



Confidential Clerical Staff

Benefits In Brief – Eastern Michigan University

Regular Employees (With appointment status of 50% or more)



January 2008

BENEFIT	WHO PAYS	ELIGIBILITY	COVERAGE
Health Plan	<p>Option 1 - Eastern Michigan University pays (Includes employees, spouse, AEA, & dependent children through the age of 19.)</p> <p>Option 2 – Employee pays annually: Single - \$650 Two Person/Family - \$950</p> <p><small>**Employee pays rider costs for 19-25 year old dependent children for either option</small></p>	<p>Date of hire or Open Enrollment</p>	<p>Immediate participation in a choice between two Blue Cross/Blue Shield Community Blue PPO (Preferred Provider Organization) plans. Option 1 is the base plan which is employer provided with deductibles and co-payments. Option 2 requires cost-sharing and has less deductibles and co-payments. Plan includes prescription drug coverage and vision services. May waive health coverage for \$1,200 annual reimbursement if coverage is verified elsewhere.</p> <p>EMU Benefits Directory: http://www.emich.edu/hr/benefits/bendirectory.html</p>
Dental Plan	<p>Eastern Michigan University Includes employee, spouse, AEA, and dependent children through 25.</p>	<p>First day of the month following date of hire</p>	<p>Subject to reasonable and customary charges, dental benefits coverage provides:</p> <ul style="list-style-type: none"> 100% for diagnosis, cleaning, x-rays; 75% for extractions, root canals, fillings; 50% for dentures, bridges, etc. 50% for braces <p>Plan pays up to a maximum of \$1,000 per fiscal year (July 1- June 30) per person. \$1,500 lifetime maximum for orthodontic expenses.</p>
Life Insurance and Accidental Death and Dismemberment	<p>Eastern Michigan University</p>	<p>Date of hire</p>	<p>First year's insurance coverage equal to one times base salary (rounded to the next \$1,000). Subsequent years' coverage equals base salary (rounded to the nearest \$1,000) times 2. Maximum coverage is \$275,000.</p>
Long Term Disability	<p>Eastern Michigan University</p>	<p>First day of the month after 90 days of hire</p>	<p>Income continuation equal to sixty five percent (65%) of employee's regular monthly earnings up to a maximum benefit of \$7,000 per month. Benefits begin on the ninety-first (91st) day of continuous disability and will continue until the end of the disability or until age 65. If disability begins after age 60, benefits continue for five years or until age 70, whichever comes first.</p>



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Retirement	Eastern Michigan University TIAA-CREF: 11% of earnings MPERS: State Requirement Grandfathered Employees	Date of hire	Choice of one (1) defined contribution plan offered. Immediate vesting based upon variable or fixed annuity and mutual fund investments. (MPERS pension based on a percentage of average salary times years of service, vested after 10 years. Member Investment Plan, MIP, after 1/01/90, mandatory contribution required. Grandfathered for employees as of December 31, 1995.)
Paid Sick Leave	Eastern Michigan University	After 90 days of hire	Thirteen (13) days per year time off with pay for personal incapacitating illness or injury. During any fiscal year (July 1 - June 30), employee may use up to three (3) sick leave days for personal business. Part-time employees receive a pro-rata benefit based on percent of appointment. Maximum accumulation is 200 days.
Paid Vacation	Eastern Michigan University	After one year of hire	Twenty (20) days per year. Part-time employees receive a pro-rata benefit amount based on percent of appointment. Maximum accumulation is 160 hours. No employee may carry over more vacation time into the new fiscal year than the maximum earned in one year.
Paid Holidays	Eastern Michigan University	Date of hire	Ten holidays plus seasonal days between Christmas and New Year's Day.
Tuition Waiver	Eastern Michigan University	Term following date of hire	Tuition waiver program waives up to six (6) semester hours of undergraduate or graduate level per semester at EMU. Applies to tuition only. Part-time employees will receive up to three (3) semester hours. Spouses and dependents are eligible for fifty percent (50%) of undergraduate tuition waived on all credit hours.
Tax Deferred Annuities	Employee	Date of hire or anytime thereafter	May select participation in one (1) of the plans currently offered by the University. Potential tax savings through tax deferred investments.
Flexible Spending Accounts - Dependent Care/Healthcare Expenses	Employee	Within 30 days of hire or Open Enrollment	Able to put aside money on a pre-tax basis in order to pay personal health and/or dependent care expenses. Maximum allowable amount is \$5,000 per year for both health and dependent care expenses.

These highlights are only intended to briefly summarize Eastern Michigan University's Benefits Program. Currently described benefits may change as a result of future collective bargaining and/or changes in Eastern Michigan University policy.