

# Central Michigan University

## BENEFITS IN BRIEF – MEDICAL FACULTY

2018 – 2019 YEAR

This document is for reference only and not a contract document. It is applicable to benefit eligible faculty whose primary appointment is in the College of Medicine with a **half-time or greater appointment for a minimum of six months**. 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 **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 and Wellness website at <https://www.cmich.edu/benefits>, contacting the Benefits and Wellness Office (Rowe Hall 108) at 989-774-3661, or emailing [benefits@cmich.edu](mailto: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 coverage, employee life insurance, short and long-term disability, and flexible spending account plan. Dependent term life insurance is also available as a post-tax benefit. If applicable, University contributions toward the cost of benefits are detailed below. Any dollars not spent on a specific plan will be available to be applied toward the cost of other benefit programs (including flexible spending account) or as payment to the individual as earnings. If the cost of the employee's choices exceeds the University contributions, the employee will pay the excess through salary reduction in semi-monthly installments over the twenty-four (24) pays of the fiscal year. Premiums, CMU contributions and employee costs are available online at: <https://www.cmich.edu/benefits>.

The “plan year” for **CMU Choices** is July 1 through June 30. New university contribution rates and premium costs are effective July 1, 2018. All benefits are effective as of date of hire. Benefits terminate on date of termination. **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 medical with CVS Caremark prescription coverage; 1.5x employee life insurance; 67% long term disability (full time faculty only); no coverage for dental, vision, short term disability, dependent life insurance, and 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 and 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 insurances 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 two Preferred Provider Option (PPO) plans administered by Blue Cross Blue Shield (BCBS) utilizing the <b>Community Blue PPO network</b>. The PPO 2 plan has a \$20 co-pay on in-network office and urgent care visits and cover certain in-network preventive services at 100%. 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 \$1,350 individual/\$2,700 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 2 plan 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/prescription insurance elsewhere.</p>
Dental	Central Michigan University* & You	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> <p>“No coverage” is also an option if the employee is covered by dental insurance elsewhere.*There is no University contribution toward the cost of dental coverage for faculty appointed at less than full-time.</p>

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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 \$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 annual salary. <b>Guarantee of 3x your salary up to \$575,000 upon initial enrollment.</b> 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 <sup>th</sup> 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 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 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.
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 a biweekly basis. Eligible health care and dependent day care expenses must be incurred during the plan year (07/01/18– 06/30/19).  <b>Dependent day care account funds not reimbursed within 90 days of end of plan year (Sept. 30, 2019) are forfeited per IRS regulations. For health care accounts, up to \$500 in unused funds can be carried over into the next plan year.</b>
Other Eligible Individual (OEI)	----	Date of Hire	Employee may designate <b>one (1)</b> 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. <b>The value of health coverage(s) provided to an OEI or her/his eligible child(ren) is taxable to the employee.</b> An OEI designation form is required.
Funeral Leave	Central Michigan University	Date of Hire	Pay for up to three (3) consecutive business days per occurrence in the event of death of spouse, child, stepchild, foster child, daughter-in-law, son-in-law, parent, stepparent, foster parent, parent-in-law, brother, sister, brother-in-law, sister-in-law, grandparent, spouse's grandparent, grandchild, other eligible individuals or relatives living in the same household. One day of funeral leave may be used by employees in the event of death of an aunt, uncle, niece, or nephew of the employee. This time is charged as funeral leave, and is paid time off. Employees with less than a 100% appointment receive prorated funeral pay on the basis of the proportion of the position to regular full-time employment.
Holidays	Central Michigan University	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 and New Year's Eve Day. Employees with less than a 100% appointment receive prorated holiday pay on the basis of the proportion of the position to regular full-time employment.

BENEFIT	WHO PAYS	ELIGIBILITY	COVERAGE
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.
Retirement	Central Michigan University	Date of Hire	<p><b>Defined Contribution Plan:</b> 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. <b>New employees will be pre-enrolled in 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.</b> 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 and Wellness Office for determining compliance with this limit.</p> <p><b>Defined Benefit Plan:</b> 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 Benefit and 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><b>Social Security:</b> The University also participates in the Social Security System.</p>
Tax Deferred Investments 403(b) & 457(b)	Employee	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 and/or a 457(b) plan</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, in addition to elective deferrals to CMU’s 403(b) plan must be disclosed to the CMU Benefits and Wellness Office in order to determine your elective deferral limit for the year.</p>
Investment Advising and Investment Management Services	Employee	Date of Hire	<p><b>StraightLine is an investment research firm that provides investment advising and 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 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 through the perspective of an independent, third-party advisor. Fees for advice-only are \$400 annually. The fees for active account management services are 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: <a href="http://www.straightline.com/cm">www.straightline.com/cm</a>. This is an optional benefit.</p>
Wellness Program	---	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 rewards 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 medical plan from July 1, 2018 to June 30, 2019 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>

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<b>Paid Vacation</b>	----	See Description	January 1st of each year, medical faculty receive a vacation grant of 160 hours (20 days), which must be used during the respective calendar year. Vacations are to be scheduled with supervisors and vacation time is to be charged for all times when the University is open and the employee is not performing regularly assigned duties due to personal reasons. Employees with less than a 100% appointment receive a prorated vacation grant on the basis of the proportion of the position to regular full-time employment. Vacation hours are granted to new medical faculty upon hire, prorated for the year based on start date. Vacation time may not be taken in units of less than one-half (1/2) day. Unused vacation balances are forfeited upon separation of employment.
<b>Paid Sick Leave</b>	Central Michigan University	As Accrued	Eligible for an accrual of 13 days per calendar year. The maximum accrual is 130 days. Employees may use own sick leave accrual for illness of immediate family members. Employees with less than a 100% appointment receive prorated leave accruals on the basis of the proportion of the position to regular full-time employment. Sick leave is accrued during periods when employee is in paid status and may not be taken in units of less than one-half (1/2) day. Unused sick leave is forfeited upon separation of 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>Family Medical Leave Act (FMLA)</b>	----	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 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 all sick leave for the employee's own serious health condition) prior to a FML without pay.
<b>Tuition Benefit Plan</b>	Central Michigan University	Must be in an active pay status on the first day of classes	Faculty with at least a six (6) month appointment of three-quarter time or more are 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.
<b>CONNECT CMU Cellular Services</b>	You	Date of Hire	CONNECT CMU Cellular Services provides wireless plans with Verizon, AT&T and Sprint at a 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.
<b>CMU Health Primary &amp; Specialty Services Clinic</b>	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 Servicesclinic 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.
<b>Parking</b>	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.

BENEFIT	WHO PAYS	ELIGIBILITY	COVERAGE
Electronic Pay	----	Date of Hire	<p>Employees may choose to receive their pay through:</p> <ul style="list-style-type: none"> <li>• Direct deposit – paycheck is sent directly to bank account(s) 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>
Employee Assistance Program (EAP)	Central Michigan University	Date of Hire	<p>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 800-788-8630 or <a href="http://www.encompass.us.com">www.encompass.us.com</a> (use “cmu” for the username).</b></p>
Michigan Education Savings Plan	You	Date of Hire	<p>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.</p>
Discount Program	----	Date of Hire	<p><b>YouDecide online discount program:</b> Third party employee discount program provider, <a href="http://YouDecide.com">YouDecide.com</a>; 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 &amp; Planning, Legal Services, Long Term Care, Critical Illness, Pet Insurance and more.</p>

University and employee contributions are applied in semi-monthly installments. All faculty are paid semi-monthly 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.