



**Professional/Technical Staff  
Benefits In Brief – Eastern Michigan University  
Regular Employees (With appointment status of 50% or more)**

January 2012

| BENEFIT  | WHO PAYS   | ELIGIBILITY                                  | COVERAGE  |
|--|--|--|---|
| <b>Health Plan</b>   | <b>Option 3 – Employee pays Monthly:</b><br>Single - \$46.67<br>Two Person - \$93.33<br>3 to 4 - \$112.00<br>5 or more - \$130.67<br><b>Option 4 – Employee pays Monthly:</b><br>Single - \$126.00<br>Two Person - \$238.00<br>3 to 4 - \$275.33<br>5 or more - \$312.67 | 91 <sup>st</sup> day of hire                 | Immediate participation in a choice between two Blue Cross/Blue Shield Community Blue PPO (Preferred Provider Organization) plans. Option 3 has deductibles and co-insurances. Option 4 has no deductibles and co-insurances for in-network services. Cost sharing and co-pays are required for both plans. Plan includes prescription drug coverage and vision services. May waive health coverage for \$1,200 annual reimbursement if coverage is verified elsewhere.<br><br><b>EMU Benefits Directory:</b> <a href="http://www.emich.edu/hr/benefits/bendirectory.html">http://www.emich.edu/hr/benefits/bendirectory.html</a> |
| <b>Dental Plan</b>   | <b>Eastern Michigan University</b><br>Includes employee, spouse, AEA, and dependent children through 25.   | 91st day of hire                             | Subject to reasonable and customary charges, dental benefits coverage provides:<br>100% for diagnosis, cleaning, x-rays;<br>75% for extractions, root canals, fillings;<br>50% for dentures, bridges, etc.<br>50% for braces<br><br>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.   |
| <b>Life Insurance and Accidental Death and Dismemberment</b> | <b>Eastern Michigan University</b>   | 91st day of hire                             | After 90 day probation period, insurance coverage for the following twelve (12) months is equal to one times base salary (rounded to the next \$1,000). Effective in the fifteenth (15 <sup>th</sup> ) month of employment, coverage equals base salary (rounded to the nearest \$1,000) times 2. Maximum coverage is \$100,000.  |
| <b>Short Term Disability</b>                                 | <b>Eastern Michigan University</b>   | First day of the month after 90 days of hire | Provides income continuation for disability due to non-occupational illness or injury in the amount of sixty percent (60%) of average weekly earnings for a period of 13 weeks. Benefits commence on the eighth (8 <sup>th</sup> ) day of disability or the first (1 <sup>st</sup> ) day of hospitalization, whichever is first.  |
| <b>Long Term Disability</b>                                  | <b>Eastern Michigan University</b>   | 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 (91 <sup>st</sup> ) 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.   |



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| <b>Business Travel Accident Insurance</b>                     | <b>Eastern Michigan University</b>   | Date of hire  | University provides a fully paid business travel accident insurance with \$100,000 in coverage for death or permanent total disability of the staff member, up to a limit of \$500,000 as a result of any one accident.  |
| <b>Retirement</b>   | <b>Eastern Michigan University</b><br>TIAA-CREF: 10% of earnings<br>MPSERS: State Requirement<br>Grandfathered Employees | Date of hire –<br>Upon Enrollment   | One (1) defined contribution plan offered. Immediate vesting based upon variable or fixed annuity and mutual fund investments. (MPSERS 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.) |
| <b>Paid Vacation</b>  | <b>Eastern Michigan University</b>   | After one year of hire  | Grades 1-5 accrue 15 days per year. Grades 6 and above accrue 20 days per year. Part-time employees receive a pro-rated 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.  |
| <b>Paid Sick Leave</b>  | <b>Eastern Michigan University</b>   | After 90 days of hire   | Receive ten (10) days of sick leave at the beginning of each calendar year (January 1 to December 31). Of the 10 days, three (3) may be used for personal business. Part-time employees receive a pro-rated benefit based in their percent appointment.  |
| <b>Paid Holidays</b>  | <b>Eastern Michigan University</b>   | 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.   |
| <b>Tuition Waiver</b>   | <b>Eastern Michigan University</b>   | <b>Employee:</b> term following probation<br><b>Spouse and dependents –</b> 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.  |
| <b>Tax Deferred Annuities</b>                                 | <b>Employee</b>  | 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.  |
| <b>Flexible Spending Account – Medical and Dependent Care</b> | <b>Employee</b>  | Within 30 days of hire or Open Enrollment   | Able to put aside money on a pre-tax basis in order to pay for eligible medical expenses and dependent care expenses. Maximum allowable amount is \$5,000 for medical and \$5,000 per year for dependent care.   |

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.



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