



## BENEFITS IN BRIEF – POSTDOCTORAL RESEARCH FELLOWS 2024 – 2025 YEAR

This document is for reference only and not a contract document. It is applicable to benefit eligible postdoctoral research fellows 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](mailto:benefits@cmich.edu).

Through **CMU Choices**, postdoctoral research fellows are eligible to participate in the following benefit programs: medical/prescription, dental, employee term life insurance, dependent term life insurance, flexible spending account and health savings account. Employee premium cost share is available online at [www.cmich.edu/benefits-wellness](http://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 start date of employment.** If not enrolled by this deadline, employee will be automatically enrolled in 1x employee life insurance and no coverage for medical/prescription, dental, dependent life insurance and flexible spending account. **Benefit elections are irrevocable for the plan year unless you experience 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 insurance 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, and dependent life insurance plans: legal spouse; University-registered Other Eligible Individual (OEI); and/or eligible child(ren). Verification of dependent eligibility may be required. **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](http://www.cmich.edu/benefits-wellness).

BENEFIT	WHO PAYS	ELIGIBILITY	COVERAGE
<b>Medical/ Prescription</b>	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. <b>Some prescription drugs are restricted or excluded from coverage and specialty medications must be filled through CVS Specialty.</b> 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	<p>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 &amp; 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.</p> <p>“No coverage” is also an option.</p> <p>*There is no University contribution toward the cost of dental coverage for postdoctoral research fellows appointed at less than full-time.</p>
Employee Term Life with Accidental Death & Dismemberment	Central Michigan University & You	Date of Hire	<p>Employee term life insurance policy (no cash value) is through Unum. CMU will provide coverage equivalent to 1.0-time 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. <b>Guarantee of 3x base salary up to \$575,000 upon initial enrollment.</b> Overall plan maximum is \$750,000 in coverage. Each coverage option contains an equal amount of additional benefit in the form of Accidental Death &amp; Dismemberment (AD&amp;D). 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 to the employee.</p>
Dependent Term Life with Accidental Death & Dismemberment	You	Date of Hire	<p>Dependent term life insurance is administered by Unum and is available on a <b>post-tax</b> 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. Each coverage option contains an equal amount of additional benefit in the form of Accidental Death &amp; Dismemberment (AD&amp;D) coverage. This is optional coverage and is a post-tax deduction. There is no University contribution toward the cost.</p>
Other Eligible Individual (OEI)	----	Date of Hire	<p>Employee may designate <b>one (1)</b> 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. <b>The value of health coverage(s) provided to an OEI or their eligible child(ren) is taxable to the employee.</b> An OEI designation form and verification documentation is required.</p>
Travel Accident Insurance	Central Michigan University	Date of Hire	<p>Automatically covered under the University plan, which provides \$500,000 to beneficiary for accidental death while traveling on University business.</p>
Flexible Spending Account (FSA)	You	Date of Hire	<p>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).</p> <p><b>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.</b></p>
Retirement	Central Michigan University	Date of Hire	<p><b>Defined Benefit Plan:</b> 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 &amp; Wellness office at <a href="mailto:benefits@cmich.edu">benefits@cmich.edu</a> 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><b>Social Security:</b> The University also participates in the Social Security system.</p>

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<b>Tax Deferred Investments 403(b) &amp; 457(b)</b>	You	Date of Hire	<p><b>Two tax-deferred investment plans</b> are available to employees who wish to supplement their retirement savings by deferring a percentage of earnings into one or both plans: <b>a 403(b) plan and/or a 457(b) plan</b>. 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 Benefits &amp; Wellness Office in order to determine your elective deferral limit for the year.</p>
<b>Wellness Program</b>	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. Benefits 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.
<b>Paid Vacation</b>	Central Michigan University	As Accrued	Full-time employees accrue one and two-thirds (1 2/3) days of vacation allowance per month for a maximum of twenty (20) days per year. Maximum accrual is limited to thirty-seven and one-half (37.5) days. Vacations are to be scheduled with your supervisors and vacation time 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 with less than a 100% appointment receive prorated leave accruals on the basis of the proportion of the position to regular, full-time employment. Vacation time may not be taken in units of less than one-half (1/2) day. Unused balances are forfeited at termination of employment.
<b>Paid Sick Leave</b>	Central Michigan University	As Accrued	Eligible for an accrual of 13 days per calendar year, prorated according to percentage of appointment. 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. Unused sick leave is forfeited upon separation of employment.
<b>Funeral Leave</b>	Central Michigan University	Date of Hire	Pay for up to three (3) consecutive business days in the event of death of immediate family members or relative living in the same household (including Other Eligible Individual (OEI) and Other Eligible Individual's child(ren)). Designated family members include a spouse or OEI; a child; a brother, sister, brother-in-law, sister-in-law; or a parent, grandparent, or parent-in-law.
<b>Military Leave</b>	----	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.
<b>Family Medical Leave Act (FMLA)</b>	----	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, vacations, 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.
<b>Holidays</b>	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.
<b>Parking</b>	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 <a href="mailto:parking@cmich.edu">parking@cmich.edu</a> .

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Electronic Pay	----	Date of Hire	<p>Employees may choose to receive their pay through:</p> <ul style="list-style-type: none"> <li>• Direct deposit – paycheck is sent directly to bank account(s) of employee’s choice at any financial institution in the United States.</li> <li>• 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.</li> </ul> <p>Employees should contact the CMU Payroll office at 989-774-3481 or <a href="mailto:payroll@cmich.edu">payroll@cmich.edu</a> for information and instruction on these options.</p>
Employee Assistance Program (EAP)	Central Michigan University	Date of Hire	<p>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. <b>The confidential support services are provided via telephone, video counseling, texting, or in-person. For mor information contact Health Advocate at 866-799-2691 or <a href="http://HealthAdvocate.com/CMU">HealthAdvocate.com/CMU</a>.</b></p>
Michigan Education Savings Plan	You	Date of Hire	<p>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 <a href="http://www.misaves.com">www.misaves.com</a>.</p>
Discount Program	----	Date of Hire	<p><b>YouDecide online discount program</b> 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.</p>
CONNECT CMU Cellular Services	You	Date of Hire	<p>CONNECT CMU Cellular Services provides wireless plans with Verizon, AT&amp;T and T-Mobile at a significant 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 989-774-3087 or <a href="mailto:connect@cmich.edu">connect@cmich.edu</a>.</p>
CMU Health Services	You	Date of Hire	<p>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 <a href="http://www.CMUHealth.org">www.CMUHealth.org</a>.</p>

University and employee contributions are applied in semi-monthly installments. All postdoctoral research fellows 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](http://www.cmich.edu/benefits-wellness).