

**BENEFITS IN BRIEF - WEST SHORE COMMUNITY COLLEGE
FACULTY FULL TIME EMPLOYEES**

BENEFIT	WHO CONTRIBUTES	WHAT YOU RECEIVE
Medical/Rx Insurance	WSCC / Employee January 2018 Employees per pay deduction	Choice between the below Health Plans with Prescription Drug Coverage. Full family coverage. Opportunity to opt- out.
A	S \$9.16 2 \$99.87 F \$96.29	Annual Deductible: \$1,350/\$2,700 in network; \$2,700/\$5,400 out of network. Annual Coinsurance Maximum: \$2,050/\$4,100 Coinsurance: once deductible has been met in-network eligible medical services covered 100%, – Rx \$10/20/40
B	S \$0 2 \$31.33 F \$10.61 Annual College HSA Contribution S \$504.48	Annual Deductible: \$1,350/\$2,700 in network; \$2,700/\$5,400 out of network. Annual Coinsurance Maximum: \$2,050/\$4,100 Coinsurance: once deductible has been met in-network eligible medical services covered 80%, – Rx \$10/40/80
C	S \$0 2 \$0 F \$0 Annual College HSA Contribution S \$996.04 2 \$362.99 F \$1,196.16	Annual Deductible: \$2,000/\$4,000 in network; \$4,000/\$8,000 out of network. Annual Coinsurance Maximum: \$3,000/\$6,000 Coinsurance: once deductible has been met in-network eligible medical services covered 80%, – Rx \$10/40/80
Vision	WSCC	Vision - \$500 every 2 years. Full family coverage. Opportunity to opt-out.
Dental	WSCC	Dental insurance in the amount of \$1,100 (each year). Full family coverage. Opportunity to opt-out.
Group Life Insurance	WSCC	Coverage provided in an amount equal to the nearest thousandth dollar of salary. Spouse coverage \$5,000; dependent coverage \$2,000; 15 days to 6 months \$100.
Retirement Plan	WSCC and Employee	MI Public Schools Employees Retirement System – New employees are required to contribute based on graduated percent of earnings. OR TIAA-CREFF. Employee contributes 4%; College 11%.
Social Security	WSCC and Employee Equally	Government insurance program covering retirement, disability, and Medicare benefits.
Paid Sick Leave	WSCC	Five (5) days upon beginning employment, with accrual of one (1) day per month beginning the sixth month of service. Maximum accrual ninety (90) days.
Individual Convenience Absence	WSCC	Three (3) days per year to be used for personal business and personal enrichment.

Bereavement Leave	WSCC	Three (3) days non-deductible. Reference contract/Board Policy.
Short-term Disability	WSCC	After exhaustion of personal sick leave and upon certification by a doctor confirming an inability to work. STD is paid out at 66-2/3% of an employee's salary.
Long-term Disability – effective the 91 st calendar day after employment	WSCC	Benefits shall begin on the 91st day, and continue at 66-2/3% of employee's wage to a maximum of \$3,000/mo and a min. of \$50/mo.
Tuition Reimbursement - Other Institutions	WSCC	Ability to request reimbursement for up to \$3,000 annually. Requests after two classes are considered with all Professional Development requests. Administered by the Professional Development Team.
Remission of Tuition	WSCC	Full waiver of tuition and student activity fees for staff member, spouse, and dependents to attend WSCC classes.
Court Required Services	WSCC	If required to serve on jury duty, will be paid the difference between court pay and regular pay.
Workers' Compensation	WSCC	Compensation for work-related illness or injury.
Facilities Usage	WSCC	Free use of Recreation Center and Wellness Center for staff members and their dependents.
Credit Union	Employee	Payroll deductions available through Mason County Employee's Credit Union. (Contact payroll department.)
Direct deposit of Payroll Checks	Employee	Direct deposit of paycheck to authorized bank. (Contact the payroll department.)
Tax Sheltered Annuities	Employee	An employee may choose to deposit a portion of his/her pay with an approved annuity provider. (Contact payroll department.)
Cafeteria Plan – begins January 1st	Employee	Flexible spending accounts for child-care and health. Various insurance offerings from AFLAC.

**WEST SHORE COMMUNITY COLLEGE IS A DRUG-FREE EMPLOYER AND
THE FINAL OFFER WILL BE CONTINGENT ON A NEGATIVE DRUG SCREEN.**

Note: Board policy, West Shore Community College procedures, and contract provisions shall supersede these statements and should be consulted for exact condition precedents and entitlements.

If you have questions about benefits, contact the Director of Human Resources, 231-843-5819 or internally at ext. 5819.