



**Northwestern
Michigan
College**

**Employee Benefits Plan
2020**

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Introduction

It is inconceivable to think that a single person, a family with children and a couple approaching retirement would all want the same benefits. As a result, the Administration and Employee representatives of NMC gathered together to create the **Northwestern Michigan College Employee Flexible Benefits Plan**.

Your Employee Benefits Plan is based on the concept that you are the best judge of your benefit needs. Therefore, the program provides you with Essential coverage at no cost or minimal cost to you, then gives you the option of electing additional coverage to meet your own personal objectives.

The opportunity to choose is accompanied by **the responsibility of understanding your choices**. This booklet provides extensive information about your benefits and the options that are available to you.

PLAN OVERVIEW

Northwestern Michigan College's Employee Benefits Plan is made up of two components: The Essential Program and Employee Options.

The Essential Program – includes the essential benefits that are given to all benefit eligible employees:

- Term Life Insurance/Accidental Death Dismemberment Insurance
- Short-Term Disability Income (STD)
- Long-Term Disability Income (LTD)
- Medical Coverage for Employees and their Eligible Dependents (cost shared by NMC and employee)

Northwestern Michigan College pays the full cost of providing life insurance/ADD, STD & LTD insurance. The College pays the majority of the cost of providing medical coverage and half of the cost of dental coverage.

Employee Options – allow you to add to the Essential Program or substitute as you wish. You pay for these options with pretax dollars that are automatically deducted from your paycheck. This can save you money on taxes as well as provide extra benefits if you feel that you need them.

Included among your Employee Options are a number of additional choices:

- Optional Dental Coverage for Employee and Dependents
- Optional Vision Coverage for Employee and Dependents
- Additional Term Life Insurance Coverage for Employee
- Term Life Insurance Coverage for Dependents
- Additional Long-Term Disability Coverage for Employee
- Flexible Spending Account for Health Care
- Flexible Spending Account for Dependent Care
- Health Savings Account for medical expenses (High Deductible Health Plan only)
- Limited Flexible Spending Account (High Deductible Health Plan only)

It is up to you to decide which of these employee options you would like.

Medical Plans

- ✓ Coverage is effective 30 days from date of hire. NMC offers a self-insured plan to employees.
- ✓ Medical Care - Coverage provided for employee and eligible dependents. Children are covered until the end of the year in which they turn 26.
- ✓ Auto Accident Injuries are not covered under this policy- please be sure to check with your Auto Insurance Carrier to be sure you have medical listed as a primary coverage. Additionally, the first \$20,000 of medical expenses for injuries in a motorcycle accident when no helmet is used is your responsibility.
- ✓ Both plans offer preventative care covered at 100%- please see summary of benefits and coverage for specifics.
- ✓ Medical offered through [Priority Health](#)

CORE PLAN (1)

Please refer to the carrier Summary of Coverage and Benefits for complete details on this level of plan benefits, available on NMC's employee [page](#).

The Plan is briefly defined as follows:

Deductible: \$500 individual / \$1000 family

After which the plan pays 80% with 20% member coinsurance for most services, but a flat co-pay for office visits (\$20), urgent care (\$20), and emergency room (\$150). Amounts paid to satisfy the deductible during the last 3 months of the calendar year will be applied to the satisfaction of the next calendar year's deductible (only for the Core plan)..

RX PLAN

Prescription card – \$10 Generics/ \$40 Preferred/ \$80 Non-Preferred

Cost of Core Plan Medical Coverage for 24 payments: for FT Regular Employees and PT Regular Employees with at least 75% Appointment

Employee	\$57.52
Employee + Spouse	\$120.80
Employee + Child	\$80.53
Employee + Children	\$109.30
Employee, Spouse + Children	\$161.07

Cost of Core Plan Medical Coverage for PT Regular Employees from 50% to <75% Appointment

Employee	\$143.81
Employee + Spouse	\$302.00
Employee + Child	\$201.33
Employee + Children	\$273.24
Employee, Spouse + Children	\$402.67

HIGH DEDUCTIBLE HEALTH PLAN WITH HEALTH SAVINGS ACCOUNT (2)

Please refer to the carrier Summary of Coverage and Benefits for complete details on this level of plan benefits, available on NMC's employee [site](#). The Plan is briefly defined as follows:

Deductible: \$1,400 individual / \$2,800 family

after which the plan pays 80% coinsurance of medical with a prescription co-pay that matches the CORE plan- \$10 Generics/ \$40 Preferred/ \$80 Non-Preferred

Note- until the deductible is reached- all prescriptions are paid out of pocket at 100%.

Northwestern Michigan College is seeding \$1,300 Individual and \$2,600 Family into a Health Savings Account (HSA), the first pay of January 70%, and July 30%. This amount will be prorated for employees joining after January 1.

Cost of High Deductible Health Plan Medical Coverage for 24 payments for FT Regular Employees and PT Regular Employees with at least 75% Appointment

Employee	\$55.76
Employee + Spouse	\$118.21
Employee + Child	\$79.18
Employee + Children	\$107.06
Employee, Spouse + Children	\$152.78

Cost of High Deductible Health Plan Medical Coverage for PT Regular Employees from 50% to <75% Appointment

Employee	\$167.28
Employee + Spouse	\$354.63
Employee + Child	\$237.53
Employee + Children	\$321.17
Employee, Spouse + Children	\$458.34

TRUE OUT OF POCKET MAX COMPARISON BETWEEN PLANS

CORE Plan	\$6,350 Single	\$12,700 Family
High Deductible Plan	\$2,300 Single	\$4,600 Family

WAIVE MEDICAL (Opting-Out) (3)

The medical opt out payment is available to Full Time Employees. In order to select this option, you must be able to provide proof of other medical coverage at enrollment. Should you elect the No Medical Coverage Option, you will receive a cash rebate of \$1,400.00 (non-reportable compensation to MPSERS) through 26 payrolls at \$53.85 per pay. This total is prorated to account for the months you are employed by NMC.

Optional Dental Insurance

Dental offered through [Blue Cross Blue Shield of Michigan](#)

The Optional Dental Plan with the following coverage levels is available to employees and dependents, with the same eligibility requirements as the medical plans. Optional dental costs are available through payroll reduction on a pretax basis. Coverage is effective 30 days from date of hire.

Deductible: None

- Class I 100% preventative and diagnostic
- Class II 85% minor restorative
- Class III 60% major restorative
- Class IV 60% orthodontic- dependent child only under age 19
- ⑩ Calendar year maximum \$1,800
- ⑩ Orthodontic lifetime maximum \$2,000

Cost of Optional Dental Plan Coverage for 24 payments:

Employee	\$12.08
Employee + Spouse	\$25.38
Employee + Child	\$16.92
Employee + Children	\$22.96
Employee, Spouse + Children	\$33.83

Optional Vision Insurance

Vision offered through [Eye Med](#)

The Optional Vision Plan with the following coverage levels is available to employees and dependents, with the same eligibility requirements as the medical plans. Optional vision costs are available through payroll reduction on a pretax basis. Coverage is effective 30 days from date of hire.

Services	Co-Pay	Frequency
Well Exam with dilation if necessary	\$0 copay	Every 12 months
Frames	\$0 copay, \$200 allowance with 20% off retail price over \$200	Every 12 months
Single Vision Lenses	\$0 copay	Every 12 months
Or		
Contact Lenses	\$0 copay, \$200 allowance	Every 12 months

Cost of Optional Vision Insurance for 24 payments:

Employee	\$6.08
Employee + one	\$11.55
Employee + two or more	\$16.96

Eligible Accounts for use with the High Deductible Health Plan

Health Savings Accounts (HSA)

Joining a high-deductible health plan, known as an HDHP in the insurance industry, makes you eligible to save for your medical expenses tax-free by establishing a health savings account, known as a HSA. You own the HSA funds forever. You also own any funds the college deposits into your account.

You can use your HSA dollars to cover any allowable medical expenses that would be covered in an unreimbursed medical account. To find a list of qualified and nonqualified expenses for your HSA account, visit www.irs.gov/publications/p502/index.html

You may also be able to use your savings to pay for health expenses and/or premiums on a high deductible health plan in your retirement.

Important MEDICARE information!

You are NOT eligible for a high deductible plan with a health savings account if you are actively enrolled in Medicare (any parts). It is your responsibility to notify Human Resources if you are enrolled.

EMPLOYER SPONSORED HEALTH SAVINGS ACCOUNT

An employer sponsored amount in the sum of \$1,300 Individual and \$2,600 Family for the plan year will be deposited into a Health Savings Account for you in two installments (70% in January and 30% in July). For new hire employees, the employer amount will be prorated from your benefit effective date. The use of this employer sponsored amount is subject to the same plan provisions as the Employee Health Savings Account. HSA dollars may be used for medical, prescription, dental, and vision expenses.

2020 IRS limits on HSA annual contributions: **REMINDER to deduct the amount NMC contributes.**

- Single (self-only coverage) = **\$3,550**
- Family coverage = **\$7,100**
- 55+ can save additional \$1,000 for Single or Family

LIMITED FLEXIBLE SPENDING ACCOUNT

In compliance with IRS Guidelines, effective 1/1/20, Flexible Spending Accounts for Uninsured Health Care expenses are limited to \$2,750.

Along with the HSA you are eligible to participate in a Limited Flexible Spending Account (LFSA). You may want to consider this to use for dental and vision expense and allow your HSA to grow.

Flexible Spending Accounts – Uninsured Health Care and Dependent Care

In compliance with IRS Guidelines, effective 1/1/20, Flexible Spending Accounts for Uninsured Health Care expenses are limited to \$2,750.

The Flexible Spending Account has two parts: one for Uninsured Health Care expenses and one for Dependent Care expenses. Just before the beginning of each plan year, you will have the opportunity to elect to fund your Flexible Spending Account for the coming year. The amount that you select will be deducted from your gross salary through automatic payroll deductions.

During the plan year, you may submit claims to the Flexible Spending Account Administrator to reimburse yourself for Dependent Care expenses and/or Health Care expenses incurred during the plan year “expense period” but not reimbursed by your insurance plans. Please note, expenses must be incurred during the applicable plan year “expense period”. For purposes of these Plans, an expense is considered “incurred” when the service is rendered.

The Flexible Spending Account for 2020 is administered by Meritain Health, and can be accessed at <https://employees.nmc.edu/depts/human-resources/total-compensation/fsa-instruction-book.pdf>

NOTES ABOUT YOUR ACCOUNT

- Reimbursement checks will have a minimum of \$10, and have to be requested through Meritain Health.
- For the entire Unreimbursed Medical portion of the plan, you can incur claims through the “Expense Period”. The Expense Period is the 12-month plan year, of January 1 to December 31, plus an additional 75 days after the plan year end (March 15).
- For the entire Employee Reimbursement Account: The final check run is 45 days after the end of the “Expense Period” (April 30), otherwise any remaining balance in the account will be forfeited.

Important Considerations for Standard and Limited Flexible Spending Accounts:

1. The Internal Revenue Service (IRS) requires that any money left in your account at the end of the “Expense Period” must be forfeited. The Expense Period is the 12-month plan year of 1/1 to 12/31, plus an additional 75 days after the plan year end (3/15). This means you should allocate only as much to the Account as you feel certain you will incur in reimbursable expenses during the year. An additional grace period is provided to incur the expenses for the Unreimbursed Medical portion of the plan, however abuse of this period can result in its removal from the NMC Plan. All expenses incurred during a plan year and grace period must be submitted for reimbursement by 4/30 of the following year. Otherwise, any money left in the Account will be forfeited.
2. If you elect to participate, the amount you designate will be withheld automatically from your paycheck in equal installments. The minimum contribution to the Account is \$5.42 per month or \$130 per year.
3. The annual re-enrollment period is the only time you may change your selections unless you have a qualifying event. Qualifying “status changes” for benefits provided under this plan are subject to approval of your employer, must be on account of a particular event, and satisfy any specific consistency rules that may apply to the particular benefit. Examples include:
 - ⑩ Change in your legal marital status, in the event of marriage, divorce, death of your spouse, legal separation or annulment;

- ⑩ Change in the number of your dependents, due to birth, adoption, placement for adoption, or death of a dependent;
 - ⑩ Change in employment status for you, your spouse, or a dependent;
 - ⑩ Change because your dependent satisfies (or ceases to satisfy) the eligibility requirements;
 - ⑩ Significant cost increases in a qualifying benefit (other than Uninsured Health Care accounts);
 - ⑩ A change in coverage in a spouse's or dependent's Section 125 Plan;
 - ⑩ An unpaid leave under the Family Medical Leave Act;
4. It is very important for you to understand that you must notify the Human Resources Office as soon as possible of a "status change" in order to be allowed to select different benefit options within the **30-day window** allowable for changes. This includes adding dependent coverage. If you have a status change, the new coverage becomes effective as of the date of the status change. It will always be to your best advantage to notify Human Resources as soon as possible.
 5. Flexible Spending Accounts for Uninsured Health Care portion and Dependent Care portion are entirely separate. Only Health Care expenses may be reimbursed from the Uninsured Health Care portion; only Dependent Care expenses may be reimbursed from the Dependent Care portion. Once a given portion is used up for the year, no more expenses may be reimbursed for that year. You cannot transfer funds from one portion of the account to the other.
 6. If you should terminate employment during the plan year, you will have 45 days from termination to submit any reimbursement requests that have been incurred during the period in which you were an eligible participant of the plan (while you were actively employed). After 45 days from your termination date all dollars will be forfeited.

To find a list of qualified and unqualified expenses for your Standard FSA, visit:

www.irs.gov/publications/p502/index.html

Dependent Care Expenses

A Dependent Care FSA is an employer-sponsored benefit plan that allows employees to pay for certain dependent care expenses on a tax-free basis, up to a specified limit. Common eligible Dependent FSA expenses include day care costs incurred while the employee and his or her spouse are working. It establishes an account from which an employee may seek reimbursement for eligible dependent care expenses. It is funded by employees with pre-tax dollars through payroll deductions.

Reimbursement Limitations

IRS Section 129 allows a married employee who files a joint tax return or an unmarried employee to place up to \$5,000 per calendar year in a Dependent FSA. A married employee who files a separate tax return may only place up to \$2,500 per calendar year in a DCAP.

Qualifying Individuals

For the purpose of Dependent Care expenses, a dependent includes anyone you claim as a dependent on your income tax return and who is:

- The taxpayer's dependent who is under the age of 13; or
- The taxpayer's dependent or spouse who is physically or mentally incapable of self-care and who has the same principal place of abode as the taxpayer for more than half of the taxable year.

Eligible Dependent Care expenses

A dependent care expense is eligible for reimbursement from a FSA if it is an employment-related expense. An employment-related expense must:

- Be primarily for the care of a qualifying individual or for household services attributable in part to the qualifying individual's care; and
- Enable the taxpayer to be gainfully employed.

Expenses may only be reimbursed after the dependent care services have been performed. For example, if a dependent care provider requires payment at the beginning of the week, the employee may not seek reimbursement until the end of the week.

All Dependent Care dollars have to be incurred by December 31, but you have until April 30 of the following year to submit those claims.

**It is recommended that you consult your tax advisor to discuss your specific situation.

Term Life Insurance

Term Life Insurance provides a source of funds to assist you in meeting financial responsibilities in the event of your death.

CORE: Death Benefit – FT Regular Employee \$50,000

CORE: Death Benefit – PT Regular Employee \$25,000

All levels of coverage that are in effect on the day preceding your 70th birthday will reduce. Term Life coverage will cease at termination of employment.

Coverage is effective 30 days following the date of hire as long as the employee is actively at work.

Full-Time and Part-Time Regular Employees Voluntary Life Options

If newly hired, you may purchase additional life insurance up to \$150,000 without Evidence of Insurability. If you wish, you may add to your Essential coverage by purchasing additional Term Life Insurance using pretax dollars. **Purchases can be made in \$10,000 increments.** The effective date of your Optional Life Insurance will be in force the first day of the elective plan year.

- Employees may elect up to \$500,000 optional term life insurance, with a matching amount of AD&D.

The effective date of the optional insurance will be in force upon written notification from the insurance carrier.

The cost to provide this coverage is shown on the next page under “*Optional Life and AD&D Rates Combined Insurance Rate Sheet*”. Rates were correct at time of printing, *however, they are subject to change*. Cost of optional insurance is based on the employee’s age on January 1.

EMPLOYEE OPEN ENROLLMENT OPTIONS

⇒ *At Open Enrollment – Employee Voluntary Life*

- Employees may elect up to \$500,000 optional term life insurance, with a matching amount of AD&D.
- If employees already have some level of voluntary life added, they may elect optional term life insurance in increments of \$10,000, up to \$30,000 per year, with no evidence of insurability, until the total reaches \$150,000.
- If employee has no enrollment in voluntary life at open enrollment, then all increments added are subject to EOI.
- Any insurance above \$150,000 will require an evidence of insurability form to be approved by Cigna. The effective date of the optional insurance will be in force upon written notification from the insurance carrier.
- The employee’s age on 1/1 is the date to calculate the optional term life until 12/31.
- Post tax monthly premiums are deducted from the employee’s paycheck.
- Employees do not need to re-qualify for optional life insurance level approved in the previous year.

Please note: With amounts in excess of \$50,000, the Internal Revenue Service requires taxation on a portion of your premium.

Accidental Death and Dismemberment

Accidental Death and Dismemberment (AD&D) insurance pays an additional death benefit above any Essential of Optional Term Life insurance coverage in the event of your death or dismemberment which results from an accident.

Coverage is effective 30 days following the date of full time hire as long as the employee is actively at work.

**Full-Time and Part-Time Regular Employees
Voluntary Life and AD&D Rates Combined Insurance Rate Sheet**

Age	Cost per thousand per month, Optional Term Life
0 – 29	\$.02
30 – 34	\$.03
35 – 39	\$.06
40 – 44	\$.10
45 – 49	\$.17
50 – 54	\$.31
55 – 59	\$.50
60 – 64	\$.68
65 – 69	\$1.09
70 and over	\$1.95

Term Life Insurance - Dependents

SPOUSE OPTIONS

If you wish, you may purchase Term Life Insurance for your spouse. **Purchases can be made in \$10,000 increments.** If newly hired you may purchase spouse life insurance up to \$30,000 without Evidence of Insurability. All levels of coverage that are in effect on the day preceding the spouse's 75th birthday will reduce. Term Life coverage will cease at termination of employment.

At Open Enrollment – Spouse Voluntary Life

- On the date of application, spouse cannot be over age 75 nor can they be confined at home, in a hospital, or in a long-term care facility, regardless of age.
- Spouses may elect up to \$500,000 in optional term life insurance.
- If spouse already has some level of voluntary life added, they may elect optional term life insurance in increments of \$10,000, up to a total of \$30,000 with no evidence of insurability.
- If spouse has no enrollment in voluntary life at open enrollment, then all increments added are subject to EOL.
- After tax premiums are deducted from the employee's first pay of each month.
- The spouse's age on 1/1 is the date to calculate the optional term life until 12/31.
- Spouses do not need to re qualify for optional life insurance level approved in the previous year if under the age of 75 on 1/1.

Spouse Optional Life Rate Sheet

Age	Cost per thousand per month, Optional Term Life
0 – 24	\$.020
25 – 29	\$.020
30 – 34	\$.030
35 – 39	\$.060
40 – 44	\$.100
45 – 49	\$.170
50 – 54	\$.310
55 – 59	\$.500
60 – 64	\$.680
65 – 69	\$1.090
70 – 74	\$1.950

OPTIONAL TERM LIFE - CHILDREN

- Dependent children must meet the same dependent eligibility requirements used for health care coverage.
- Children optional term life insurance has one rate for the entire family covered, regardless of the number of children covered.
- Children optional term life insurance may only be elected in increments of \$2,500, \$5,000, \$7,500, or \$10,000 per child, at the following flat monthly rates:

\$2,500 coverage per child	\$0.41 per month, any number of children
\$5,000 coverage per child	\$0.81 per month, any number of children
\$7,500 coverage per child	\$1.22 per month, any number of children
\$10,000 coverage per child	\$1.62 per month, any number of children

Long-Term Disability

Long-Term Disability (LTD) benefits provide income if you are unable to work for a prolonged period due to illness or injury.

ESSENTIAL- NMC covers the cost of this portion

The payments, which may begin six months after the onset of your disability, replace **60%** of your base monthly salary. Application must be made and approved by NMC’s current LTD insurance carrier. The minimum benefit is **\$100** or **10%** of your gross income. The maximum benefit is **\$1,500** per month.

You will be eligible for LTD benefits to age 65 if you are unable to fulfill the duties of your own occupation.

LTD benefits are coordinated with other benefits such as Social Security, Workers Compensation and the MPSERS Pension plan.

Coverage is effective 30 days following the date of full time hire as long as the employee is actively at work.

EMPLOYEE OPTIONS

If you wish to protect more of your income, you may elect to purchase additional Long-Term Disability coverage by using pretax dollars. This increases the percentage of your monthly income that would be replaced in the event of a disability.

SELECTION	Core Plan	Option I	Option II
Percent of Monthly Salary	60%	60%	70%
Maximum Monthly Benefit	\$1,500	\$5,000	\$5,000
Elimination Period	180 days	180 days	180 days
Social Security Integration Method	Coordinated	Coordinated	Coordinated
Rate per \$100,000	Employer provided	\$0.22	\$0.50

LEAVE BENEFITS

HOLIDAYS*

Staff holidays include one and a half days at New Year's, Spring Holiday, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Thanksgiving Friday, and two days at Christmas (9 ½ days).

VACATION*

Staff

Full time regular staff shall earn vacation at the rate of 6.16 hours per pay period worked (maximum 160 hours per year). Part time regular or limited annual contracts shall earn vacation on a prorated basis. Accumulation of vacation is limited to twice the annual accrual (320 hours).

Maintenance/Custodial Staff

Please refer to the SEIU Labor Agreement for specific guidelines.

SICK LEAVE*

Staff

Full time staff members will accrue sick leave of one day per month, accrued on a per-pay basis (3.7 hours per pay for a 26-pay year). Part time regular or limited annual contracts shall earn sick leave on a prorated basis. Accumulation of sick leave is limited to three times the annual accrual (288 hours).

Faculty

During the period of each annual appointment, faculty members will accrue ten working days of sick leave per year, accumulated at 4 hours per pay. Accumulation of sick leave is limited to three times the annual accrual (30 days/ 240 hours).

Maintenance/Custodial Staff

Please refer to the SEIU Labor Agreement for specific guidelines.

FAMILY CARE LEAVE*

Up to twelve days per anniversary year of accrued sick time may be used for the purpose of family sickness or emergency. The family is defined as spouse, children, children-in-law, parents, parents-in-law, siblings, and also other relatives living in the employee's home.

PERSONAL BUSINESS*

Faculty and Staff members are allowed two days per anniversary year, deducted from sick time.

BEREAVEMENT LEAVE*

Allowed time off may be taken for three or five days for family members, upon approval of the supervisor. Exceptions to family relationships and extensions of time may be submitted to the Director of Human Resources.

JURY DUTY/COURT SERVICE*

Leave with pay granted. Employee must provide copy of notice or court document to supervisor and Human Resources. Any juror's fees received by the employee shall be paid to the college.

MILITARY LEAVE*

Military leave will be provided to NMC employees in compliance with federal regulations. The college will reimburse full-time employees the difference between what is paid to them during their active duty training period or involuntary call to active duty and their regular wages earned at NMC.

SABBATICAL LEAVE*

Each [Faculty, Administrative, or Professional](#) staff member is eligible to participate in this benefit based on meeting specific criteria.

FAMILY AND MEDICAL LEAVE*

The college shall grant up to 12 weeks of unpaid family and medical leave in any 12-month period in accordance with the provisions of the Family and Medical Leave Act of 1993, and as may be amended, for one or more of the following reasons: To care for the employee's child after birth or placement for adoption or foster care; to care for the employee's spouse, child, or parent who has a serious health condition; for qualifying exigencies related to an employee's spouse, child, or parent on active duty or called to active duty status; or for a serious health condition that makes the employee unable to perform his or her job. An eligible employee may take up to 26 weeks of unpaid leave to care for a family member (spouse, son, daughter, parent, or next of kin) who is injured while serving on active military. To be eligible, an employee must have worked for NMC for at least 12 months and for at least 1,250 hours during the year preceding the start of the leave.

Accrued paid leave shall be substituted for unpaid leave where applicable. Upon return, the employee will be returned to his or her original position or an equivalent position with equivalent pay, benefits and other employment terms.

SHORT TERM DISABILITY*

For an extended single disability arising from illness or accident, after the initial 90-calendar-day period of employment, regular faculty and staff members will be allowed sick leave for 180 calendar days (including the fifteen work day qualifying period), irrespective of the number of sick days accumulated. Payment is prorated based on the appointment percent of the employee. Starting day 16 through day 60 will be at full pay and the remaining 120 days will be at 2/3 pay. Wage continuation will begin after the employee has been off work for fifteen consecutive days related to illness, or from day 1 for an accident. This period of disability must be certified by a physician.

CHILD CARE LEAVE*

Child Care leave may be granted to any full or part-time faculty or staff member on annual appointment with the college who has successfully completed at least one year of employment for the purpose of providing child care. This leave is available for a period not to exceed twelve (12) months after the child's birth or adoption of a child under 18 years of age. Child care leave will be coordinated with other leave policies as appropriate. All paid leave will be used before employee would be on unpaid child care leave.

WORKERS COMPENSATION*

Worker's Compensation coverage is provided for all employees. Any injury on the job should be reported to Human Resources immediately. Unless it is a serious medical emergency, any employee injured on the job must receive authorization from Human Resources prior to seeking medical treatment.

RETIREMENT OPTIONS

Full-Time Faculty and Exempt Staff

Full-time faculty and exempt staff have a choice available of two types of retirement plans. The employee must make a selection between retirement plans within 90 days of his/her full-time start date, and once a choice is made, it cannot be changed. If a selection is not made, the employee will remain in the MPSERS plan by default. Both plans require employee contributions.

Option I*

Michigan Public School Employees Retirement System. (MPSERS) This is a "defined benefit" plan operated by the State of Michigan Department of Management and Budget, which may include a component of "defined contribution" as well.. Mandatory contributions are deducted on a graded scale based on the member's start date and salary. For a description of this benefit, visit their website at <http://www.michigan.gov/orsschools>

Option II*

Optional Retirement Plan (ORP) with TIAA. This is a defined contribution plan offering an array of financial products and planning services. For more information, refer to the [plan document](#). The employee is immediately vested in this plan with a graded contribution based on their salary. The college contributes 11.5% to this plan, which is deposited in the employee's account according to their investment choices.

Part-Time Faculty and Part-Time Exempt Staff & Non-Exempt Staff

Membership in the Michigan Public School Employees Retirement System (MPSERS) is required by law and includes employees of public school districts, tax-supported community colleges, and some of the four-year colleges and universities. This is a mandatory contributory plan. Contributions are deducted on a graded scale based on the member's start date and salary. For a description of this benefit, visit their website at <http://www.michigan.gov/orsschools> .

OTHER BENEFITS

ADOPTION BENEFIT*

NMC has developed a policy to provide eligible employees with adoption benefits, including financial assistance. All regular employees of NMC are eligible for adoption benefits after one year of continuous successful employment. Eligible adoption-related expenses may be reimbursed to a maximum of \$4,000 per child.

EMPLOYEE ASSISTANCE PROGRAM

Employees and their dependents have access to a confidential personal counseling service at no cost to them. Services are private and confidential, with no disclosure to the employer unless you sign a release, and include consultation, assessment, brief therapy, and referral service if necessary.

EDUCATIONAL BENEFIT*

College policy allows full-time employees and dependent members of their immediate families to attend NMC courses with the cost of tuition being taken from the Trustees Scholarships and Grants-in-Aid. Regular, annually appointed, part-time employees and their dependents who are currently IRS dependents are covered at the percent of their appointment.

PROFESSIONAL DEVELOPMENT

Each Faculty, Administrative, Professional, or Technical/Paraprofessional staff member is eligible to participate in the professional development plan.

VOLUNTARY PAYROLL DEDUCTIONS AVAILABLE

1. Supplemental Retirement Plans NMC offers several 403(b) investment opportunities, as well as 457(b) investments, through pre-tax payroll deduction for employees. A complete list of companies and brokers is available from Human Resources.

2. Michigan Education Savings Program (MESP) The State of Michigan has made available the TIAA-CREF-managed program to make higher education more accessible for all Michigan Residents. After-tax payroll deduction is available, with a tax savings when the account owner files their Michigan state taxes. Details can be found at www.misaves.com or application packages may be requested from Human Resources.

3. NMC Foundation and Dennon Museum Center deductions for contributions or membership may be paid for through payroll deduction. The Foundation and The Museum periodically mail information to employees on donation opportunities and memberships available.

4. LegalShield is a nationwide corporation offering a variety of legal services with your membership and can be purchased through payroll deduction. Services range from will preparation and legal services to identity theft. Information is available at www.pplsi.com.

5. CIGNA Critical Illness or Accidental Injury insurances may be paid through payroll deduction.

EXECUTIVE BENEFITS

Employees in the executive category are eligible for the following three additional benefits:

1. Term Life insurance with matching Accidental Death or Dismemberment at 2.2 times the annual salary in addition to the core life insurance plan.
2. The college will provide an annual allowance in the amount of \$3,600 (payable in 24 bi-weekly installments) for in-district expenses recognizing the community commitments expected as an executive staff member of the college.
3. A member of the executive staff shall be allocated three days per year for purposes of speaking, writing or other professional growth activities

REVISIONS TO NMC BENEFITS

The benefits in this summary are effective as of the date of this document, printed below. The descriptions of benefits are subject to change at any time, after established procedures and approval.

***Current policy or procedure located at <http://www.nmc.edu/about/policies/index.html>**

Updated/Revised November 2018