

## **PROFESSIONAL-TECHNICAL EMPLOYEE BENEFITS SUMMARY**

*Updated June 2009*

Pro-Tech employees receive a comprehensive benefits package consistent with the terms of their Collective Bargaining Agreement. The following summarizes all of the benefits provided to Pro-Tech employees, except those benefits that are mandated by law. In the event there is a conflict between this summary and an insurance plan or the Collective Bargaining Agreement, the contents of the plan and/or CBA shall prevail.

### **Calculation of Leave Banks**

During the first fiscal year of employment (if the employee does not begin work on July 1), the employee will receive a pro-rated number of vacation, sick, and personal days. Furthermore, credit will be given for the first month of employment provided the employee begins work on or before the 15<sup>th</sup> of the month. Employees hired on or after the 16<sup>th</sup> of the month receive no pro-ration for that month.

### **Vacation**

All full-time employees shall accrue vacation as follows:

- Less than 5 completed years of service – 6.67 hours per month
- Employees with 5 to 10 years of service – 10 hours per month
- Employees with 10+ years of service – 13.33 hours per month

Vacation will be posted on the 16<sup>th</sup> of each month; it is posted to your paycheck when the period for which you are being paid includes the 16<sup>th</sup>. (*CBA: Article 11*).

### **Sick and Emergency Leave**

Sick leave is a form of disability insurance that is designed to be used primarily for situations where a medical condition renders an employee unable to work. Employees are granted 12 sick days per year. The full allocation of 12 days is credited to the employee's "bank" July 1 of each fiscal year. There is no ceiling or maximum accrual for sick leave.

Sick and Emergency Leave may be used for the following:

- Personal illness or injury of the employee
- Illness, injury or death of an immediate family member. Immediate family includes husband, wife, father, mother, brother, sister, son, daughter, grandparent, grandchild, father-in-law, mother-in-law, son-in-law, daughter-in-law, brother-in-law, sister-in-law, uncle, aunt, nephew, niece, and first cousin.
- Medically necessary appointments for the employee or an immediate family member.

You may be required to provide your supervisor with medical documentation sufficient to validate the use of sick leave for its intended purpose, i.e., that the medical condition prevents you from performing your duties. When returning to work from a personal illness or injury, you may be required to provide documentation that you are able to perform your job. (*CBA: Article 11*).

## **Personal Business**

Employees receive five (5) personal business days per year. Time is granted on July 1 of each fiscal year and must be utilized during the fiscal year. Unused time is converted to sick and emergency leave time at the end of the fiscal year.

Personal business hours will convert to sick and emergency leave if an employee dies. If the employee is eligible for retirement (55 years of age and 10 years of service) at the time of his/her death, then these converted sick and emergency hours may be eligible for payment consistent with the procedure for payment of sick leave at the time of retirement. (*CBA: Article 11*)

## **Paid Holidays**

Employees shall be paid for the following days when the day falls within a work week in which the employee is regularly assigned to work:

Independence Day	Christmas Day
Labor Day	New Years Day
Thanksgiving Day	Martin Luther King Day
Day after Thanksgiving	Memorial Day

In addition to the holidays above, the College is normally closed for the period of time between Christmas Eve and New Years Day. The actual number of days off depends on the calendar for that year. (*CBA: Article 11*).

## **Family and Medical Leave (FMLA)**

If an employee qualifies for FMLA, the leave will be administered according to the College's FMLA policy.

## **Unpaid Leave of Absence**

Unpaid leaves of absence may be approved at the discretion of the College. See your Collective Bargaining Agreement for more information. (*CBA: Article 12*).

## **Sick Leave Donations**

See your Collective Bargaining Agreement for more information regarding the Sick Leave Donation program. (*CBA: Article 11*).

## **Benefit Effective Dates**

Medical, vision, dental, life, and LTD insurance will begin the first of the month following the date of hire.

## **Health Insurance**

Employees may choose from one of the following two (2) options: CBT PPO or HealthPlus of Michigan (HMO). The CBT PPO premium is fully paid by the College for the employee and his/her family through June 30, 2010.

The CBT PPO insurance program has no annual deductibles for in-network services. Office visits require a \$5 co-pay. The prescription co-pay is \$5.00 for generic drugs and \$15.00 for brand drugs.

The HealthPlus of Michigan (HMO) insurance program has no annual deductibles or prescription co-pays. There are a few services that require a co-pay (ex: there is a \$10.00 co-pay for Psychiatric Outpatient Care). The participants must select a primary care physician for all service and referrals. Effective January 1, 2010, employees will be responsible for paying a share of the monthly premium. (*CBA: Article 10*).

### **Flexible Spending Accounts**

Employees are eligible to participate in the College's Flexible Spending Accounts. The Medical Spending Account allows you to use pretax dollars up to \$3,000 annually to pay for health expenses not covered by another source, as defined by the IRS. You can use the Dependent Care Spending Account up to \$5,000 annually to pay for dependent care expenses on a tax-free basis.

### **Cash in Lieu of Health Insurance**

Employees that are eligible to receive health insurance benefits fully paid by the College may elect to waive health insurance coverage and receive \$300 per month for every month they are considered eligible for insurance. The \$300 a month is considered taxable income. (*CBA: Article 10*).

### **Dental**

The College provides dental coverage for employees and their eligible dependents (up to age twenty-five [25]) as defined by the Internal Revenue Code of the United States. The dental plan provides 100% coverage for preventative and 80% coverage for specified services, up to a maximum of \$1,000 per year with the exception of orthodontic (\$1,300 lifetime). The premium is fully paid by the College. (*CBA: Article 10*).

### **Vision**

The College provides vision coverage for employees and their eligible dependents up to age twenty-five [25]) as defined by the Internal Revenue Code of the United States. The College's Vision Reimbursement Plan (VRP) provides reimbursement for exam, lenses, frames or contacts up to a specified amount per eligible participant. The vision benefit plan year is January 1 through December 31. The cost of the insurance is fully paid for by the College. (*CBA: Article 10*).

### **Disability Insurance**

There is a 90 consecutive calendar day elimination period before disability benefits commence. Benefits are 2/3 of monthly gross salary payable during disability for a specified period of time. (CBA: Article 10).

### **Additional Employer Provided Disability Benefits**

Full-time bargaining unit members who are unable to work due to disability or illness and who have been on an extended medical leave for a minimum of three (3) years are entitled to use the faculty/staff parking ramp, free course tuition for credit and non-credit courses at the College (with provision for waiver identical to active employees), use of the Mott College Library and inclusion on mailing lists related to activities at the College if requested by the employee.

Eligible dependents (as defined by the Internal Revenue Service) of bargaining unit members who meet the criteria above are eligible for free course tuition for credit and non-credit courses at the College (with provision for waiver identical to active employees). (CBA: Article 10).

### **Life Insurance**

Employees are provided with a \$35,000 life insurance policy and a \$70,000 accidental death or dismemberment policy. (CBA: Article 10).

### **Supplemental Life and Disability Insurance:**

Supplemental Life Insurance: Employees may purchase, at their expense and through payroll deduction, additional life insurance from the College vendor for life insurance. Terms and conditions of such supplemental life insurance are determined by the carrier.

Supplemental Disability Insurance: Employees may purchase, at their expense and through payroll deduction, additional disability insurance from AFLAC. Terms and conditions of such supplemental disability insurance are determined by AFLAC. The College neither endorses nor recommends this supplemental insurance.

### **Retirement**

- Upon hire, employees may choose between a defined benefit and a defined contribution retirement plan (CBA: Article 13).
  - The defined benefit plan, administered by the Michigan Public School Employees Retirement System (MPSERS), has a ten-year vesting requirement and provides a benefit based on salary and a multiplier of 1.5% for each year of service. Health insurance benefits are currently available through MPSERS upon retirement.
  - The defined contribution plan, also known as the Optional Retirement Plan (ORP), provides for immediate vesting. This plan is administered by TIAA-CREF. The amount contributed to the ORP by the College is 10% for employees hired on or after January 1, 2003 and is variable, based on the MPSERS rate, for employees hired prior to January 1, 2003. There is no health insurance available through the Optional Retirement Plan upon retirement.

- Upon notification of intent to retire, an employee may choose to extend their employment with the College through the use of unused, accumulated vacation time.
- Terminal Leave Pay Out: See your Collective Bargaining Agreement for more information on Terminal Leave Pay Out. (*CBA: Article 20*).

### **Employer Provided Retiree Benefits**

Unit members who retire from the College after the equivalent of ten (10) years of continuous full-time service and who meet the requirements for a regular or deferred retirement as outlined by MPSERS (including employees in the Optional Retirement System) shall receive the following employer provided benefits: use of the faculty/staff parking ramp, free course tuition for credit and non-credit courses at the College (with provision for reimbursement identical to active employees), use of the Mott Library, and inclusion on mailing lists related to activities at the College if requested by the retiree. Dependents (as defined by the Internal Revenue Service) of employees who satisfy the requirements of retirement are also eligible for free course tuition for credit and non-credit courses at the College (with provision for reimbursement identical to active employees). (*CBA: Article 14*)

### **Deferred Compensation**

Employees may defer a portion of their salary into tax-sheltered long-term savings plans (403(b) and/or 457(b) programs). The College offers several investment options.

### **Educational Grant Waiver**

Employees, their spouse and eligible dependent children (up to age 25 as defined by the Internal Revenue Code of the United States) may enroll in Mott Community College's credit and non-credit courses at no cost. (*CBA: Article 14*).

**Related Service Fees:** The educational grant does not cover the cost of books or materials. A comprehensive list of service fees that are covered by the grant can be obtained from the Accounting Office or can be accessed through both the Accounting and Human Resources websites.

**Verification of Status:** In order to provide verification of employee and dependency status (for purposes of State of Michigan audit and college record keeping) the employee shall process the grant through the Office of Human Resources by completing an Educational Grant Waiver & Information form.

**Repayment:** The employee is responsible for any charges for which a student is liable if they, their spouse, or dependent does not complete a credit class with a passing grade or if the class is dropped. (A passing grade is 1.0 or above, Audit, or Satisfactory.) If a passing grade is not received by the end of the semester in which the credit class is taken or at the time grades are assigned, the appropriate charges will be applied.

The employee will also be responsible to repay any charges for non-credit courses under the same circumstances as if the employee were a paying customer. (For example, an employee registers for a Continuing Education class but never attends and does not drop before the deadline.)

Payment to the College by the employee shall be by automatic payroll deduction of equal amounts each pay period over a period of twelve (12) months. The College is specifically authorized to initiate payroll deductions once the charges have been recorded and the employee has been notified that the requirements of the Educational Grant have not been fulfilled. The employee may authorize a repayment period of less than twelve (12) months or may pay the full amount due in a single lump sum. If the repayment obligation has not been fulfilled at the time of the employee's separation from employment, the College is authorized to deduct the full remaining obligation from the employee's final paycheck. Any remaining balance will be pursued through the College's normal accounts receivable and collections processes.

### **Professional Development**

At the beginning of each fiscal year, \$12,500 will be put into a professional development account to be used by all Pro-Tech employees. The account can be used for two different types of professional development; tuition reimbursement and conferences/workshops. Funds are distributed on a first come first serve basis. (*CBA: Article 14*).

1. Tuition reimbursement – Tuition reimbursement has a fund balance of \$9,000. Full-time employees are eligible to receive up to a maximum of \$750 per semester/term (not to exceed \$1,500 per fiscal year). Reimbursement for less than full-time employees will be prorated based on each employee's benefit eligibility factor at the time of the request for reimbursement.
2. Conferences and Workshops – Conferences/Workshops have a fund balance of \$3,500. Full-time employees are eligible to receive up to a maximum of \$400 per fiscal year. Reimbursement for less than full-time employees will be prorated based on each employee's benefit eligibility factor at the time of the request for reimbursement.

### **Out-of-Class Pay**

Employees who are temporarily assigned to duties of a higher classification may receive a temporary increase in pay while performing those duties.

### **Longevity**

Employees receive a longevity payment each year in December as follows:

- After 10 years of continuous service to the college, a lump sum payment of five hundred dollars (\$500.00) annually.
- After 15 years of continuous service to the college, a lump sum payment of six hundred dollars (\$600.00) annually.
- After 20 years of continuous service to the college, a lump sum payment of seven hundred dollars (\$700.00) annually.

Longevity payments are based on an employee's years of service as of July 1 of the current fiscal year. Employees who do not have 10 years of service prior to July 1 will receive their initial payment in December of the following year (*CBA: Article 8*).

## **Employee Assistance Program (EAP)**

Employees have an Employee Assistance Program available to them operated by Help Net. The Employee Assistance Program provides counseling to the employee and any household members at no cost to the employee for a variety of issues.

*For additional information, contact the Office of Human Resources at (810) 762-0565.*