness office

108 Rowe Hall  
989-774-3661

benefits@cmich.edu  
cmich.edu/benefits