

# FERRIS STATE UNIVERSITY

## HUMAN RESOURCES



# Benefits at a Glance

## 2023-2024

# POLC

## CONTACT US NOW



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Human Resources



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### NEW HIRE ENROLLMENT

Benefits are available on the date of hire into a full-time POLC position. Newly benefit eligible employees have 30 calendar days to enroll in FSU benefit plans.

### MEDICAL/PRESCRIPTION

FSU offers 5 medical/prescription plan options through Priority Health including PPO, EPO, and HDHP options. Employees may also elect to opt-out of an FSU medical plan, if they have other coverage, and may receive an opt-out credit.

### DENTAL

FSU offers 2 dental plan options through Blue Cross Blue Shield Dental. The low plan is provided at no cost for employees and dependents. The high plan, which has a cost, includes orthodontic coverage for adults. Employees may elect to opt-out of an FSU dental plan, if covered elsewhere, and receive an opt-out credit.

### VISION

FSU offers 2 vision coverage plan options through EyeMed. The core plan is available at no cost for employees and their dependents.

### OTHER ELIGIBLE ADULT

Employees may enroll one "other eligible adult" (OEA) in an FSU-sponsored health care plan if they have resided in the same residence as the employee for at least the last 18 months and are not a dependent of the employee as defined by the IRS.



## FLEXIBLE SPENDING ACCOUNTS

Pre-tax deductions to a Medical Flexible Spending Account (up to \$3,050 per plan year) for employees enrolled in Ferris 1, 2, or 3.

Pre-tax deductions to a Dependent Care Flexible Spending Account (up to \$5,000 per plan year) for all benefit eligible employees.

## LIFE INSURANCE

\$50,000 Group Term Life and AD&D Insurance at no cost to the employee. Additional supplemental insurance can be purchased up to 5x the employee's annual base salary (maximum coverage \$650,000).

There are also 2 Voluntary Dependent Life insurance options available to purchase as well.

## LONG TERM DISABILITY

After 90 days of disability, LTD pays 66 2/3% of the employee's monthly salary to age 65 or until the end of disability, whichever occurs first. An option to decrease the waiting period to 60 days is available for a cost if the employee is grandfathered (not eligible for STD).

## TUITION WAIVER

Employees are eligible to take up to nine (9) FSU credits per semester, 24 maximum per year, under-graduate or graduate, at no cost. Credits may be transferred to a spouse and/or dependent child.

This benefit may be taxable based on the current IRS guidelines.

Spouse and/or dependent child may receive a 30% tuition discount in lieu of credit waivers.

## RETIREMENT

FSU contributes 10% of the employee's base salary to a 403b account each pay period. Employee's have a mandatory 4% contribution. Employees may make voluntary contributions via payroll deduction as well. There is an 8 year vesting schedule for the employer contributions.

FSU retirement plans are processed through TIAA-CREF.

Employees with previous university service in the Michigan Public Schools Employee Retirement System are eligible to continue their MPERS retirement plan.



# Paid Time Off

## SICK TIME

New employees receive 13 sick days (104 hours) at the beginning of each plan year (July 1st). Unused sick hours will not carry over into the next plan year.

Grandfathered employees accrue sick time at a rate of 4.0 hours per pay and is available for use by the employee upon employment. Employees may accrue up to a maximum of 1,600 sick hours.

## SHORT TERM DISABILITY

Employees are eligible to receive 75% of their regular gross pay while off work due to an accident or illness. Compensation begins on the 1st day following an accident or the 8th day of an illness, or whenever the employee's sick time is exhausted - whichever is later.

STD not available for employees who opted for the grandfathered sick time accrual option.

## VACATION TIME

Vacation time is available for use by the employee after six (6) months of continuous employment.

Vacation is accrued on a per pay period basis according to length of continuous service:

Any unused vacation hours in excess of the employee's annual accrual maximum for the year will be forfeited annually on November 1st.

<u>Length of Service</u>	<u>Annual Max Accrual</u>
1 year through 3 years	96 hours
4 years through 10 years	120 hours
11 years through 14 years	144 hours
15 years or more	160 hours

## HOLIDAYS

After 10 days of employment, employees receive the following days off as paid holidays:

New Year's Day	Thanksgiving Day
Good Friday	Day after Thanksgiving
Memorial Day	Christmas Eve
July 4th	Christmas Day
Labor Day	New Year's Eve

Additional paid holiday time may be granted by the President.

## PERSONAL TIME

After 6 months of employment, employees receive 2 personal days (16 hours) at the beginning of each plan year (July 1). 8 hours of personal time are chargeable to sick time. Unused personal hours will not carry over into the next plan year.

	FERRIS 1 - Not Open to New Enrollment PPO Plan Priority Health		FERRIS 2 EPO Plan Priority Health		FERRIS 3 PPO Plan Priority Health		FERRIS 4 (HSA) PPO Plan with HSA Priority Health		NEW! FERRIS 5 (HSA) PPO Plan with HSA Priority Health	
	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK
<b>Preventive Care</b>	100% coverage	70% after deductible	100% coverage		100% coverage	60% after deductible	100% coverage	80% after deductible	100% coverage	80% after deductible
<b>Primary Care Office Visit (face to face and telehealth)</b>	\$10 copay	70% after deductible	\$10 copay		\$20 copay PCP	60% after deductible	100% after deductible	80% after deductible	100% after deductible	80% after deductible
<b>Specialist Office Visit (face to face and telehealth)</b>	\$25 copay	70% after deductible	\$25 copay		\$40 copay Specialist	60% after deductible	100% after deductible	80% after deductible	100% after deductible	80% after deductible
<b>Virtual Care Services (Spectrum Health or MDLive acute virtual care)</b>	\$0 copay	N/A	\$0 copay		\$0 copay	N/A	100% after deductible (\$49 charge)	N/A	100% after deductible (\$49 charge)	N/A
<b>Coinsurance - (Plan Pays)</b>	90% after ded.	70% after deductible	90% after deductible		80% after deductible	60% after deductible	100% after deductible	80% after deductible	100% after deductible	80% after deductible
<b>Prescription copay</b>							COPAYS APPLY AFTER DEDUCTIBLE		COPAYS APPLY AFTER DEDUCTIBLE	
<b>Medtipsterfree Preventive</b>	<b>\$0 Generic Preventive Drugs</b>		<b>\$0 Generic Preventive Drugs</b>		<b>\$0 Generic Preventive Drugs</b>		<b>\$0 Generic Preventive Drugs</b>		<b>\$0 Generic Preventive Drugs</b>	
<i>Generic</i>	20% copay (\$5 min/\$30 max)		20% copay (\$5 min/\$30 max)		20% copay (\$5 min/\$30 max)		10% copay (\$5 min/\$30 max)		10% copay (\$5 min/\$30 max)	
<i>Preferred Brand</i>	20% copay (\$30 min/\$60 max)		20% copay (\$30 min/\$60 max)		20% copay (\$30 min/\$60 max)		10% copay (\$30 min/\$60 max)		10% copay (\$30 min/\$60 max)	
<i>Non-Preferred Brand</i>	20% copay (\$50 min/\$75 max)		20% copay (\$50 min/\$75 max)		20% copay (\$50 min/\$75 max)		10% copay (\$50 min/\$75 max)		10% copay (\$50 min/\$75 max)	
<i>Preferred Specialty</i>	20% copay (\$40 min/\$70 max)		20% copay (\$40 min/\$70 max)		20% copay (\$40 min/\$70 max)		10% copay (\$40 min/\$70 max)		10% copay (\$40 min/\$70 max)	
<i>Non-Preferred Specialty</i>	20% copay (\$80 min/\$100 max)		20% copay (\$80 min/\$100 max)		20% copay (\$80 min/\$100 max)		10% copay (\$80 min/\$100 max)		10% copay (\$80 min/\$100 max)	
<i>Mail Order Pharmacy</i>	1x copay for 90 day supply		1x copay for 90 day supply		1x copay for 90 day supply		1x copay for 90 day supply		1x copay for 90 day supply	
<b>Urgent Care Center Copay</b>	\$25 copay	70% after deductible	\$25 copay		\$40 copay	60% after deductible	100% after deductible	80% after deductible	100% after deductible	80% after deductible
<b>Emergency Room Copay</b>	\$100 copay (copay waived if admitted)		\$100 copay (copay waived if admitted)		\$100 copay (copay waived if admitted)		100% after deductible		100% after deductible	
<b>Network</b>	Priority Health / CIGNA		Priority Health		Priority Health / CIGNA		Priority Health / CIGNA		Priority Health / CIGNA	
<b>Deductible</b>										
Individual	\$500	\$1,000	\$500		\$750	\$2,500	\$1,500	\$3,000	\$3,000	\$6,000
Family	\$1,000	\$2,000	\$1,000		\$1,500	\$5,000	\$3,000	\$6,000	\$6,000	\$12,000
<b>Coinsurance Maximum</b>	<i>Excludes Deductible</i>		<i>Excludes Deductible</i>		<i>Excludes Deductible</i>		<i>Excludes Deductible</i>		<i>Excludes Deductible</i>	
Individual	\$1,500	\$3,000	\$1,500		\$2,000	\$2,500	\$750	\$2,000	\$2,000	\$4,000
Family	\$3,000	\$6,000	\$3,000		\$4,000	\$5,000	\$1,500	\$4,000	\$4,000	\$8,000
<b>Out of Pocket Maximum</b>	<i>Includes Deductibles, Coinsurance</i>		<i>Includes Deductibles, Coinsurance</i>		<i>Includes Deductibles, Coinsurance</i>		<i>Includes Deductibles, Coinsurance, Copays</i>		<i>Includes Deductibles, Coinsurance, Copays</i>	
Individual	\$2,000	\$4,000	\$2,000		\$2,750	\$5,000	\$2,250	\$5,000	\$5,000	\$10,000
Family	\$4,000	\$8,000	\$4,000		\$5,500	\$10,000	\$4,500	\$10,000	\$10,000	\$20,000
<b>ACA Statutory Maximum</b>	<i>Includes Deductibles, Coinsurance, Copays</i>		<i>Includes Deductibles, Coinsurance, Copays</i>		<i>Includes Deductibles, Coinsurance, Copays</i>		<i>Includes Deductibles, Coinsurance, Copays</i>		<i>Includes Deductibles, Coinsurance, Copays</i>	
Individual	\$9,100	\$18,200	\$9,100		\$9,100	\$18,200	\$2,250	\$5,000	\$5,000	\$10,000
Family	\$18,200	\$36,400	\$18,200		\$18,200	\$36,400	\$4,500	\$10,000	\$10,000	\$20,000
<b>Costs</b>	<b>Per Pay Cost</b>	<b>Annual Cost</b>	<b>Per Pay Cost</b>	<b>Annual Cost</b>	<b>Per Pay Cost</b>	<b>Annual Cost</b>	<b>Per Pay Cost</b>	<b>Annual Cost</b>	<b>Per Pay Cost</b>	<b>Annual Cost</b>
Single	\$131.10	\$3,408.60	\$127.74	\$3,321.24	\$50.97	\$1,325.22	\$39.69	\$1,031.94	\$16.05	\$417.30
2 Person	\$235.87	\$6,132.62	\$227.65	\$5,918.90	\$167.65	\$4,358.90	\$116.09	\$3,018.34	\$46.36	\$1,205.36
Family	\$329.33	\$8,562.58	\$318.76	\$8,287.76	\$192.22	\$4,997.72	\$130.45	\$3,391.70	\$45.35	\$1,179.10

Ferris 1 Not Open to New Enrollment

HSA Contribution	Annual Amount	HSA Contribution	Annual Amount
Single	\$500.00	Single	\$500.00
2 Person	\$1,000.00	2 Person	\$1,000.00
Family	\$1,250.00	Family	\$1,250.00



# Blue Cross Blue Shield Dental Plan

## Options

		Low Plan	High Plan
Preventative Care	Cleanings (Limit)	80% (2 in 12 Months)	100% (2 in 12 Months)
	Fluoride (Limit)	80% (Under Age 19)	100% (Under Age 19)
	Oral Exams	80%	100%
	Sealants	80%	100%
	X-Rays	80%	100%
Basic Care	Anesthesia	60%	80%
	Fillings	60%	80%
	Period Surgery	60%	80%
	Perio Maintenance (Limit)	60% (Once Every 3 Months)	80% (Once Every 3 Months)
	Repair of Crowns, Bridges, & Dentures	60%	80%
	Root Canal	60%	80%
	Scaling/Root Planing	60%	80%
	Simple Extractions	60%	80%
	Surgical Extractions	60%	80%
Major Care	Bridges & Dentures	50%	80%
	Dental Implants	50%	80%
	Inlays, Onlays, Veneers	50%	80%
	Single Crowns	50%	80%
Orthodontia	Orthodontia (Limit)	50% (Under Age 19)	50% (Any Age)
	Lifetime Max Benefit (Per Member)	\$1,000	\$1,500
	Annual Max Benefit (Per Member)	\$1,000	\$1,200
	Dental Premiums Per Pay Period	\$0 - Single, Two Person & Family	\$5.96/pay - Single \$8.92/pay - Two Person \$20.85/pay - Family

If you select no dental coverage, and are not covered on another employee's FSU dental plan (through a spouse, parent or OEA relationship) you will receive an opt-out credit of \$163/year paid at \$6.27 per pay period.

This is not a comprehensive list of covered dental services and/or exclusions. Please ask your dental provider to complete a Pre-Determination for all non-routine dental care to determine actual dental insurance coverage.

# EyeMed Vision Plan Options



Ferris State University

## CORE PLAN

VISION CARE SERVICES	IN-NETWORK MEMBER COST	OUT-OF-NETWORK MEMBER REIMBURSEMENT
<b>EXAM SERVICES</b>		
Exam	\$0 copay	Up to \$40
<b>FRAME</b>		
Frame	\$0 copay; 20% off balance over \$130 allowance	Up to \$91
<b>CONTACT LENSES</b> <i>(Contact Lens allowance includes materials only)</i>		
Contacts - Conventional	\$0 copay; 15% off balance over \$110 allowance	Up to \$110
Contacts - Disposable	\$0 copay; 100% of balance over \$110 allowance	Up to \$110
Contacts - Medically Necessary	\$0 copay; paid-in-full	Up to \$300
<b>STANDARD PLASTIC LENSES</b>		
Single Vision	\$10 copay	Up to \$30
Bifocal	\$10 copay	Up to \$50
Trifocal	\$10 copay	Up to \$70
Lenticular	\$10 copay	Up to \$70
Progressive - Standard	\$75 copay	Up to \$50
Progressive - Premium Tier 1	\$95 copay	Up to \$50
Progressive - Premium Tier 2	\$105 copay	Up to \$50
Progressive - Premium Tier 3	\$120 copay	Up to \$50
Progressive - Premium Tier 4	\$75 copay, 20% off retail price less \$120 allowance	Up to \$50

### Proposed Benefits

EyeMed Vision Care in conjunction with Fidelity Security Life Insurance Company  
 Option Base  
 Exam & Materials  
 Insight Network  
 Fully Insured  
 Employer Paid  
 Funded Benefits

### Frequency

**Examination**

Once every 12 months

**Lenses (in lieu of contacts)**

Once every 12 months

**Contacts (in lieu of lenses)**

Once every 12 months

**Frame**

Once every 12 months

### Vision Premiums Per Pay Period

Single: \$0

Two Person: \$0

Family: \$0



Ferris State University

## BUY UP PLAN

VISION CARE SERVICES	IN-NETWORK MEMBER COST	OUT-OF-NETWORK MEMBER REIMBURSEMENT
<b>EXAM SERVICES</b>		
Exam	\$0 copay	Up to \$40
<b>FRAME</b>		
Frame	\$0 copay; 20% off balance over \$150 allowance	Up to \$105
<b>CONTACT LENSES</b> <i>(Contact Lens allowance includes materials only)</i>		
Contacts - Conventional	\$0 copay; 15% off balance over \$150 allowance	Up to \$150
Contacts - Disposable	\$0 copay; 100% of balance over \$150 allowance	Up to \$150
Contacts - Medically Necessary	\$0 copay; paid-in-full	Up to \$300
<b>STANDARD PLASTIC LENSES</b>		
Single Vision	\$0 copay	Up to \$30
Bifocal	\$0 copay	Up to \$50
Trifocal	\$0 copay	Up to \$70
Lenticular	\$0 copay	Up to \$70
Progressive - Standard	\$65 copay	Up to \$50
Progressive - Premium Tier 1	\$85 copay	Up to \$50
Progressive - Premium Tier 2	\$95 copay	Up to \$50
Progressive - Premium Tier 3	\$110 copay	Up to \$50
Progressive - Premium Tier 4	\$65 copay, 20% off retail price less \$120 allowance	Up to \$50

### Proposed Benefits

EyeMed Vision Care in conjunction with Fidelity Security Life Insurance Company  
 Option Buy Up  
 Exam & Materials  
 Insight Network  
 Fully Insured  
 Employee Paid  
 Funded Benefits

### Frequency

**Examination**

Once every 12 months

**Lenses (in lieu of contacts)**

Once every 12 months

**Contacts (in lieu of lenses)**

Once every 12 months

**Frame**

Once every 12 months

### Vision Premiums Per Pay Period

Single: \$2.32

Two Person: \$4.41

Family: \$6.47