

# EMPLOYEE BENEFIT SUMMARY – SUPPORT STAFF FULL-TIME

## Health Insurance

The College offers three High Deductible Health Plan (HDHP) designs to choose from. All plan designs offer the same level of hospital, surgical, medical, and prescription coverage. Annual deductibles vary between plans and in return, plans with higher deductibles and coinsurance have lower per-pay costs.

- Once the deductible is met, you pay the coinsurance amount for non-preventative services. Federally mandated preventive services are paid at 100% under all health plans.
- Pharmacy benefits are included in the health plans. After the deductible is met, you are required to pay a copay when you buy prescription drugs based on the level of the drug.
- HDHP plans are paired with a Health Savings Account (HSA), a pre-tax savings account that can be used to pay for current and future qualified medical, dental, prescription, and vision expenses. If the annual cost of the health plan is lower than the State of Michigan Hard Cap, the college will contribute the difference into your HSA.

2021 Health Insurance Costs						
Health Plan Design	Single	2-Person	Family			
<b>A</b> Annual Deductible: \$1,400/\$2,800 network \$2,750/\$5,500 non-network Coinsurance: 100% network coverage after deductible. Rx \$10/20/40 Annual Maximum: \$2,050/\$4,100 network	\$.78 per pay (\$20.28 annually)	\$85.50 per pay (\$2,223.12 annually)	\$76.22 per pay (\$1,981.68 annually)			
<b>B</b> Annual Deductible: \$1,400/\$2,800 network \$2,750/\$5,500 non-network Coinsurance: 80% network coverage after deductible. Rx \$10/40/80 Annual Maximum: \$2,050/\$4,100 network				\$0 Plus annual college contribution to HSA \$751.68*	\$14.24 (\$370.32 annually)	\$0 Plus annual college contribution to HSA \$334.32*
<b>C</b> Annual Deductible: \$2,000/\$4,000 network \$4,000/\$8,000 non-network Coinsurance: 80% network coverage after deductible. Rx \$10/40/80 Annual Maximum: \$3,000/\$6,000 network						

\* amount may be prorated according to start date

## Dental

Your annual benefit maximum amount per covered person is \$1,300, and the orthodontic lifetime maximum is \$1,500. In-network Class I – II services are covered at 100% up to the annual maximum. Class III – IV services (e.g. bridges, dentures, implants, orthodontics) are covered at 50% up to the annual maximum.

## Vision

You receive a benefit maximum of \$550 per person every 2 years for reasonable and customary vision expenses (e.g. exams, lenses, frames, contact lenses, contact fitting, various lens features).

VACATION			
	Annual Vacation Accrual	Vacation Accrual Maximum	Pay in Lieu of Vacation
First Year	1.85 hours per pay (48 hours annually)	264 hours	Once your unused vacation accumulates to a minimum of 120 hours, you may choose, once a year, to receive 40 hours of vacation hours as pay at 90% of your current pay rate.
2-4 Years	3.70 hours per pay (96 hours)		
5-9 Years	4.93 hours per pay (128 hours)		
10+ Years	6.16 hours per pay (160 hours)		

## OTHER PAID LEAVE

**Sick Leave** You will receive 40 hours upon beginning employment with accrual of 3.7 hours per pay (96 hours per year) to a maximum accrual of 720 hours.

**Individual Convenience Absence (Personal Time)** You will be given 24 hours of personal time per fiscal year. Personal hours will expire at the end of the year in which they are given. They do not carryover.

**Holidays** You will be paid for 9 holidays during the year if the holiday occurs on a work day. If New Year's day falls on a Thursday, Friday will be an additional holiday.

**Additional Paid Days Off** Work days between Christmas and New Years are paid work days off since the college is closed.

**Court Required Services** If serving on jury duty or subpoenaed to testify in court, you will be paid the difference between your regular pay and pay received from the court.

**Bereavement Leave** You are entitled to 3 days of leave for the death of any immediate family member. 3 additional days may be granted by the President and deducted from accumulated sick time.

**Short-term Disability (within first 90 calendar days of disability)** After exhaustion of personal sick leave and upon certification by a doctor confirming an inability to work, short-term disability is paid out at 66 2/3% of your salary.

**Long-term Disability (effective 91<sup>st</sup> calendar day of disability)** After exhaustion of personal sick leave, you are eligible to apply for long-term disability to be paid out at a rate of 66 2/3% of your salary.

## EDUCATION

Remission of WSCC Tuition	Tuition Reimbursement – Other Institutions
You will receive full waiver of tuition and student services fees for any WSCC credited courses you and/or your dependent family members enroll in.	WSCC recognizes the substantial benefits of continuous learning. You have the ability to request reimbursement for up to \$3,000 annually. Approval will rely on the potential for increase in knowledge and skills, fit to the College mission and strategic plan, and availability of funds.

## FITNESS AND WELLNESS

Recreation Center	Wellness Program
You and your dependent family members have free use of the College's recreation center which includes a swimming pool, hot tub, Wellness Center, racquetball, free-weight room, gymnasium, and locker rooms.	You are eligible to participate in the Employee Wellness Program offered through Interactive Health. If you are enrolled in the College's health care plan, you are eligible to earn an annual financial incentive ranging between \$390 - \$780 for successful completion of the wellness program.

## OTHER BENEFITS

### Life Insurance/Accidental Death and Dismemberment (AD&D)

Your life insurance coverage is equal to 1 times your basic annual earnings rounded to the next higher \$1,000 up to a maximum of \$100,000. Amounts of life insurance decrease for individuals 65 or older. Spousal life insurance is \$5,000, children 6 months and older \$2,000, and children 15 days but less than 6 months \$100.

### Credit Union Services

Mason County Schools Employee Credit Union is a member-owned financial cooperative providing banking services including savings, loans, and other financial services to members

### Direct Deposit of Payroll Checks

Arrange for hassle free deposit of your paycheck directly into your bank account.

### Cafeteria Plan

A reimbursement plan governed by IRS Section 126 which allows employees to contribute a certain amount of their gross income to a designated account or accounts before taxes are calculated. Offerings include flexible spending accounts for child-care and health expenses, and various AFLAC plans.

## RETIREMENT PLANS

As a Support Staff, your retirement option is the Michigan Public Schools Employees Retirement System (MPSERS).

### MPSERS

**A statewide public employee defined benefit plan qualified under section 401(a) of the Internal Revenue Service Code operating under the provisions of Michigan’s Public Act 300 of 1980, as amended (Michigan Compiled Laws 38.1301 et seq.).**

<b>Contributions</b>	<ul style="list-style-type: none"><li>○ Employer – Each year an actuary determines how much the public schools need to contribute to fund their portion of member benefits. These contributions are not refundable to your or the College.</li><li>○ Employee – Refer to the MPSERS website for complete details <a href="https://www.michigan.gov/orsschools/0,4653,7-206-36450_36456---,00.html">https://www.michigan.gov/orsschools/0,4653,7-206-36450_36456---,00.html</a> .</li></ul>
<b>Vesting</b>	<ul style="list-style-type: none"><li>○ To be eligible for a monthly retirement pension, you must meet minimum age and service requirements as covered on the MPSERS website: <a href="https://www.michigan.gov/orsschools/0,4653,7-206-36450_36467---,00.html">https://www.michigan.gov/orsschools/0,4653,7-206-36450_36467---,00.html</a></li></ul>

### Frequently Asked Questions

- Can I opt-out of the MPSERS? No, you must make a retirement election. All public school employees are required to participate in the MPSERS.
- How long do I have to make my MPSERS retirement election? You have 75 days from your date of hire to make an election.
- If I do not make my election within 75 days, what happens? You automatically default into the Defined Contribution plan option.
- If I elect one of the MPSERS plans at West Shore Community College and seek employment in another Michigan Public School, can I elect another MPSERS plan? No, you cannot elect another plan. Once a MPSERS election is made that is your selection.

## SUPPLEMENTAL RETIREMENT SAVINGS PLAN

### 403(b) Plan

All employees, with the exception of private contractors and student workers, are eligible to participate in the 403(b) plan immediately upon employment. You may make voluntary elective deferrals to the 403(b) plan, and are fully vested in contributions and earnings at all times. Plan administration services for the 403(b) plan are provided by TSA Consulting Group, Inc. (TSACG). Visit the TSACG website ([tsacg.com](http://tsacg.com)) for information about enrollment in the plan, investment product providers available, distributions, exchanged or transfers, 403(b) loans, and rollovers.

\*\*To meet state disclosure requirements, a link to the college’s annual security report is provided to all interviewees:  
[https://www.westshore.edu/campus-life/campus-safety/\\*\\*](https://www.westshore.edu/campus-life/campus-safety/**)