

Central Michigan University

BENEFITS IN BRIEF – POSTDOCTORAL RESEARCH FELLOWS 2018 – 2019 YEAR

This document is for reference only and not a contract document. It is applicable to benefit eligible postdoctoral research fellows 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.

Through *CMU Choices*, postdoctoral research fellows are eligible to participate in five benefit programs: medical/prescription drug, employee life insurance, dependent life insurance, dental and flexible spending account. 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. 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 start date of employment.** If not enrolled by this deadline, employee will be automatically enrolled in 1.5x employee life insurance and no coverage for medical/prescription drug, dental, dependent life insurance and flexible spending account. **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 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 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 two Preferred Provider Option (PPO) plans administered by Blue Cross Blue Shield (BCBS) utilizing the Community Blue PPO network. The PPO 2 plan has a \$20 co-pay on in-network and urgent care office visits and cover certain in-network preventive services at 100%. The PPO 2 plan covers most in-network services at 80% 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 higher co-pay is charged <i>plus</i> the cost difference between brand and generic. Some prescription drugs are restricted or excluded from coverage and specialty medications must be filled through the specialty pharmacy program. The plan has a \$2,000 individual/\$4,000 family out-of-pocket maximum on prescription drugs per 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 & 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.</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 postdoctoral research fellows appointed at less than full-time.</p>

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Employee Term Life with Accidental Death & Dismemberment	Central Michigan University & You	Date of Hire	Mandatory for term life insurance policy (no cash value) through The Hartford. CMU will contribute a monthly amount per \$1000 of coverage equivalent to 1.0 time 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. 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). 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 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 the 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. Each coverage option contains an equal amount of additional benefit in the form of Accidental Death & Dismemberment (AD&D) coverage. This is optional coverage and is a post-tax deduction. There is no University contribution toward the cost.
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) is 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 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 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	Only employees that have participated in the Michigan Public School Employees Retirement System (MPSERS prior to January 1, 1996 through CMU, Northern Michigan University, Ferris State University, Lake Superior State University, Michigan Technological University, Eastern Michigan University or Western Michigan University) are eligible and will be required to participate in MPSERS. If this applies, please contact the Benefits & Wellness office in Rowe Hall 108 at 989-774 – 3661 or email benefits@cmich.edu . Social Security: The University also participates in the Social Security System.
Tax Deferred Investments 403(b) & 457(b)	You	Date of Hire	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. 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 and Wellness Office in order to determine your elective deferral limit for the year.

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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 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: www.straightline.com/cmuc . This is an optional benefit.
Wellness Program	----	See Description	Your Health – It's Central is the CMU employee wellness program. As part of this program, benefits eligible staff and fixed term-faculty, including postdoctoral research fellows, CMED faculty, Global Campus employees and employees who opt out of the insurance program may participate in the online wellness reward program 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. Gain-sharing – 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.
Paid Vacation	----	As Accrued	Full-time employees accrue one and two-thirds (1 2/3) days of vacation allowance per month for a maximum of twenty (20) days per year. Maximum accrual is limited to thirty-seven and one-half (37.5) days. Vacations are to be scheduled with your 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 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. Unused balances are forfeited at termination of employment.
Paid Sick Leave	Central Michigan University	As Accrued	Eligible for an accrual of 13 days per calendar year, prorated according to percentage of appointment. 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.
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, vacations, 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.
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	Employees may choose to receive their pay through: <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.

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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; 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.
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.

University and employee contributions are applied in semi-monthly installments. All postdoctoral research fellows 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. Click on "Benefit Cost" under the "HR Benefits & Wellness" section on the right side of the webpage.