



WESTERN MICHIGAN UNIVERSITY

Human Resources
Phone (269) 387-3620 • Fax (269) 387-3441

2015

Benefits and Rates Summary

R1 and R2 Research Staff

Health Care Benefits

Medical, Prescription Drug, Dental, and Vision Community Blue PPO - Administered by Blue Cross Blue Shield of Michigan		
Level of Coverage	WMU's Approximate Annual Contribution	Employee's Approximate Annual Contribution
Single	\$ 5,555.85	\$ 867.10
Double	11,607.82	3,807.61
Family	13,777.58	5,491.76
<ol style="list-style-type: none">1. Refer to BCBSM Benefits Guide for coverage information.2. Employee contributions for health care benefits are pre-tax by payroll deduction.3. For wellness program participants, employee contributions are reduced by \$240 per year.		

Flexible Spending Accounts

Health Care Flexible Spending Account	For reimbursement of eligible out-of-pocket health care expenses, such as deductible charges and copays
Dependent Care Flexible Spending Account	For reimbursement of eligible dependent care expenses, such as for the care of a child under the age of 13 or for a disabled spouse, parent, or older child
<ol style="list-style-type: none">1. Employees may elect either account or both on an annual basis.2. Employees elect pre-tax contributions for reimbursement of out-of-pocket health care and dependent care expenses, saving FICA and federal and state income taxes.3. As defined by IRS provisions, unused funds are not refundable to the employee.	

WMU Retirement Plan

Teachers Insurance Annuity Association-College Retirement Equities Fund (TIAA-CREF)
<ol style="list-style-type: none">1. WMU contributes to the TIAA-CREF 403(b) retirement plan on the employee's behalf.2. For eligible employees hired on or after 1/1/13, WMU contributes 9% of total gross earnings to the employee's retirement plan account. WMU's contribution increases to 10% if the employee tax-defers at least 1% but less than 2%; to 11% if the employee tax-defers 2% or more (see tax-deferred savings plans below).3. For eligible employees hired before 1/1/13, WMU contributes 11% of total gross earnings to the employee's retirement plan account.4. Exempt employees have immediate vesting rights.

Tax-Deferred Savings Plans

<ol style="list-style-type: none">1. Employees may contribute to 403(b) and 457(b) tax-deferred savings plans with TIAA-CREF and Fidelity Investments (separate plans from the WMU retirement plan).2. Employees make election by salary reduction agreement for pre-tax contributions by payroll deduction.3. Contact Sanford Financial Services to enroll: (269) 488-6900.
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Life Insurance

Basic Life - \$100,000

Provided with no employee contribution to eligible exempt employees in active status or on paid leave of absence.

Exempt employees may select the following additional life insurance plans as indicated:

Additional 1 Life

1. WMU and the employee each pay 50% of the premium.
2. Coverage amounts and contributions are shown below.
3. Policy includes Accidental Death & Dismemberment coverage.

Age Group	Coverage Amount	WMU's Approximate Annual Contribution	Employee's Approximate Annual Contribution
< 51	\$50,000	\$ 36.00	\$ 36.00
51 – 55	40,000	28.80	28.80
56 – 60	30,000	21.60	21.60
61 – 64	20,000	14.40	14.40
65 – 69	13,000	9.36	9.36
70+	5,000	3.60	3.60

Dependent Life (Available only 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. The employee pays 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. The employee pays 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 (Available only if enrolled in Additional 1 Life)

1. The employee pays 100% of the premium.
2. Coverage amount is a choice of either one or two times annual base salary, rounded to the next highest thousand.
3. The employee must first be enrolled in 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	

Long Term Disability Insurance

Benefit	Monthly Benefit Maximum	Benefit Becomes Payable	Premium
66-2/3% of base salary	None	On the 31 st day of disability or on the first day after exhaustion of all accrued sick leave, whichever is later	\$0.45 per \$100 of covered base salary per month; WMU contributes 80% of the premium

Example

Annual Base Salary	WMU's Approximate Annual Contribution	Employee's Approximate Annual Contribution
\$50,000	\$ 180.00	\$ 45.00

Sick Leave

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 periods of illness and for health care appointments of the employee and immediate family members residing with the employee 2. Five (5) days of accrued sick leave may be used to care for immediate family members not residing with the employee. 3. Regular part-time employees accrue sick leave on a prorated basis. 4. Refer to Employee Handbook for payoff provisions. 	

Annual Leave

Service Years	Lump Sum Allotment Hours Per Fiscal Year
Upon hire (as benefits-eligible)	160
After 5 years	176
After 10 years	192
After 20 years	200
<ol style="list-style-type: none"> 1. Annual leave allows employees to take vacations and conduct personal business without losing pay. 2. Balance is zeroed out as of June 30 each fiscal year, save carryover hours of 24 maximum. 3. Lump sum allotment for the fiscal year is received each July 1. 4. Usage counts first against any carryover hours, then against the lump sum allotment. 5. Credit for a service anniversary milestone occurring within a fiscal year is granted in the allotment for that year. 6. Regular part-time employees receive a prorated lump sum allotment based on FTE. 7. Lump sum allotment is prorated for mid-year events: hire, FTE change, transfer, separation, and retirement. 8. Proration takes into account current balance and hours used. Maximum payoff is 200 hours. 	

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
Note: Eligibility requirements vary by type of leave; refer to Employee Handbook for details.	

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 provided to employees traveling on University-authorized business.
- Workers' Compensation Insurance** protects employees against loss of income due to work-related injuries and illnesses.
- Unemployment Compensation**. WMU is a covered employer under the Michigan Unemployment Agency (MUA).
- Direct Deposit**. Employees' paychecks are directly deposited to accounts at financial institutions.
- Credit Unions**. Employees are eligible to join the Allegis Credit Union and Educational Community Credit Union.
- Parking**. Employees receive a parking permit at no cost to them.
- Performing Arts and Athletics**. Employees may purchase at a discount individual or season tickets to University performing arts events, and season tickets to athletic events.
- 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 for academic credit.
- Tuition Remission**. The current spouse and dependent children of regular benefits-eligible full-time employees may receive 75 percent remission of tuition and certain required fees for undergraduate courses taken at the University for academic credit, 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**. Library services are available to employees with a valid Bronco (ID) card.
- Sindecuse Health Center** and **WMU Unified Clinics** offer on-campus health care services.
- Fitness and Exercise**. The University offers employees 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 employee benefits, please refer to Human Resources' Policies/Procedures Manual or phone Human Resources at (269) 387-3620.
2. The information is subject to legal documents that pertain to each benefit plan and to policies, procedures, contracts, and collective bargaining agreements, as applicable. These documents are controlling as to the availability and amount of benefits. This summary is not a legal document.