

# Central Michigan University

## BENEFITS IN BRIEF – PROFESSIONAL & ADMINISTRATIVE FISCAL YEAR 2017 – 2018

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 [Professional & Administrative Handbook](#), 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 drug, dental, and vision, employee term life insurance, short and long-term disability, and flexible spending accounts. Dependent term life insurance is also available as a post-tax benefit. Employee premium cost share is available online at: [www.cmich.edu/benefits](http://www.cmich.edu/benefits) ⇒ *Benefit Costs*.

The “plan year” for *CMU Choices* is July 1 through June 30. The annual *CMU Choices* open enrollment period is typically held the first two weeks in May for benefit elections and benefit costs 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 benefit 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; 1.5x 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 and a completed status change form is received in the Benefits & Wellness Office within 30 calendar days of the event.** Contact Benefits & Wellness 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 drug, dental, vision and dependent life insurance plans: legal spouse; University-registered Other Eligible Individual (OEI); and/or eligible child(ren). Spouses and OEIs must also be covered by their employer’s medical/prescription drug and dental plans in order to be eligible for these coverages under your CMU plans, unless the spouse/OEI is charged 100% of the cost of coverage through that employer. If the spouse/OEI is also a benefit eligible CMU employee, you may each enroll individually for health coverages, 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: [www.cmich.edu/benefits](http://www.cmich.edu/benefits) ⇒ *Who is Eligible for Coverage*.

BENEFIT	ELIGIBILITY	COVERAGE
Medical / Prescription Drug	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 1 and PPO 2 plans have a \$20 co-pay on in-network office and urgent care visits and cover certain in-network preventive services at 100%. The PPO 1 plan covers most in-network services at <b>100%</b> after a \$200 individual/\$400 family plan year deductible (deductible begins 7/1/2017). The PPO 2 plan covers most in-network services at <b>80%</b> after a \$400 individual/\$800 family plan year deductible. A High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) is also available that covers in-network medical services at 100% after a \$1,300 individual/\$2,600 family plan year deductible. The university will contribute to the HSA and employees are also able to make pre-tax contributions.</p> <p>The prescription coverage for the PPO 1 and PPO 2 plans is administered by CVS Caremark and there is no annual deductible. The HDHP prescription coverage is administered by BCBS and the annual deductible must be met before the prescription co-pays apply. The in-network co-pays 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 co-pay is charged, <i>plus</i> the cost difference between brand and generic. <b>Some prescription drugs are restricted or excluded from coverage and specialty medications must be filled through the specialty pharmacy program.</b> The plan has a \$2,000 individual/\$4,000 family out-of-pocket maximum on prescription drugs per plan year.</p> <p>“No coverage” is also an option if the employee is covered by medical insurance elsewhere.</p>
Dental	Date of Hire	<p>Eligible to enroll in one of two dental plans administered by Meritain Health. Both plans cover 100% of approved amount for Class I preventive services subject to the annual plan maximum. Optional Dentemax network available. The 100/50/50 plan has an annual benefit maximum of \$1,000 on all services and covers 50% of approved amount for Class II &amp; III services after \$50/\$150 deductible (no orthodontia coverage). The 100/75/50/50 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 max.</p>
Vision	Date of Hire	<p>Eligible to enroll in the vision plan insured through VSP Vision Care. This is optional coverage with no university contribution. In-network services are covered once per plan year as follows: \$20 co-pay for an eye exam and \$20 co-pay for prescription eyeglass lenses. \$120 allowance for eyeglass frames plus 20% savings on the amount over the allowance. \$120 allowance toward contact lenses. Discounts are available for additional complete eyewear purchases and laser vision correction when using contracted facilities.</p>

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<b>Wellness Program</b>	See Description	<p><b>Your Health – It's Central</b> is the CMU employee wellness program. As part of this program, benefits eligible staff and fixed term-faculty, including CMED faculty and Global Campus employees and employees who opt out of the insurance program may participate in the online wellness reward program provided by Virgin Pulse. The program allows eligible employees and their spouses/OEIs to earn quarterly rewards by participating in a wide variety of wellness activities.</p> <p><b>Gain-sharing</b> – Employees who are enrolled in a CMU Blue Cross Blue Shield plan from July 1, 2017 to June 30, 2018 and who meet the established wellness requirements are eligible for a gain-sharing payment if CMU's medical/prescription drug plans have a positive balance at the end of the fiscal year.</p>
<b>Employee Term Life with Accidental Death &amp; Dismemberment</b>	Date of Hire	<p>Mandatory term life insurance policy (no cash value) through The Hartford. CMU will contribute a monthly amount per \$1,000 of coverage equivalent to 1.5 times base salary that will fully pay the premium for this level of coverage. Required to elect a minimum of one times base salary of coverage. Levels offered: 1, 1.5, 2, 3 or 4 times your regular annual salary. <b>Guarantee of 3x your salary up to \$575,000 upon initial enrollment.</b> Overall plan maximum is \$750,000 in coverage. Includes Accidental Death &amp; Dismemberment (AD&amp;D). Core coverage reduces by 50% at the end of the plan year in which you attain age 70. Value of life insurance coverage over \$50,000 is taxable income to the employee.</p>
<b>Dependent Term Life with Accidental Death &amp; Dismemberment</b>	Date of Hire	<p>Term life insurance administered by The Hartford and available on a <b>post-tax</b> basis for spouse, Other Eligible Individual (OEI) and unmarried dependent children through end of calendar year of 26<sup>th</sup> birthday. 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. Includes Accidental Death &amp; Dismemberment (AD&amp;D). This is optional coverage paid totally by the employee.</p>
<b>Long Term Disability</b>	Date of Hire	<p>Mandatory long term disability insurance through The Hartford. CMU will contribute to 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.</p>
<b>Short Term Disability</b>	Date of Hire	<p>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.</p>
<b>Flexible Spending Account (FSA)</b>	Date of Hire	<p>Two types of pre-tax, employee contribution accounts administered by General Agency: health care and dependent day care. Maximum plan year election is \$5,000 for dependent day care and \$2,600 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 expense and submit receipts for reimbursement a biweekly basis. Eligible health care and dependent day care expenses must be incurred during the plan year (7/1 /17– 6/30/18). <b>Dependent day care account funds not reimbursed within 90 days of end of plan year (Sept. 30, 2018) are forfeited per IRS regulations. For the health care account, up to \$500 in unused funds can be carried over into the next plan year.</b></p>
<b>Retirement</b>	Date of Hire	<p><b>Defined Contribution Plan:</b> Employees receive a University contribution into the 403(b) Basic Retirement Plan with TIAA and/or Fidelity Investments, unless they are eligible for MPERS (see below). Salaried and hourly P&amp;A 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.</p> <p>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 option with TIAA can be changed at any time, and/or transferred to accounts with Fidelity Investments. Employees are strongly encouraged to discuss their retirement investment options with a TIAA and /or Fidelity Investments counselor.</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 \$270,000 (2017). 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 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 (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>
<b>Tax Deferred Investment Plans for Retirement Savings – 403(b) &amp; 457(b)</b>	Date of Hire	<p><b>Two tax-deferred investment plans</b> are available to employees who wish to supplement their retirement savings by deferring a percentage of earnings into one or both plans: a <b>403(b) plan with TIAA or Fidelity Investments and/or a 457(b) plan with TIAA only.</b> Annual deferral limitations apply to the 403(b) and 457(b) plans separately.</p> <p>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 Benefits &amp; Wellness Office in order to determine your elective deferral limit for the year.</p>

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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 counseling available from TIAA and Fidelity. StraightLine offers two tiers of service: advice only or active investment management. Fees for advice-only are \$250 annually. Fees for active investment management are based on the employee's accumulated assets in the retirement plan ranging from no fee for assets within \$0 - \$5,000 up to a cap of \$500 annually for assets at \$50,000 or greater. 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.
<b>Retirement Education &amp; Consultations with Fidelity &amp; TIAA</b>	Date of Hire	Representatives from both Fidelity Investments and TIAA are available on campus on a regular basis for complimentary, personalized consultations about your CMU 403(b) Basic Retirement plan and/or your 403(b) or 457(b) tax-deferral plans. These representatives can assist with retirement investment allocation decisions and with developing an investment strategy to meet retirement objectives. To schedule an appointment contact: <ul style="list-style-type: none"> <li>• Fidelity Investments at <a href="http://www.fidelity.com/atwork/reservations">www.fidelity.com/atwork/reservations</a> or 1-800-642-7131</li> <li>• TIAA at <a href="http://www.tiaa-cref.org/moc">www.tiaa-cref.org/moc</a> or 1-800-732-8353</li> </ul>
<b>Court Required Service</b>	Date of Hire	Employees who serve on a jury or as a subpoenaed witness during their regular work time (and are not a party to the action or witness against the University) will be paid regular pay or salary, but in no case more than 8 hours per day for hourly employees. Pay will be prorated by FTE for those on less than a 100% appointment. Employees are allowed to keep reimbursements for meals and mileage. Employees are expected to report to regular University duty when temporarily excused from attendance at court. Employees need to contact the Payroll Office for instructions.
<b>Educational Leave</b>	After five (5) years of employment	Regular salaried P&A employees who are at least one-half (1/2) time and who have been employed by the University for a continuous period of five (5) or more years are eligible to apply for up to one (1) year of educational leave. Approval of the educational leave with pay may be granted for a period up to six months, compensated at regular base salary and retaining normal benefit coverage; or for a period of six months up to one year, compensated at one-half of regular base salary and retaining normal benefit coverage. Employees on approved educational leave of absence are not eligible for the tuition plan providing reimbursement of tuition for classes taken at other institutions. Employees are required to commit to employment at CMU for at least one (1) year beyond their return to work following the leave.
<b>Family Medical Leave Act (FMLA)</b>	After 12-months of employment and (1250+ hrs 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. FMLA 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) days in the event of death of immediate family member or relative living in same household. Please refer to P&A Handbook for designated family members. Pay not to exceed 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 year-end holiday as the University may designate) and the four working days between Christmas and New Year's Day. Part-time employees receive prorated holiday pay on the basis of the proportion of the position to regular full-time employment.
<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) 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.
<b>Personal Leave</b>	See Description	<u>Salaried</u> : 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. <u>Hourly</u> : All hourly employees with a 100% appointment are eligible for three (3) personal leave days per calendar year, and 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.
<b>Sick Leave</b>	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 for illness of immediate family members (as defined under CMU's Family Medical Leave Act policy). Part-time employees receive prorated leave accruals on the basis of the proportion of the position to regular full-time employment. <i>Hourly</i> employees can use sick leave in units of one-half hour or more. <i>Salaried</i> employees report sick time in one-half day increments.
<b>Vacation</b>	As Accrued	<u>Salaried Yearly Accrual</u> : 0-5 years of service = 20 days; 6+ years of service = 22 days. <u>Hourly Yearly Accrual</u> : 0-2 years of service = 15 days; 3 - 5 years = 20 days; 6+ years = 22 days. Vacation time may be accumulated up to 37 and one-half days. Part-time employees receive prorated leave accruals on the basis of the proportion of the position to regular full-time employment. Vacation time may not be taken in units of less than one-half (1/2) day, and is only accrued during periods when the employee is in a paid status. Employees may not use vacation time in units of less than one-half day, except as provided in the tuition program.
<b>Volunteer Release Time</b>	See Description	Upon the request of an eligible employee, a supervisor may authorize up to four 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>Central Health Improvement Program (C.H.I.P.)</b>	Date of Hire	The Central Health Improvement Program (C.H.I.P. facility) is a nationally recognized in-house rehabilitation (free of charge) and fitness program (with paid membership) for CMU faculty, staff, retirees and their spouses and other eligible individuals (OEI). The CHIP facility's certified and experienced staff provides personalized fitness programming and rehabilitation services for work-related and non-occupational injuries.

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Discount Program	Date of Hire	<b>YouDecide online discount program</b> acts as a portal for obtaining personal services and insurance information. The following services are available: Auto and Home Insurance, Auto and Home Loans, Real Estate Advantage Program, On-Line Banking Financial Planning, Tax Preparation & Planning, Long Term Care, Critical Illness, Pet Insurance and more.
Electronic Pay	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 checking account of employee’s choice at any financial institution in the United States.</li> <li>• Money Network Card – this is a stored value Debit card that is accepted at millions of locations nationwide that accept MasterCard debit cards.</li> </ul> Employees must contact the Payroll Office for information and instruction on these options.
Employee Assistance Program (EAP)	Date of Hire	This program provides confidential support for any issues that may impact work or personal life (financial, marital, family, stress, substance abuse, and psychological, etc.) at no cost to the participants. Eligibility for these support services extends to the employee, his/her spouse or Other Eligible Individual (OEI) and dependents residing in the household. <b>The confidential support services are provided via telephone, face-to-face or online by contacting Encompass at 1-800-788-8630 or <a href="http://www.encompass.us.com">www.encompass.us.com</a>.</b>
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-CREF. Employees can set-up an account(s) for child, grandchild or niece/nephew and make contributions through payroll deduction.
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 and employee cost is \$185.00 per year. Contact the parking bureau through CMU Police for more information at 989-774-3083.
Student Activity Center	Date of Hire	Employees and their immediate family members 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 at University Recreation.
Survivor Benefits	Date of Hire	The survivor benefits policy assists the spouse [including Other Eligible Individual] and dependent child(ren) of the deceased employee during their time of loss by extending certain benefits programs for which the employee was eligible and/or enrolled in as an employee.
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 are approved when traveling for University business. Further information and instruction is available through the Payroll Office.
Tuition Benefit Program	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. The 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. Any 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 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 dependent child(ren) of employee and Other Eligible Individual (OEI) may use the employee’s unused tuition waiver benefit and may be reported as taxable income to the employee in some cases.
CONNECT CMU Cellular Services	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.
CMU Health Primary & Specialty Services Clinic	Date of Hire	Central Michigan University faculty and staff with a one-time medical need — or who may be interested in establishing a long-term health care relationship — can visit the CMU Health Primary and Specialty Services clinic. 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. The Primary and Specialty Services clinic is conveniently located on the southwest side of campus at 2600 Three Leaves Drive in a quiet, easily accessible setting with free parking. To make an appointment, call 989-774-7585.
Workers’ Compensation	Date of Hire	<b>Employees must report all work-related injuries (no matter how minor) to the 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 [www.cmich.edu/benefits](http://www.cmich.edu/benefits). Click on ‘Benefit Costs’ under the “HR Benefits & Wellness” section on the right side of the webpage.