



Faculty Benefits In Brief – Eastern Michigan University

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

September 2009

BENEFIT	WHO PAYS	ELIGIBILITY	COVERAGE
Health Plan	Option 1 - Eastern Michigan University pays (Includes employees, spouse, AEA and dependent children through the age of 19.) Option 2 – Employee pays annually: Single - \$709 Two Person/Family-\$1,036 **Employee pays rider costs for 19-25 year old dependent children for either option**	Date of hire or Open Enrollment	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. May waive health coverage for a \$1,000 annual reimbursement if coverage is verified elsewhere. EMU Benefits Directory: http://www.emich.edu/hr/benefits/bendirectory.html
Dental Plan	Eastern Michigan University Includes employee, spouse, AEA and dependent children through 25.	First day of the month following date of hire	Subject to reasonable and customary charges, dental benefits coverage provides: 100% for diagnosis, cleaning, x-rays; 75% for extractions, root canals, fillings; 50% for dentures, bridges, etc. 50% for braces 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.
Life Insurance and Accidental Death and Dismemberment	Eastern Michigan University	Date of hire	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.
Long Term Disability	Eastern Michigan University	First day of the month after 90 days of hire	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.
Business Travel Accident Insurance	Eastern Michigan University	Date of hire	University provides fully paid business travel accident insurance with \$100,000 in coverage for death or permanent total disability of the faculty member, up to a limit of \$500,000 as a result of any one accident.



Faculty

Benefits In Brief – Eastern Michigan University

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

September 2009

BENEFIT	WHO PAYS	ELIGIBILITY	COVERAGE
Retirement	Eastern Michigan University TIAA-CREF: 11% of earnings MPSERS: State Requirement Grandfathered Employees	Date of hire	One (1) defined contribution plan offered. Immediate vesting based upon variable or fixed annuity and mutual fund investments. (MPSERS 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	Calendar year (January 01 - December 31)	Full time faculty receive six (6) days; (48 hours) at the beginning of each calendar year. Part-time faculty receive a pro-rata benefit based upon percent of appointment. Faculty sick leave bank provides additional hours beyond the six (6) days provided each calendar year. In addition, two (2) sick personal days are allowed per calendar year.
Tuition Waiver	Eastern Michigan University	Employee: after one year of hire 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.
Flexible Spending Accounts - Dependent Care/Healthcare	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 dependent care and healthcare 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.