



WESTERN MICHIGAN UNIVERSITY

Human Resources
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2012

**Benefits and Rates
Summary
Coaches**

Sick Leave Accrual Rate

Accrual Rate	Maximum Total Accumulation
<ul style="list-style-type: none"> •4 hours per pay period (based on 80 hours paid) •Maximum calendar-year accrual: 104 hours (13 days) 	2080 hours (260 days)
<ol style="list-style-type: none"> 1. May be used for illness and doctor or dentist appointments for the employee and/or an immediate family member, provided that family member resides within the employee's household. 2. Five (5) days of accrued sick leave may be used to care for immediate family members not residing in the employee's household. 3. Regular part-time employees accrue sick leave on a prorated basis. 4. Payoff of accumulated sick leave occurs under certain circumstances connected with retirement. 	

Leaves of Absence

Leaves of Absence Available to Exempt Employees	
Family and Medical Leave Act (FMLA) Leave	Bereavement Leave
Personal Leave (Unpaid)	Military Leave
Professional Leave (Paid and Unpaid)	Sick Leave (Unpaid)
Jury Duty and Court-required Service	Convenience Leave
Eligibility requirements vary by type of leave; please refer to your Employee Handbook for details.	

Long Term Disability Insurance (Optional)

Benefit	Maximum	Benefit Becomes Payable	Premium
66-2/3% of base salary	No monthly maximum benefit limit.	On the 31 st day of disability or on the first day after exhaustion of all accrued sick leave, whichever is later	WMU contributes 80% of the premium
Cost Formula: (Your annual base salary) x 0.0034 = Employee Annual Cost			
Examples			
Annual Salary	Premium Factor	Employee's Annual Cost	—Approximate Deduction— 18 Pay Periods 26 Pay Periods
\$30,000	0.0034	\$ 102.00	\$ 5.67 \$ 3.92
\$35,000	0.0034	119.00	6.61 4.58
\$40,000	0.0034	136.00	7.56 5.23
These examples show the employee's premium share.			

Group Health Insurance

1. Refer to the Blue Cross Blue Shield of Michigan Benefit Guide for further details.
2. Employee contributions for health insurance are made on a pre-tax basis through payroll deduction.
3. This table shows employee contributions.

Community Blue PPO Administered by Blue Cross Blue Shield of Michigan

Level of Coverage	Employee's Annual Cost	—Approximate Deduction—	
		18 Pay Periods	26 Pay Periods
Single	\$ 554.27	\$ 30.79	\$ 21.32
Double	3,621.11	201.17	139.27
Family	5,228.41	290.47	201.09

Flexible Spending Accounts (Optional)

Health Care Flexible Spending Account	Can be used to pay for medical expenses not covered by health insurance, such as (but not limited to) deductibles, prescription co-pays, office visits, dental and orthodontic procedures, and laser eye surgery.
Dependent Care Flexible Spending Account	Can be used to pay for eligible dependent care expenses, such as for the care of a child under the age of 13, or a disabled spouse, parent, or older child.

1. Employees may participate in either or both of the above plans.
2. Funds used to pay for qualified expenses are not taxed. You save FICA, federal, and state income taxes on these expenses.
3. A pre-determined amount of money is deducted from your gross pay (before taxes) and set aside to reimburse you for incurred expenses.
4. According to IRS provisions, funds left in the account at year-end are not refundable to the employee.

Retirement Contributions to FICA and TIAA-CREF

Federal Insurance Contributions Act (FICA)	Amount of employer (WMU) contributions determined by federal legislation.
Teachers Insurance Annuity Association/College Retirement Equities Fund (TIAA-CREF)	11% of total gross earnings is contributed by WMU to the participating employee's retirement account.

1. Exempt employees have immediate vesting rights in the TIAA-CREF plan.
2. Under the current policies and procedures of WMU, eligible University retirees may continue to receive health insurance for themselves and their eligible dependents. Please refer to your Employee Handbook for more details on these and other retirement benefits.

Tax-Deferred Savings Plan (Optional)

1. You may contribute to these optional 403(b) and 457(b) tax-deferred savings plans through payroll deduction.
2. Funds are deducted from gross pay (before taxes), accumulate tax-free, and are not taxed until received as income after retirement.
3. Several investment options are available.
4. Contact Sanford Financial Services at (269) 488- 6900 for information, to enroll, or for investment counseling.

Life Insurance

\$100,000 Basic Life

Provided at no cost to eligible Coaches while on active or paid leave of absence status.

Coaches may also select from these optional life insurance plans:

Additional 1 Life (Optional)

1. WMU pays 50% of the premium; you pay the remaining 50%.
2. Coverage level and your cost (50% of premium) are shown below.
3. Policy includes Accidental Death & Dismemberment coverage.

Age Group	Coverage Amount	Employee's Annual Cost	Approximate Deduction	
			18 Pay Periods	26 Pay Periods
< 51	\$50,000	\$ 42.00	\$ 2.33	\$ 1.62
51 – 55	40,000	33.60	1.87	1.29
56 – 60	30,000	25.20	1.40	0.97
61 – 64	20,000	16.80	0.93	0.65
65 – 69	13,000	10.92	0.61	0.42
70+	5,000	4.20	0.23	0.16

Dependent Life (Optional; only available if enrolled in Additional 1 Life)

Spouse Life is available in \$10,000 increments up to \$250,000.

1. Coverage may require Evidence of Insurability.
2. Coverage may not exceed employee's life insurance amount.
3. You pay 100% of the premium; premiums are the same as those shown below for Additional 2 Life.

Child Life is available in \$2,000 increments up to \$10,000.

1. Employee Cost: \$0.16 per month per \$2,000 of coverage. You pay 100% of premium.
2. Premium example for \$10,000 coverage on one child: $\$0.16 \times (10,000/2,000) = \0.80 per month.

Additional 2 Life (Optional)

1. You pay 100% of the premium.
2. Coverage amount is a choice of either one or two times your annual base salary, rounded to the next highest thousand.
3. You must first be enrolled in the optional Additional 1 Life to be eligible for Additional 2 Life.
4. Cost Formula: $(\text{Coverage Amount}/1000) \times (\text{Monthly Premium Factor}) = \text{Monthly Premium}$

Age Group	Monthly Premium Factor Per \$1,000 of Coverage Amount	Example
< 25	\$ 0.06	Employee age 27 with annual base salary of \$35,000 may choose a coverage amount of either \$35,000 or \$70,000. Employee's rate per \$1,000 of coverage is \$0.08. If \$70,000 coverage amount is selected, employee's monthly cost is $(70,000/1000) \times 0.08 = \5.60 . Annual cost is $\$5.60 \times 12 = \67.20 .
25 - 29	0.08	
30 - 34	0.09	
35 - 39	0.10	
40 - 44	0.21	
45 - 49	0.23	
50 - 54	0.48	
55 - 59	0.53	
60 - 64	1.06	
65 - 69	1.09	
70 - 74	1.11	
75+	1.12	

Holidays

Independence Day	Christmas Day
Labor Day	New Year's Day
Thanksgiving	Martin Luther King, Jr. Day
Friday after Thanksgiving	Memorial Day

Additional Benefits

- **Travel Accident Insurance**, including accidental death and dismemberment insurance, is automatically provided to you when traveling on University-authorized business.
- **Workers' Compensation Insurance** protects you against loss of income due to work-related injuries or illnesses.
- **Unemployment Compensation**. WMU is a covered employer under the Michigan Unemployment Agency (MUA).
- **Direct Deposit**. Your payroll checks can be directly deposited to your accounts at financial institutions.
- **Credit Unions**. You are eligible to join the Allegis Credit Union or the Educational Community Credit Union.
- **Parking**. A parking permit is part of your benefits package.
- **Performing Arts and Athletics**. You may buy individual or season tickets at a discount for performing arts events at the University's theatres. You may also buy athletic season tickets at a discount. Please contact the appropriate box office and the Athletic Ticket Office for details.
- **Tuition Discount**. Regular benefits-eligible full-time and part-time employees are eligible for a 100 percent discount on tuition and certain required fees for courses taken at the University.
- **Tuition Remission**. The current spouse and dependents of regular benefits-eligible full-time employees may receive a 75 percent remission of tuition and certain required fees for undergraduate courses taken at the University, to a maximum of 183 attempted undergraduate credit hours for each participant. Tuition remission is also available to individuals designated by the employee under the University's Designated Eligible Individual program.
- **WMU Bookstore discount** of 10% on purchases of \$1 or more.
- **University Libraries** and library services are available to employees with a valid Bronco (ID) card.
- **Sindecuse Health Center** offers acute and preventative care, pharmacy, lab, physical therapy, nursing services, and health promotion services.
- **Fitness and Exercise**. The University offers you a variety of fitness opportunities and facilities, including Health Promotion & Education classes and programs, the Zest for Life fitness program, open lap swim at Gabel Pool, open ice time at Lawson Ice Arena, membership options at West Hills Athletic Club, and membership at the Student Recreation Center. Contact the appropriate office or facility for details and costs.

Please note:

1. For detailed information concerning any of the employee benefits listed, please refer to Human Resources' Policies/Procedures Manual or contact Human Resources at (269) 387-3620.
2. This information is subject to legal documents that pertain to each benefit plan and policies, procedures, contracts, or collective bargaining agreements. These documents are controlling as to the availability and amount of benefits. This summary is not a legal document.