Benefits-at-a-Glance Support Staff

Medical Insurance:

Priority Health PPO (80%/20% Plan): \$2,000/4,000 calendar year deductible for In-network, and \$4,000/\$8,000 Non-network. Employee pays a portion of the premium through payroll deduction. Employee pays 20% of service cost after deductible is satisfied. Prescription drug copay \$15/\$50/\$80 after deductible is satisfied. An HSA (Health Savings Account) is part of this medical plan and allows for employee contribution. *OR*

<u>Priority Health HMO (80% /20%Plan):</u> \$2,000/4,000 calendar year deductible for In-network only. Employee pays a portion of the premium through payroll deduction. Employee pays 20% of service cost after deductible is satisfied. Prescription drug copay \$15/\$50/\$80 after deductible is satisfied. An HSA (Health Savings Account) is part of this medical plan and allows for employee contribution.

Dental Insurance: BC/BS. 80%-20% of approved amount. Maximum \$1,000 per year for each person covered under the plan.

Vision Insurance: BC/BS. \$5.00 copay for eye examination; \$7.50 co-pay for lenses and frames.

<u>Opt out</u>: Eligible to choose to opt out of medical insurance. If choose to opt out, the College pays \$1,500 per year to employee. May also choose to opt out of dental and vision, but the College does not pay additional for this option.

<u>Life Insurance</u>: The College covers \$30,000 life insurance at no cost. May purchase additional supplemental insurance for self and/or spouse/dependents, up to 100% of coverage.

Long Term Disability: Pays 60% of salary after absent from work for 90 calendar days due to medical reasons. Maximum \$5,000 per month if become disabled. Effective 60 calendar days after first of the month following date of hire.

<u>Retirement</u>: Michigan Public School Employees Retirement System (MPSERS). Employee makes contributions, based on annual salary, vested in 4 years (Defined Contribution Plan) or 10 years (Pension Plus Plan). College contributes a percentage of the employee's earnings on members' behalf.

<u>Flexible Spending Accounts</u>: Limited Purpose FSA for uninsured dental and vision expenses, using pre-taxed dollars deducted from salary.

<u>Tuition Waiver</u>: Monroe County Community College for-credit courses, 100% waiver. Costs for books, manuals, or special fees (e.g. skiing) and lab fees for Lifelong Learning classes are not eligible for reimbursement and are the responsibility of the student. All other fees are eligible for reimbursement, including registration fees, technology fees, and credit by exam fees. Spouse and dependents included.

Employee Assistance Program (EAP): Through Lighthouse Telehealth, EAP offers three free counseling visits to help employees identify and resolve personal, health, marital, family, financial, alcohol, drug, or emotional problems that may adversely affect job performance.

Vacation: 15 days upon hire annualized and earned on an accrual basis.

<u>Sick</u>: 12 days annualized and earned on an accrual basis.

Holidays: 14 days (varies per calendar).

Benefits Effective: First of the month following date of hire.

Other Amenities

403(b) Plan: Voluntary retirement investment account. Pre-taxed income contributed to account using one of the College approved vendors.

<u>Aflac Insurance</u>: Supplemental insurance policies offered on a voluntary basis. Majority of benefits are pretaxed via payroll deduction. Plans offered include, Cancer Indemnity, Short-Term Disability, Personal Accident-Only, Personal Sickness Indemnity, and Hospital Intensive Care.

Bookstore Discount: Items purchased at the MCCC Bookstore include a 15% discount (except candy, clearance clothing, and textbooks).

Fitness Center: Use of Fitness Center at no charge, housed in the Welch Health Education Building.

Events in Meyer Theater: Receive a \$2 discount off the full ticket price when tickets are purchased in person at the MCCC Cashier's Office prior to the day of the event. Discounts will not be given the day of the performance. Tickets are based on availability, so make your plans early. For the season of events, see http://www.monroeccc.edu/theater/events.htm#december.