



**BENEFITS IN BRIEF – MEDICAL FACULTY
2024 – 2025 YEAR**

This document is for reference only and not a contract document. It is applicable to benefits eligible faculty whose primary appointment is in the College of Medicine with a **half-time or greater appointment for a minimum of six months**. The information in this summary is subject to policies, procedures, and contracts relating to each benefit plan, which are controlling as to the availability and amount of benefit coverage. Additional information about these benefit programs can be found in the **CMU Choices** plan document and benefit specific contracts, policies, certificates, or summaries. For detailed information concerning coverages, premiums, and University contributions, please contact the Benefits & Wellness Office (Rowe Hall 108) at 989-774-3661 or benefits@cmich.edu.

Through **CMU Choices**, employees are eligible to participate in several benefit programs on a pre-tax basis: medical/prescription, dental, vision, employee term life insurance, dependent term life insurance, short and long-term disability, flexible spending account and health savings account. Dependent term life insurance is also available as a post-tax benefit. Employee premium cost share is available online at www.cmich.edu/benefits-wellness.

The “plan year” for **CMU Choices** is July 1 through June 30. New University contribution rates and premium costs are effective July 1, 2024. All benefits are effective as of date of hire. Benefits end on the last day of employment. **New employees must complete the online benefit enrollment process within 30 calendar days from the employment start date.** If not enrolled by this deadline, the employee will be automatically enrolled in: single coverage in BCBS PPO2 medical with CVS Caremark prescription coverage; 1.5x employee life insurance; 67% long term disability (full time faculty only); no coverage for dental, vision, short term disability, dependent life insurance, and flexible spending account. **CMU Choices benefit elections are irrevocable for the plan year unless an employee experiences a qualifying status change event and a completed Status Change Request form is received in the Benefits & Wellness Office within 30 calendar days of the event.** Contact the Benefits & Wellness Office for assistance with questions related to benefit status changes, as failure to meet these requirements will prevent you from enrolling eligible dependents in insurances and/or from changing certain elections for the remainder of the plan year.

You may cover the following individuals on your **CMU Choices** medical/prescription, dental, vision and dependent life insurance plans: legal spouse; University-registered Other Eligible Individual (OEI); and/or eligible child(ren). **Spouses and OEIs must also be covered by their employer’s medical/prescription and dental plans in order to be eligible for this coverage under your CMU health plans, unless the spouse/OEI is charged 100% of the cost of coverage through their employer.** If the spouse/OEI is also a benefit eligible CMU employee, you may each enroll individually for health coverage, or one of you may cover the other as a dependent while the other elects no coverage; only one may cover your eligible children on CMU’s health plans. Both employees may take dependent life insurance on each other and/or dependent children. For further details, refer to the Benefit Eligibility Criteria online at www.cmich.edu/benefits-wellness.

BENEFIT	WHO PAYS	ELIGIBILITY	COVERAGE
Medical/ Prescription	Central Michigan University & You	Date of Hire	<p>Eligible to enroll in one of three Preferred Provider Option (PPO) plans administered by Blue Cross Blue Shield (BCBS). The PPO 2 plan has a \$30 copay on in-network office and urgent care visits. The PPO 2 plan covers most in-network services at 80% after a \$800 individual/\$1,600 family plan year deductible.</p> <p>The HSA-Advantage High Deductible Health Plan (HDHP) is also available that covers in-network medical services at 95% after a \$2,000 individual/\$4,000 family plan year deductible. The University will make a modest contribution to the HSA and employees are also able to make pre-tax contributions.</p> <p>The HSA-Advantage Plus HDHP covers in-network medical services at 90% after a \$5,000 individual/\$10,000 family plan year deductible. The University will also make a modest contribution to the HSA for enrollees in this plan and eligible employees may make pre-tax contributions as well.</p> <p>The prescription coverage for the PPO 2 plan is administered by CVS Caremark and there is no annual deductible. The HSA-Advantage and HSA-Advantage Plus plans also have prescription coverage administered by CVS Caremark, however the annual deductible must be met before the prescription copays apply. The in-network copays for all plans range from 10% to 30% depending on the type of drug purchased. The plans mandate that generic drugs are used, or a higher copay is charged <i>plus</i> the cost difference between brand name and generic. Some prescription drugs are restricted or excluded from coverage and specialty medications must be filled through CVS Specialty. For some specialty medications, members may be eligible for a \$0 copay assistance program through PrudentRx.</p> <p>“No coverage” is also an option.</p>

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Dental	Central Michigan University* & You	Date of Hire	Eligible to enroll in one of two dental plans administered by Guardian. Both plans cover 100% of approved amount for Class I preventive services. The Core Plan has an annual benefit maximum of \$1,000 on all services (excluding preventive care services) and covers 50% of approved amount for Class II & III services after \$50/\$150 deductible (no orthodontia coverage). The Buy-Up Plan has no deductible and covers 75% of Class II and 50% of Class III services up to annual benefit maximum of \$1,500; this plan also covers 50% of orthodontia services for dependent children under age 19 up to a \$2,000 lifetime maximum. "No coverage" is also an option. *There is no University contribution toward the cost of dental coverage for medical faculty appointed at less than full-time.
Vision	You	Date of Hire	Eligible to enroll in one of two plans insured through VSP Vision Care. This is optional coverage with no University contribution. The Standard plan covers in-network services once per plan year as follows: \$20 copay for an eye exam and \$20 copay for prescription eyeglasses; \$120 allowance for eyeglass frames (or \$170 for featured eyeglass frames) or \$120 allowance toward contact lenses. The Premium plan covers in-network services once per plan year as follows: \$0 copay for an eye exam and \$20 copay for prescription eyeglass lenses. \$175 allowance for eyeglass frames (or \$225 for featured eyeglass frames). \$175 allowance toward contact lenses. Limited coverage is also available for out-of-network services. Discounts are available for additional complete eyewear purchases and laser vision correction when using contracted facilities.
Employee Term Life with Accidental Death & Dismemberment	Central Michigan University & You	Date of Hire	Employee term life insurance policy (no cash value) is through Unum. CMU will provide coverage equivalent to 1.5 times of base salary at no cost to the employees. Employees are required to elect a minimum of one-time base salary of coverage. Levels offered: 1, 1.5, 2, 3, or 4 times an employee's annual base salary. Guarantee of 3x base salary up to \$575,000 upon initial enrollment. Overall plan maximum is \$750,000 in coverage. Each coverage option contains an equal amount of additional benefit in the form of Accidental Death & Dismemberment (AD&D) coverage. University-paid coverage reduces by 50% at the end of the plan year in which the employee attains age 70. Value of life insurance coverage over \$50,000 is taxable income to the employee.
Dependent Term Life with Accidental Death & Dismemberment	You	Date of Hire	Dependent term life insurance is administered by Unum and is available on a post-tax basis for spouse, Other Eligible Individual (OEI) and child(ren) under age 26. Costs depend on the coverage level and the age of the insured for spouse/OEI coverage and a flat rate is charged per coverage level for all eligible children covered. Guarantee of \$50,000 for spouse/OEI coverage upon initial enrollment. Spouse/OEI coverage terminates at the end of the plan year in which the spouse/OEI attains age 70. Each coverage option contains an equal amount of additional benefit in the form of Accidental Death & Dismemberment coverage. This is optional coverage paid totally by the employee.
Long Term Disability	Central Michigan University	Date of Hire	Mandatory long term disability insurance is through Unum. CMU will contribute to the full cost of this coverage. Coverage provides 67% of monthly base salary up to a maximum of \$10,000 per month. Benefits begin the greater of 180 days after being unable to work due to illness/injury or until paid leave is exhausted.
Short Term Disability	You	Date of Hire	Short term disability insurance is through Unum. Two optional plans paid by the employee: 50% of weekly base earnings to maximum of \$900/week or 67% of weekly base salary earnings to maximum of \$1,200/week. Benefits begin after 45 calendar days of being unable to work due to illness/injury or once sick leave is exhausted, whichever is greater.
Flexible Spending Account (FSA)	You	Date of Hire	Two types of pre-tax, employee contribution accounts administered by WEX: health care and dependent day care. Maximum plan year election is \$5,000 for dependent day care and \$3,200 for health care and is not transferable between plans. Participants are issued a debit card for processing payments of eligible expenses at qualifying merchants or may pay for expenses and submit receipts for reimbursement. Eligible health care and dependent day care expenses must be incurred during the plan year (07/01 – 06/30). Dependent day care account funds not reimbursed within 90 calendar days of end of plan year (Sept. 30) are forfeited per IRS regulations. For the health care account, up to \$640 in unused funds can be carried over into the next plan year.

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Other Eligible Individual (OEI)	----	Date of Hire	Employee may designate one (1) Other Eligible Individual (OEI) who will be eligible for designated benefit coverage, providing ALL of the following eligibility criteria are met: the employee is not legally married; the OEI currently resides in the same residence as the employee and has done so for the last 18 continuous months, and is not a tenant; at least 18 continuous months have passed since employee has had a spouse or other OEI eligible for benefit coverage; the OEI and employee are jointly responsible for each other's common welfare and shared financial obligations; the OEI is not a spouse, dependent as defined by the IRS, or in-law or step-relative of the employee; and the OEI is not eligible to inherit from the employee under the laws of interstate succession in the State of Michigan. Children of the OEI are also eligible for coverage following the guidelines for children of the employee. The value of health coverage(s) provided to an OEI or their eligible child(ren) is taxable to the employee. An OEI designation form and verification documentation is required.
Funeral Leave	Central Michigan University	Date of Hire	Pay for up to three (3) consecutive business days per occurrence in the event of death of spouse, child, stepchild, foster child, daughter-in-law, son-in-law, parent, stepparent, foster parent, parent-in-law, brother, sister, brother-in-law, sister-in-law, grandparent, spouse's grandparent, grandchild, other eligible individuals, or relatives living in the same household. One day of funeral leave may be used by employees in the event of death of an aunt, uncle, niece, or nephew of the employee. This time is charged as funeral leave and is paid time off. Employees with less than a 100% appointment receive prorated funeral pay on the basis of the proportion of the position to regular full-time employment.
Holidays	Central Michigan University	Date of Hire	Employees have six (6) national holidays (Independence Day, Labor Day, Thanksgiving Day, Christmas Day, New Year's Day and Memorial Day) plus the day after Thanksgiving, Christmas Eve and New Year's Eve Day. Employees with less than a 100% appointment receive prorated holiday pay on the basis of the proportion of the position to regular full-time employment.
Travel Accident Insurance	Central Michigan University	Date of Hire	Automatically covered under the University plan, which provides \$500,000 to beneficiary for accidental death while traveling on University business.
Retirement	Central Michigan University	Date of Hire	<p>Defined Contribution Plan: Employees are eligible for CMU's 403(b) Basic Retirement Plan. This is a defined contribution plan offering various investment options. CMU will contribute 10% of the employee's base CMU earnings. No employee contribution is required or allowed in this plan, and employees are immediately vested. New employees will be pre-enrolled in the 403(b) plan with TIAA and invested in a lifecycle fund based on their age. The University contribution commences with the date of hire. The investment fund options can be changed at any time. Employees are encouraged to discuss their retirement investment options with a TIAA retirement advisor.</p> <p>Internal Revenue Code Section 401(a)(17) prohibits employers from making retirement plan contributions on the amount of annual earnings in excess of \$345,000 (2024). If you are in this category, you may see your 403(b) University contributions reduced and/or stopped within a calendar year. This limit may be indexed for inflation in \$5,000 increments, in future years.</p> <p>The IRS 415 limit on annual additions applies to this plan; if an employee receives contributions to another 403(b) plan or a defined contribution retirement plan the employee is deemed to control (own more than 50%), the employee must report the contributions in their online TIAA account for determining compliance with this limit.</p> <p>Defined Benefit Plan: If you are a participant or retiree of the Michigan Public School Employees Retirement System (MPSERS), CMU may be required to report your wages and withhold retirement contributions. In some cases, an employee may choose between participation in MPSERS or the defined contribution plan. Contact the Benefits & Wellness office at benefits@cmich.edu or (989) 774-3661 to report your current status as a member or retiree with MPSERS. Failure to report may have a negative impact on your retirement pension.</p> <p>Social Security: The University also participates in the Social Security system.</p>
Tax Deferred Investments 403(b) & 457(b)	Employee	Date of Hire	<p>Two tax-deferred investment plans are available to employees who wish to supplement their retirement savings by deferring a percentage of earnings into one or both plans: a 403(b) plan and/or a 457(b) plan. After-tax Roth contributions are also permitted. Annual deferral limitations apply to the 403(b) and 457(b) plans separately.</p> <p>Elective deferral contributions made to certain outside plans, including 403(b), 401(k), 501(c)(18), SIMPLE, SEP and Roth plans, in addition to elective deferrals to CMU's 403(b) plan must be disclosed to the CMU Benefits & Wellness Office in order to determine your elective deferral limit for the year.</p>

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Retirement Education & Consultations with TIAA	----	Date of Hire	TIAA representatives are available on a regular basis for complimentary, personalized consultations about the CMU 403(b) Basic Retirement Plan and/or 403(b) or 457(b) tax-deferral plans. A TIAA representative can assist with retirement investment allocation decisions and with developing an investment strategy to meet retirement objectives. To schedule an appointment, visit www.tiaa.org/moc or contact 800-732-8353.
Wellness Program	Central Michigan University	Date of Hire	CMU offers a comprehensive wellness program to encourage employees to improve or maintain their health and foster a high quality of life. Benefit eligible employees may participate in the online wellness rewards program with Health Advocate. The program allows eligible employees to earn rewards by participating in a wide variety of wellness activities.
Paid Vacation	Central Michigan University	As Accrued	Accrues one and two-thirds days of vacation allowance per month for a maximum of twenty (20) days per calendar year, prorated according to percentage of appointment. Maximum accrual is limited to thirty-seven and one-half (37.5) days. Vacations are to be scheduled with supervisor and is to be charged for all times when the University is open and the employee is not performing regularly assigned duties due to personal reasons. Employees who terminate their employment will receive a lump sum payment for accrued and unused vacation time accumulated up to a maximum of twenty (20) days.
Paid Sick Leave	Central Michigan University	As Accrued	Eligible for an accrual of 13 days per calendar year. The maximum accrual is 130 days. Employees may use own sick leave accrual for illness of immediate family members. Employees with less than a 100% appointment receive prorated leave accruals on the basis of the proportion of the position to regular full-time employment. Sick leave is accrued during periods when employee is in paid status and may not be taken in units of less than one-half (1/2) day. Unused sick leave is forfeited upon separation of employment.
Military Leave	----	Date of Hire	Approved leave of absence to employees who belong to the National Guard, Officers Reserves Corps, or similar military organization for active duty not to exceed fifteen (15) consecutive days in a calendar year. CMU will pay the difference between the military pay and regular pay if the military pay is less. CMU's long-term military leave policy outlines administration of leaves in excess of 15 days.
Family Medical Leave Act (FMLA)	----	After 12-months of employment and 1250+ hrs. of work	Employees with a qualifying medical reason or exigency are eligible for a family medical leave (FML) if they have been employed by CMU for at least twelve (12) months and have worked at least 1,250 hours during the twelve (12) month period immediately preceding the date on which the leave commences. FML runs concurrently with other leaves (personal, sick, vacation, Workers' Compensation, etc.). Employees may elect to leave up to forty (40) hours of vacation time banked prior to taking unpaid FML. Otherwise, employees are required to use all paid vacation (and all sick leave for the employee's own serious health condition) prior to an FML without pay.
Tuition Benefit Plan	Central Michigan University	Must be in an active pay status on the first day of classes	Medical faculty with at least a six (6) month appointment of three-quarter time or greater on the first date of the semester (e.g., fall, spring) are eligible to receive tuition credit up to twenty-four (24) credit hours per benefit year at regular, on-campus, Michigan resident undergraduate or graduate tuition rates. The tuition credit coverage for College of Medicine courses will be at an amount not to exceed the regular, on-campus Michigan resident doctoral credit hour rate. Part-time employees are entitled to the tuition credit prorated on the proportion of their part-time appointment to full-time employment. Any fees (e.g., enrollment fees, special course fees, etc.) are not covered by this plan. Tuition benefit amounts for graduate courses taken by the employee in excess of \$5,250 in a calendar year are considered taxable income to the employee. The employee's spouse, Other Eligible Individual (OEI) and/or IRS qualified child(ren) of employee and Other Eligible Individual (OEI) may use the employee's unused tuition benefit and may be reported as taxable income to the employee in some cases.
CONNECT CMU Cellular Services	You	Date of Hire	CONNECT CMU Cellular Services provides wireless plans with Verizon, AT&T and T-Mobile at a lower rate than retail providers. These services are available to the CMU community, including staff, faculty, alumni, retirees, and students. CONNECT CMU manages all processes from upgrades, changes, troubleshooting, and other wireless transactions. For more information, contact CMU Cellular Services at 989-774-3987 or connect@cmich.edu .

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CMU Health Services	You	Date of Hire	CMU faculty and staff with a one-time medical need — or who may be interested in establishing a long-term health care relationship — can visit CMU Health Services. Patients from the local community and family members of CMU faculty and staff will also be accepted. Services include same-day appointments, routine care and physicals, allergy injections, immunizations, full-service lab testing, gynecological exams, sports physicals and sports medicine, basic cardiac screening, and an easy-to-use online patient portal. CMU Health Services is conveniently located at 600 E. Preston St. (Foust Hall 200) with dedicated free Patient Only parking spots. . To make an appointment, call 989-774-7585 or www.CMUHealth.org .
Parking	You	Date of Hire	May purchase a CMU parking permit for a single vehicle. There is no University contribution toward the cost of a permit. Contact the parking bureau through CMU Police for more information at 989-774-3083 or parking@cmich.edu .
Electronic Pay	---	Date of Hire	<p>Employees may choose to receive their pay through:</p> <ul style="list-style-type: none"> • Direct deposit – paycheck is sent directly to bank account(s) of employee’s choice at any financial institution in the United States. • Pay Card Program – payroll wages are deposited on a stored value debit card that is accepted at millions of locations nationwide that accept MasterCard debit cards. <p>Employees should contact the CMU Payroll Office at 989-774-3481 or payroll@cmich.edu for information and instruction on these options.</p>
Employee Assistance Program (EAP)	Central Michigan University	Date of Hire	This program provides confidential assistance for a wide scope of personal matters (financial, uncertainty, anxiety, conflict, stress, substance abuse, etc.) at no cost to the participants. Eligibility for these support services extends to the employee, spouse or Other Eligible Individual (OEI), dependents, and parents. Website resources include online trainings/courses, workshops, webinars, and legal/financial resources. The confidential support services are provided via telephone, video counseling, texting, or in-person. For more information contact Health Advocate at 866-799-2691 or HealthAdvocate.com/CMU.
Michigan Education Savings Plan	You	Date of Hire	A tax-advantaged IRC section 529 education savings plan administered by the Michigan Department of Treasury and managed by TIAA. Employees can set-up an account(s) for child, grandchild or niece/nephew and make contributions through payroll deduction. For details, visit www.misaves.com .
Discount Program	---	Date of Hire	YouDecide online discount program acts as a one-stop, single destination portal featuring hundreds of discounts from local and national providers on goods and services. Providers include arts and cultural organizations, florists, apparel, entertainment, insurance products, home improvement, and many others.

University and employee contributions are applied in semi-monthly installments. All faculty are paid semi-monthly on the 15th and last day of the month, or on the last workday preceding those dates. Benefits end on the date of termination.

The monthly employee premium cost share is available online at www.cmich.edu/benefits-wellness.