



Clerical/Secretarial Staff

Benefits In Brief – Eastern Michigan University

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

January 2012

BENEFIT	WHO PAYS	ELIGIBILITY	COVERAGE
Health Plan	<p>Option 1 - Eastern Michigan University pays (Includes employees, spouse, AEA, & dependent children.)</p> <p>Option 2 – Employee pays annually: Single - \$960 Two Person/Family - \$1,404</p>	<p>91st day of hire or Open Enrollment</p>	<p>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-insurances. Option 2 requires cost-sharing and has no deductibles and co-insurances for in-network services. Co-pays are required for both plans. Plan includes prescription drug coverage and vision services. May waive health coverage for a \$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>91st day 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 & Accidental Death & Dismemberment	<p>Eastern Michigan University</p>	<p>91st day of hire</p>	<p>After 90 day probation period, insurance coverage for the following twelve months is equal to one times base salary (rounded to the next \$1,000). Effective in the fifteenth (15th) month of employment, coverage equals base salary (rounded to the nearest \$1,000) times 2. Maximum coverage is \$100,000.</p>
Retirement	<p>Eastern Michigan University TIAA-CREF:8% of earnings MPERS: State Requirement Grandfathered Employees</p>	<p>Date of Hire</p>	<p>One (1) defined contribution plan offered. Immediate vesting based upon variable or fixed annuity and mutual fund investments. (MPERS pension based on percentage of average salary times years of service (fully vested after 10 years). Member Investment Plan (MIP), after 1-1-90, mandatory contributions required. Grandfathered for employees hired as of December 31, 1995.)</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 continue until the end of 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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Short Term Disability	Employee/Eastern Michigan University share a portion of the cost	After 121 st day of hire Or Open Enrollment	Optional plan provides income continuation for disability due to non-occupational illness or injury in the amount of 66 2/3% of regular weekly earnings to a maximum of \$300.00 per week for a period of 13 weeks. Benefits commence the fifteenth (15 th) day of disability.
Paid Vacation	Eastern Michigan University	After one year of hire	The first (1st) year employees accrue 12 days per year; Two to Eight (2-8) years accrue 15 days per year; Nine to Eleven (9-11) years accrue 18 days per year; and Twelve plus (12+) years accrue 20 days per year. Part-time employees receive a pro-rata benefit amount based on percent of appointment. No employee may carry over more vacation time into the new fiscal year than the maximum earned in one year.
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 the fiscal year (July 1 – June 30), may use up to four (4) sick leave days for personal business. Part-time employees receive a pro-rata benefit based on percent of appointment. Max. accumulation is 200 days.
Paid Holidays	Eastern Michigan University	Date of hire	Ten holidays plus seasonal days between Christmas and New Year’s Day. Regular part-time employees will receive holiday pay based on the number of hours they would be regularly scheduled to work on the day on which the holiday is observed.
Tuition Waiver	Eastern Michigan University	Employee: term following probation Spouse and dependents – 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.
FSA– Dependent Care and Health Care 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 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.