

Central Michigan University

BENEFITS IN BRIEF – REGULAR 10-MONTH FACULTY 2018 – 2019 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 [2014-2019 Agreement](#), the *CMU Choices* plan document, and benefit specific contracts, policies certificates or summaries. For detailed information concerning coverages, premiums and University contributions, please refer to the Benefits & Wellness website at <https://www.cmich.edu/benefits>, contacting the CMU Benefits & Wellness office (Rowe Hall 108) at 989-774-3661, or emailing benefits@cmich.edu.

Through *CMU Choices*, employees are eligible to participate in several benefit programs on a pre-tax basis: medical/prescription drug, dental and vision coverages, employee term life insurance, short and long-term disability, and flexible spending account plan. 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. If University contributions exceed the cost of the premium, excess contributions will be applied to dental, vision, employee life insurance and short term disability elections.

The "plan year" for *CMU Choices* is July 1 through June 30. University premium costs and the University contributions are effective July 1, 2018. All benefits are effective as of date of hire into continuous employment and end on the last day worked, except those for employees on academic year contracts who remain employed through the end of the 2019 spring semester. Those employees will be entitled to benefit coverage through August 15, 2019. **New employees must complete the online benefit enrollment process within 30 calendar days from the start date of employment. For new faculty who begin employment at the beginning of an academic semester, your 30 calendar day benefit enrollment window generally commences on the first day of the pay period in which you start work (i.e. 1st or 16th of the month).** If not enrolled by this deadline, employees will be automatically enrolled in single coverage for MESSA Choices Saver 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	<p>Eligible to enroll in one of three medical/prescription insurance plans provided by the Michigan Education Special Services Administration (MESSA) or to elect no coverage. All three 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.</p> <p>MESSA Choices 10/20 Plan: 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 \$1,000 individual/ \$2,000 family calendar year annual out-of-pocket maximum (includes co-pays). Using out-of-network providers will result in greater out-of-pocket expenses. \$10/\$20 prescription coverage is included in this plan: \$10 generic/\$20 brand (90 day supply for two co-pays). In-network prescription drug benefits have a separate \$1,000 Individual/\$2,000 Family calendar year annual out-of-pocket maximum.</p> <p>MESSA Choices Saver Plan: 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 \$1,000 individual/ \$2,000 family calendar year annual out-of-pocket maximum (includes 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). In-network prescription drug benefits have a separate \$1,000 individual/\$2,000 family calendar year annual out-of-pocket maximum.</p> <p>MESSA ABC HSA Saver Plan 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 2018 calendar year, the deductible is \$1,350 for single coverage/ \$2,700 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. Saver Rx prescription coverage is included in this plan: After the annual deductible has been met, \$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 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 \$1,000 for single coverage/\$2,000 for 2-person and family coverage includes copays and coinsurance.</p> <ul style="list-style-type: none"> Employees who elect the MESSA ABC HSA Plan will be able to contribute to a HSA with pretax dollars through payroll deductions. MESSA's partner, Health Equity, is the HSA vendor. Per IRS regulations, the 2018 calendar year HSA contribution limit is \$3,450 single or \$6,850 family. A Limited Purpose Health Flexible Spending Account is also available to those who choose this plan.

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Medical/ Prescription Drug (cont ²)	Central Michigan University & You	Date of Hire	Additional information on the medical/prescription drug plans is available at www.messa.org or contact MESSA Representative, Collene Lamonte, at 1-800-292-4910. Employees may waive medical coverage and receive an \$80 per month paycheck to cover the cost of other CMU Choices programs or to be paid to the employee in semi-monthly installments over the eighteen (18) pays of the academic year.
Dental	Central Michigan University & You	Date of Hire	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 & 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 maximum. May waive dental coverage for paycheck of \$10 per month to cover the cost of other CMU Choices programs or to be paid to the employee in semi-monthly installments over the eighteen (18) pays of the academic year.
Vision	You	Date of Hire	Eligible to enroll in one 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 eyeglasses; \$120 allowance for eyeglass frames plus 20% savings on the amount over the allowance or \$120 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.
Employee Term Life with Accidental Death & Dismemberment	Central Michigan University & You	Date of Hire	Mandatory term life insurance policy (no cash value) through The Hartford. CMU will contribute a monthly amount per \$1000 of coverage equivalent to 1.5 times of 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 base salary. Guarantee of 3x your 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. 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.
Dependent Term Life with Accidental Death & Dismemberment	You	Date of Hire	Term life insurance administered by The Hartford and available on a post-tax basis for spouse/OEI and unmarried dependent child(ren) through end of calendar year of 26 th birthday. 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 through The Hartford. CMU will contribute to the full cost of this coverage. Coverage provides 67% of monthly base salary (\$10,000 maximum monthly benefit). Benefits begin 180 days after being unable to work due to illness/injury.
Short Term Disability	You	Date of Hire	Short term disability insurance administered through The Hartford. 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 for more information. Note that access to the CMU Faculty Association Sick Leave Bank is already available, which is designed to cover most short-term disability situations. Contact the Faculty Association and/or 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 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; 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 health coverage(s) provided to an OEI or her/his eligible child(ren) are taxable to the employee. An OEI designation form is required.
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 General Agency: health care and dependent day care. Maximum plan year election is \$5,000 for dependent day care and \$2,650 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 on a biweekly basis. Eligible health care and dependent day care expenses must be incurred during the plan year (07/01/18–06/30/19). Dependent day care account funds not reimbursed within 90 days of end of plan year (Sept. 30, 2019) are forfeited per IRS regulations. For the health care accounts, up to \$500 in unused funds can be carried over into the next plan year.
Retirement	Central Michigan University	Date of Hire	<p>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 contributes 10% of CMU earnings to the employee’s account. No employee contribution is required. New employees will be pre-enrolled with a retirement account and the university contribution commences with the date of hire. The university contribution will be remitted to TIAA and invested in a life cycle fund based on the employee’s age. At any time, an employee may change the investment fund option. Employees are strongly 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 \$270,000 (2018). 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 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 to the CMU Benefits & Wellness office for determining compliance with this limit.</p> <p>Defined Benefit Plan: Eligible employees may choose Michigan Public School Employees Retirement System (MPSERS) defined benefit plan, instead of participating in the defined contribution plan, only if previously participated in MPSERS at one or more of the following Michigan universities: Central Michigan, Eastern Michigan, Ferris State, Lake Superior State, Michigan Technological, Northern Michigan, or Western Michigan prior to January 1, 1996. If an employee previously worked at CMU and made an irrevocable choice, he/she must be placed in the plan chosen.</p> <p>In some cases, an employee may choose between participation in MPSERS or the defined contribution plan. When this option is available, the employee receives a one-time irrevocable choice for the duration of the faculty member’s CMU employment. To make this irrevocable choice, an employee must request the application paperwork from the CMU Benefits & Wellness office and return it to them within ninety (90) days of commencement of employment start date or the default election by law will be MPSERS.</p> <p>Social Security: The University also participates in the Social Security System.</p>
Tax Deferred Investments 403(b) & 457(b)	You	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. 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, 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.</p>

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Investment Advising and Investment Management Services	You	Date of Hire	StraightLine is an investment research firm that provides investment advising and management , 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, for the funds available from the CMU retirement plan from the perspective of an independent, third-party advisor. Fees for advice-only are \$400 annually. The fee for active account management service is 0.5% of your 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 assets or post-tax by cash/charge, etc. Additional information at: www.straightline.com/cmucmu . This is an optional benefit.
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. Employees may use their own sick leave for the care of a sick or injured immediate family member or OEI.
Funeral Leave	Central Michigan University	Date of Hire	Pay for up to three (3) working days in the event of death of immediate family members or relative living in same household (including Other Eligible Individual (OEI) and OIE's child(ren). Refer to the 2014-2019 Agreement for designated family members.
Necessity Leave	Central Michigan University	Date of Hire	Approved absence not to exceed two (2) 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 are required to use all sick leave (for the employee's own serious health condition) prior to FML without pay.
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 tuition 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 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 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	You	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	You	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.

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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.
Electronic Pay	----	Date of Hire	<p>Employees may choose to receive their pay through:</p> <ul style="list-style-type: none"> • Direct deposit – paycheck is sent directly to bank account(s) of employee’s choice at any financial institution in the United States. • Money Network Card – this is a stored value debit card that is accepted at millions of locations nationwide that accept MasterCard debit cards.
Employee Assistance Program (EAP)	Central Michigan University	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. The confidential support services are provided via telephone, face-to-face or online by contacting Encompass at 800-788-8630 or www.encompass.us.com (use “cmu” for the username).
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.
Discount Program	----	Date of Hire	YouDecide online discount program: Third party employee discount program provider, YouDecide.com ; 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, Legal Services, Long term care, Critical Illness, Pet Insurance and more.

University and employee contributions are applied in semi-monthly installments over the eighteen (18) pays of the academic year, regardless of the pay plan selected. 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 unless 10-month faculty member has worked the entire academic year (fall and spring semester) in which case he/she will be entitled to insurance coverage through August 15th of current year.

The monthly employee premium cost share is available online at www.cmich.edu/benefits. Click on “Benefit Costs” under the “HR Benefits & Wellness” section on the right side of the website.