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 coverage, premiums and University contributions, please refer to the Benefits & Wellness website at [https://www.cmich.edu/benefits](https://www.cmich.edu/benefits), contacting the 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. When 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, 2017. All benefits are effective as of date of hire and end on the last day worked. New employees must complete the online benefit enrollment process within 30 calendar days from the start date of employment. If not enrolled by this deadline, employee will be automatically enrolled in single coverage for MESSA Saver, 1.5x employee life insurance, 67% long-term disability and no dental, vision, short-term disability, dependent life 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 form is received in the Benefits & Wellness office within 30 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.

<table>
<thead>
<tr>
<th><strong>Benefit</strong></th>
<th><strong>Who Pays</strong></th>
<th><strong>Eligibility</strong></th>
<th><strong>Coverage</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical/ Prescription Drug</td>
<td>Central Michigan University &amp; You</td>
<td>Date of Hire</td>
<td>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.</td>
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<tr>
<td>MESSA Choices 10/20 Plan:</td>
<td>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 Rx 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.</td>
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<tr>
<td>MESSA Choices Saver Plan:</td>
<td>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. 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.</td>
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<tr>
<td>MESSA ABC HSA Saver Plan:</td>
<td>A Health Savings Account (HSA)-qualified high deductible health plan. 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 2017 calendar year, the deductible is $1,300 for single coverage/ $2,600 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.</td>
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- Employees who elect the MESSA ABC HSA ABC 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 2017 calendar year HSA contribution limit is $3,400 single or $6,750 family. A Limited Purpose Health Flexible Spending Account is also available to those who choose this plan.

Additional information on the medical/prescription drug plans is available at [www.messa.org](http://www.messa.org) or contact MESSA Representative, Grace Romzick, at 1-800-292-4910 ext. 5570.
<p>| <strong>Medical/ Prescription Drug (cont²)</strong> | Central Michigan University &amp; You | Date of Hire | Employees may waive medical coverage and receive an $80 per month payback to cover the cost of other <strong>CMU Choices</strong> programs or to be paid to the employee in semi-monthly installments over the twenty-four (24) pays of the academic year. |
| <strong>Dental</strong> | Central Michigan University &amp; 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 &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. May waive dental coverage for payback of $10 per month to cover the cost of other <strong>CMU Choices</strong> programs or to be paid to the employee in semi-monthly installments over the eighteen (18) pays of the academic year. |
| <strong>Vision</strong> | 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; $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. |
| <strong>Employee Term Life and Accidental Death &amp; Dismemberment</strong> | Central Michigan University &amp; You | Date of Hire | 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 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. <strong>Guarantee of 3x your salary up to $575,000 upon initial enrollment.</strong> Overall plan maximum is $750,000 in coverage. Each coverage option contains an equal amount of additional benefit in the form of Accidental Death &amp; Dismemberment (AD&amp;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. |
| <strong>Dependent Term Life and Accidental Death &amp; Dismemberment</strong> | You | Date of Hire | Term life insurance administered by The Hartford and available on a <strong>post-tax</strong> basis for spouse/OEI and unmarried dependent child(ren) through end of calendar year of 26th 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. <strong>Guarantee of $50,000 for spouse/OEI coverage upon initial enrollment.</strong> 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 &amp; Dismemberment coverage. This is optional coverage paid totally by the employee. |
| <strong>Long Term Disability</strong> | 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. |
| <strong>Short Term Disability</strong> | 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 or being unable to work due to illness/injury, or once sick leave is exhausted, whichever is greater. Contact the Benefits &amp; Wellness office for more information. Note that access to the CMU Faculty Association Sick Leave Bank is already available, which was designed to cover all but extreme short-term disability situations. Contact the Faculty Association and/or Faculty Personnel Services for more information. |
| <strong>Other Eligible Individual (OEI)</strong> | ----- | 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. <strong>The value of health coverage(s) provided to an OEI or her/his eligible child(ren) are taxable to the employee.</strong> An OEI designation form is required. |
| <strong>Travel Accident Insurance</strong> | 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. |</p>
<table>
<thead>
<tr>
<th>Flexible Spending Account (FSA)</th>
<th>You</th>
<th>Date of Hire</th>
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<td>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 on a biweekly basis. Eligible health care and dependent day care expenses must be incurred during the plan year (07/01/17–06/30/18). 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 accounts, up to $500 in unused funds can be carried over into the next plan year.</td>
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<tr>
<th>Retirement</th>
<th>Central Michigan University</th>
<th>Date of Hire</th>
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<td>Defined Contribution Plan: Employees are eligible for CMU’s 403(b) Basic Retirement Plan. This is a defined contribution plan offering various investment options through TIAA and/or Fidelity Investments. CMU contributes 10% of CMU earnings to the employee’s account with the vendor selected. No employee contribution is required. <strong>New employees will be pre-enrolled in TIAA 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.</strong> At any time, an employee may change the investment fund option with TIAA, or can elect to invest part or all of the university contribution with Fidelity Investments. Employees are strongly encouraged to discuss their retirement investment options with a TIAA and/or Fidelity investments counselor. 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. 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 Benefits &amp; Wellness office for determining compliance with this limit. <strong>Defined Benefit Plan:</strong> Eligible employees may choose Michigan Public School Employees Retirement System (MPSERS) defined benefit plan, instead of participating in the 403(b) defined contribution plan, only if previously participated in MPSERS at one or more of the following Michigan universities prior to January 1, 1996: Central Michigan, Eastern Michigan, Ferris State, Lake Superior State, Michigan Technological, Northern Michigan, or Western Michigan. If an employee previously worked at CMU and made an irrevocable choice, he/she must be placed in the plan chosen. 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 Benefits &amp; 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. <strong>Social Security:</strong> The University also participates in the Social Security System.</td>
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<tr>
<th>Tax Deferred Investments 403(b) &amp; 457(b)</th>
<th>You</th>
<th>Date of Hire</th>
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<td>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 with TIAA or Fidelity Investments and/or a 457(b) plan with TIAA only. 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, in addition to elective deferrals to CMU’s 403(b) plan must be disclosed to the Benefits &amp; Wellness office in order to determine an employee’s elective deferral limit for the year.</td>
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<tr>
<th>Investment Advising and Management Services</th>
<th>You</th>
<th>Date of Hire</th>
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<tr>
<td><strong>StraightLine</strong> 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 counseling available from TIAA and Fidelity. Straightline offers two tiers of service, advice only or active investment management for the funds available from both TIAA and Fidelity through the perspective of an independent, third-party advisor. Fees for advice-only are $250 annually. Fees for active investment management services are based on the 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 assets or post-tax by cash/charge, etc. Additional information at <a href="http://www.myplan.com/cmu">www.myplan.com/cmu</a>. This is an optional benefit.</td>
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<td><strong>Paid Vacation</strong></td>
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<td>As Accrued</td>
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<tr>
<td><strong>Paid Sick Leave</strong></td>
<td>Central Michigan University</td>
<td>As Accrued</td>
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<tr>
<td><strong>Funeral Leave</strong></td>
<td>Central Michigan University</td>
<td>Date of Hire</td>
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<tr>
<td><strong>Necessity Leave</strong></td>
<td>Central Michigan University</td>
<td>Date of Hire</td>
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<tr>
<td><strong>Military Leave</strong></td>
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<td>Date of Hire</td>
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<tr>
<td><strong>Family Medical Leave Act (FMLA)</strong></td>
<td>----</td>
<td>After 12-months of employment and 1250+ hrs. of work</td>
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<tr>
<td><strong>Tuition Benefit Plan</strong></td>
<td>Central Michigan University</td>
<td>Must be in an active pay status on the first day of classes</td>
</tr>
<tr>
<td><strong>CONNECT CMU Cellular Services</strong></td>
<td>You</td>
<td>Date of Hire</td>
</tr>
<tr>
<td><strong>CMU Health Primary &amp; Specialty Services Clinic</strong></td>
<td>You</td>
<td>Date of Hire</td>
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</table>
### University and employee contributions

University and employee contributions are applied in semi-monthly installments over each of the twenty-four (24) semi-monthly pays of the year. 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.

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.

<table>
<thead>
<tr>
<th><strong>Parking</strong></th>
<th><strong>Employee Assistance Program (EAP)</strong></th>
<th><strong>Electronic Pay</strong></th>
<th><strong>Michigan Education Savings Plan</strong></th>
<th><strong>Discount Program</strong></th>
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<tbody>
<tr>
<td>You</td>
<td>Central Michigan University</td>
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<td>You</td>
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<td>Date of Hire</td>
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| **Description** | 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 1-800-788-8630 or [www.encompass.us.com](http://www.encompass.us.com). | Employees may choose to receive their pay through:  
- 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. | You 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 1-989-774-3083. | A tax-advantaged IRC 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. | YouDecide online discount program: Third party employee discount program provider, [YouDecide.com](http://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. |