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**Benefits and Rates  
Summary**

**Post-Graduate Fellows  
(R3 Research Staff)**

**Health Care Benefits**

Medical and Prescription Drug 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	\$ 5,915.55	\$ 1,478.89
Double	13,309.99	4,436.66
Family	15,794.52	6,388.80
<ol style="list-style-type: none"> <li>1. Refer to BCBSM Benefits Guide for coverage information.</li> <li>2. Employee contributions for health care benefits are paid pre-tax by payroll deduction.</li> <li>3. Employee contributions are reduced by \$240 per calendar year for Western Wellness participants who meet the program.</li> </ol>		

**Flexible Spending Accounts**

<b>Health Care Flexible Spending Account</b>	For reimbursement of eligible out-of-pocket health care expenses, such as deductible charges and copays
<b>Dependent Care Flexible Spending Account</b>	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"> <li>1. Employees may elect either account or both on an annual basis.</li> <li>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.</li> <li>3. As defined by IRS provisions, unused funds are not refundable to the employee.</li> <li>4. Participants may carry over \$610 in unused health care FSA funds to the next calendar year when re-enrolling.</li> </ol>	

**Tax-Deferred Savings Plans**

1. Employees may contribute to 403(b) and 457(b) tax-deferred savings plans with TIAA.
2. Employees make election by salary reduction agreement for pre-tax and post-tax contributions by payroll deduction.

**Sick Leave**

Accrual Rate	Maximum Total Accumulation
<ul style="list-style-type: none"> <li>• 4 hours per pay period (based on 80 hours paid)</li> <li>• Maximum calendar-year accrual: 104 hours (13 days)</li> </ul>	2080 hours (260 days)
<ol style="list-style-type: none"> <li>1. May be used for periods of illness and for health care appointments of the employee and immediate family members residing with the employee</li> <li>2. Five (5) days of accrued sick leave may be used to care for immediate family members not residing with the employee.</li> <li>3. Regular part-time employees accrue sick leave on a prorated basis.</li> <li>4. Refer to Employee Handbook for payoff provisions.</li> </ol>	

### Annual Leave

Service Years	Lump Sum Allotment Hours Per Fiscal Year
Upon hire (as benefits-eligible)	176
After 5 years	192
After 10 years	208
After 20 years	216

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 216 hours.

### Leaves of Absence

Leaves of Absence Available to Non-Exempt Employees	
Family and Medical Leave Act (FMLA) Leave	Bereavement Leave
Personal Leave (Unpaid)	Military Leave
Sick Leave (Unpaid)	Convenience Leave
Jury Duty and Court-required Service	

Note: Eligibility requirements vary by type of leave; please refer to your 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

- **Fall Break and Spring Break Closure Days.** The University designates one closure day each for the academic year fall break and academic year spring break.
- **Western Wellness** is the consortium of services and resources provided at WMU for employee health and wellness. The University offers a variety of fitness opportunities and facilities, including health promotion and education classes and programs, fitness programs, membership options at [West Hills Athletic Club](#), and membership at the [Student Recreation Center](#). Contact the appropriate office or facility for details and costs. Go to <https://wmich.edu/wellness> for information about how to get started with the Western Wellness program and obtain the reduction in your health care contributions.
- **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.

- **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.
- **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 Insurance Agency (MUIA).
- **Direct Deposit.** Employees' paychecks are directly deposited to accounts at financial institutions.
- **Credit Unions.** Employees are eligible to join the Honor Credit Union and Arbor Financial Credit Union.
- **Parking.** Employees receive a parking permit at no cost to them.
- **WMU Bookstore discount** of 10% on purchases of \$1 or more except for selected electronics.
- **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.

**Please note:**

1. Please visit <https://wmich.edu/hr/employees/research> for more information about these benefits, the rates, and to access forms.
2. For detailed information concerning employee benefits, please refer to Human Resources' Policies/Procedures Manual at <https://wmich.edu/hr/policies> or contact Human Resources at (269) 387-3620 or at [hr-hris@wmich.edu](mailto:hr-hris@wmich.edu)
3. 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.