Benefits Package
Faculty
Effective: Date of hire

**Medical Insurance**
Choice of three MESSA Plans

**Dental Insurance**
Delta Dental

**Vision Insurance**
VSP 3 G

**Opt-out**
Eligible to choose to opt-out of medical insurance; College pays $1,500 per year to employee.

**Life Insurance**
Life insurance at no cost. May also purchase additional insurance for self and/or for spouse/dependents.

**Long Term Disability**
Pays a portion of salary after absent from work for 90 calendar days due to medical reasons.

**Retirement (choice of)**
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.

**OR**
Optional Retirement Plan System (ORP). Includes immediate vesting, no medical benefits, defined contribution plan. Based on annual salary, the College contributes a percentage of the employee’s earnings on members’ behalf; the employee contributes as well.

**Flexible Spending Accounts**
Flexible spending account for uninsured health care expenses or dependent care, using pre-taxed dollars deducted from salary.

**Tuition Waiver**
Monroe County Community College courses, as well as Lifelong Learning courses, 100% waiver. IRS defined dependents included.

**Employee Assistance Program (EAP)**
EAP offers three (3) free therapy visits to help employees identify and resolve various issues/problems that may adversely affect job performance.

**Holidays**
14 days (may vary due to calendar).

**Sick:** Earned on an accrual basis.
Other Amenities

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

**Aflac Insurance**
Supplemental insurance policies offered on a voluntary basis through payroll deduction.

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

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

**Events in Meyer Theater**
Full ticket price is discounted for employees for events on campus.