

# EMPLOYEE BENEFIT SUMMARY - FACULTY 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.

2023 Health Insurance Costs			
Health Plan Design	Single	2-Person	Family
<b>A</b> Annual Deductible: \$1,500/\$3,000 network \$3,000/\$6,000 non-network Coinsurance: 100% network coverage after deductible. Rx \$10/20/40 Annual Maximum: \$2,050/\$4,100 network	\$22.59 per pay (\$587.37 annually)	\$142.07 per pay (\$3,693.84 annually)	\$145.37 per pay (\$3,779.73 annually)
<b>B</b> Annual Deductible: \$1,500/\$3,000 network \$3,000/\$6,000 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 \$285.51*	\$61.50 (\$1,599.00 annually)	\$44.67 (\$1,161.33 annually)
<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	\$0 Plus annual college contribution to HSA \$304.35*	\$0 Plus annual college contribution to HSA \$636.24*	\$0 Plus annual college contribution to HSA \$829.71*

\* 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).

## OTHER PAID LEAVE

### Sick Leave

You will receive 40 hours upon beginning employment with accrual of 1 day per month beginning the sixth month of service. Maximum accrual of 90 days.

### 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.

### Bereavement Leave

You are entitled to 3 days of leave for the death of any immediate family member. Additional days, not to exceed 5 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 faculty member, you have the choice between two retirement plans: Michigan Public Schools Employees Retirement System (MPSERS) or TIAA Optional Retirement Plan (ORP).

### 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">https://www.michigan.gov/orsschools</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">https://www.michigan.gov/orsschools</a></li> </ul>

### ORP

**A defined contribution plan. (Defined Contribution = Benefit unknown to employee based on employee selections.) You will be responsible for selecting your own investment options. A person may allocate Plan Contributions to specific options and may change the allocation of future contributions to different options at any time. Once you have selected to participate in the ORP, your choice is irrevocable and binding at the College.**

<b>Contributions</b>	<ul style="list-style-type: none"> <li>○ Employer – The College contributes 11% of your salary.</li> <li>○ Employee – 4%</li> </ul>
<b>Vesting</b>	<ul style="list-style-type: none"> <li>○ Immediately vested and portable.</li> </ul>

### Frequently Asked Questions

- If I enroll in the MPSERS, can I transfer to the ORP? Yes, within 90 days from date of hire or eligibility, and you can elect to transfer your contribution from MPSERS to ORP.
- If I enroll in the ORP, can I transfer to the MPSERS? No, once you elect the ORP your election is irrevocable and binding at West Shore Community College.
- If I was previously in the MPSERS from another employer can I elect the ORP at West Shore Community College? Yes
- If I elect the ORP at West Shore Community College and seek employment in another Michigan Public School, can I elect MPSERS? Yes, however, there are some exclusions when transferring to a university.
- If I elect ORP at West Shore Community College, separate employment and return to West Shore, can I elect MPSERS? No, your original election will always be irrevocable at the same school.

## 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/>\*\*