

Medical Plan Options

Plans	Blue Cross Blue Shield Community Blue PPO Ferris Flex Option 1A <u>Cost Per Pay:</u> Family: \$158.82 2 Person: \$152.80 Single: \$52.03	Blue Cross Blue Shield Community Blue PPO Ferris Flex Option 2 <u>Cost Per Pay:</u> Family: \$130.48 2 Person: \$125.54 Single: \$43.77	Blue Cross Blue Shield Community Blue PPO Ferris Flex Option 3 <u>Cost Per Pay:</u> Family: \$108.67 2 Person: \$104.54 Single: \$37.41
In Network Deductible Note: Deductible is per Calendar Year (Jan-Dec)	\$0	\$250 Single \$500 Family	\$1,000 Single \$2,000 Family
Out of Network Deductible	\$250 Single \$500 Family	\$500 Single \$1000 Family	\$2,000 Single \$4,000 Family
*Inpatient Services & Major Medical Services	In Network = In Full Out of Network = 80% after deductible	In Network = 80% after deductible Out of Network = 60% after deductible	In Network = 80% after deductible Out of Network = 60% after deductible
Out of Pocket Maximum NOT including Deductible	Out of Network = \$1,750 Single \$3,500 Family	In Network = \$750 Single \$1,500 Family Out of Network = \$2,500 Single \$5,000 Family	In Network = \$1,500 Single \$3,000 Family Out of Network = \$1,000 Single \$2,000 Family
Office Visit Co-Pay	In Network = \$10 Out of Network = 80% after deductible	In Network = \$10 Out of Network = 60% after deductible	In Network = \$30 Out of Network = 60% after deductible
Urgent Care Co-Pay	In Network = \$10 Out of Network = 80% after deductible	In Network = \$10 Out of Network = 60% after deductible	In Network = \$30 Out of Network = 60% after deductible
Emergency Room Visit Co-pay	\$50	\$50	\$50
Chiropractic Care	In Network = \$10 Out of Network = 80% after deductible	In Network = \$10 Out of Network = 60% after deductible	In Network = \$30 Out of Network = 60% after deductible
Prescriptions	20% coinsurance w/ min of \$10/\$20/\$35 and a max. co-pay of \$50 – not to exceed the cost of drug (Rx)	20% coinsurance w/ min of \$10/\$20/\$35 and a max. co-pay of \$50 – not to exceed the cost of drug (Rx)	20% coinsurance w/ min of \$10/\$20/\$35 and a max. co-pay of \$50 – not to exceed the cost of drug (Rx)

Priority Health/HMO Option

Plans	Priority Health/HMO <u>Cost Per Pay:</u> Family: \$137.54 2 Person: \$0.00 Single: \$80.46
In Network Deductible	\$0
Out of Network Deductible	N/A
Inpatient Services & Major Medical Services	In Full
Out of Pocket Maximum Including Deductible	N/A
Office Visit Co-Pay	\$10
Urgent Care Co-Pay	\$10
Emergency Room Visit Co-pay	\$0
Chiropractic Care	\$10
Prescriptions	\$10 generic/\$20 brand name

The above outline does not include all of the coverage for Priority Health/HMO; however, it does give a brief outline. To find out more information on the Priority Health/HMO network and/or to obtain an application, contact the benefits staff at X3874 (Rachel) or X3877 (Laurie).

No Plan Opt-Out of Medical Coverage

In addition to your three medical options, you have a fourth choice – and that is no coverage at all through Ferris. Obviously, medical coverage is far too important to be without it. However, if you have coverage elsewhere – for example, through your spouse’s employer – you may not need coverage through Ferris-Flex. If you select no medical coverage, you will receive a “*credit*” of \$1664/yr, which you can use to purchase other benefits that your family may need, or you may take it as part of your taxable income.

DENTAL

<u>Benefit</u>	<u>Dental Plan A</u>	<u>Dental Plan B</u>	<u>Dental Plan C</u>
Cost to Employee	\$0 Single, 2 Person, or Family	\$0 Single, 2 Person, or Family	<ul style="list-style-type: none"> • Single \$11.46/pay • 2 Person \$17.19/pay • Family \$19.00/pay
Oral Exams, X-rays, Fluoride Treatments	80%	65%	100%
Extractions, Root Canals, Fillings	60%	65%	80%
Crowns, Gold Fillings	50%	65%	80%
Dentures, Bridges	50%	50%	80%
Annual Per Person Maximum for above services	\$1,000	\$1,000	\$1,000
Orthodontics	50% (coverage provided at any age)	50% (coverage to age 19 only)	50% (coverage to age 19 only)
Lifetime Maximum for Orthodontics (per covered person)	\$1,000	\$1,100	\$1,100

VISION

<u>Benefit</u>	<u>Coverage</u>
Cost to Employee	\$0 Single, 2 Person, or Family
Exam	\$5.00 Co-pay - Plan pays maximum \$40.00
Lenses	\$10.00 Co-pay - Plan pays maximum <ul style="list-style-type: none"> ▪ \$ 60.00 Single vision lenses ▪ \$ 90.00 Bifocal lenses ▪ \$100.00 Trifocal lenses
Frames	\$10.00 Co-pay - Plan pays maximum \$65.00
Contact Lenses	\$10.00 Co-pay - Plan pays maximum \$70.00
<i>Eligible for one exam and a pair of lenses and frames OR one exam and one pair of contact lenses each plan year (July 1 through June 30) subject to applicable co-pays for each person covered under the vision plan.</i>	

OTHER BENEFITS AVAILABLE:

“Other Eligible Adult” (OEA)

Employee may enroll one “other eligible adult” (“OEA”) in an FSU-sponsored health care plan (medical, prescription, dental, and vision). OEA dependent must qualify by meeting the definitions offered on the OEA enrollment form and complete a corresponding affidavit. The OEA must currently reside in the same residence as the employee and have done so for the last 18 continuous months. The OEA cannot be a “dependent” of the FSU employee as defined by the IRS. This benefit is taxable. Please contact Human Resources to inquire about eligibility.

Sick Leave

Optional for transferring employees

A total of thirteen sick days (104 hours) will be established for each employee at the beginning of each plan year (no “carry-over” from prior plan year on July 1st). These days may be used for casual illness/injury of self or an immediate family member in accordance with the current FSU Board of Trustees Personnel Policies.

**Transferring employees may stay with current accrual system*

Short Term Disability

Optional for transferring employees

Short-term disability will provide income protection between the disability event (illness or accident) and the commencement of the long-term disability benefit. Employees will be eligible for compensation benefit of 75% of monthly salary the first day following an accident or sixth work day of an illness, with a valid, physician’s certification. **All** sick days must be used before commencement of short-term disability.

Long Term Disability

Optional for transferring employees

New employees, after 90 day elimination period or expiration of sick leave accrual (whichever is longer), will receive a benefit of 66 2/3% of monthly salary, maximum of \$8,000 per month to age 65 or until the end of disability, whichever occurs first. The University pays for the 90-day elimination period plan.

Choice of three elimination periods (60, 90 or 180 days).
STD optioned employees only 90 day elimination period option.

Life Insurance – Employee

\$50,000 Group Term Life Insurance at no cost to the employee; additional amounts may be purchased (up to 4 times your annual base; maximum coverage \$600,000) at the employee’s cost. Life insurance amounts over \$250,000 require evidence of insurability.

Life Insurance - Family

Choice of:

- \$5,000 coverage for spouse and each dependent child
- \$10,000 coverage for spouse and \$5,000 for each dependent child at the employee’s cost.

Evidence of insurability may be required.

Medical-Reimbursement Account

Allows the employee to set aside up to \$5,000 per plan year on a pre-tax basis to pay for health care expenses not covered by other insurance plans. *Some restrictions apply.*

Dependent Care - Reimbursement Account

Allows the employee to set aside up to \$5,000 per plan year on a pre-tax basis to pay for dependent care expenses (baby-sitters). *Some restrictions apply.*

Tuition Waiver – Employee

May take up to nine (9) FSU credits per semester, 24 maximum per year, under-graduate or graduate, at no cost. Classes taken must have appropriate administrative approval. This benefit may be taxable based on current IRS guidelines.

Tuition Waiver – Spouse/Dependent

~OR~

May transfer up to nine (9), maximum of 24 per year, of the employee's available tuition waiver credits to a spouse and/or child each semester OR spouse and/or child may receive a 30% tuition discount. This benefit applies only to FSU credit classes and may be taxable based on current IRS guidelines.

Vacation

Accrues at the rate of 6.15 hours per pay (maximum accrual is twenty (20) days per year) and is available for use by the employee after six (6) months of continuous employment.

Retirement

12% of gross salary is contributed to either TIAA-CREF or Fidelity Investments for retirement purposes. See the enrollment packet for the appropriate company for more information. Employees who have had prior university service in the Michigan Public Schools Employees Retirement System are eligible to continue their MPSERS retirement plan. Vesting is immediate. Some restrictions apply.

Tax Shelter Retirement Programs:

403(b) Plan

Voluntary 403(b) Retirement Plans are also available through payroll deductions with any of the following companies: AIG Retirement, Equitable, Fidelity Investments, Lincoln National, Massachusetts Mutual, or TIAA-CREF.

457(b) Plan

The following companies also participate in a voluntary 457(b) Retirement Plan: AIG Retirement, Fidelity Investments, Lincoln National, or TIAA-CREF.
Please note: These plans are subject to applicable IRS guidelines.

StraightLine

Provides managed account services to 403(b) and 457(b) plan participants. Participation is voluntary and is funded by the employee. To request information about StraightLine's services, call 877-338-4032 or email info@myRplan.com

Personal Leave

Two (2) personal days, one not chargeable and one chargeable to sick leave will be available each fiscal year (after six months of continuous employment). These days are not cumulative.

Bereavement Leave

- Up to four (4) days of leave will be granted for the death of an immediate family member.
- One (1) day of leave will be granted for extended family members.

See the Personnel Policies book for definition of immediate and extended family.

Court Required Services	An employee serving jury duty will be paid the difference between his/her pay for jury duty and his/her regular pay.
Workers' Compensation	Employees injured in a work-related accident may be eligible for compensation.
Unemployment Compensation	Former FSU employees unable to obtain suitable work under State of Michigan regulations may be eligible for compensation.
Medical/Maternity Paternity Leave	Handled in accordance with University Family and Medical Leave Act (FMLA) policy. (See also University Personnel Policies)
Military Leave	When ordered by State or Federal Government, military leave will be granted on an individual basis in accordance with applicable State/Federal laws.
Credit Union	Payroll deductions and other banking services are available through West Michigan State Employee's Credit Union (WMSECU).
Direct Deposit	Available to any bank associated with the Federal Reserve.
Savings Bonds	May be purchased through payroll deduction.
EAS	Employee Assistance Services – 7 free visits per plan year available to employee and/or dependents for Counseling needs.
Dining Services	All employees will receive a 25% discount with ID at any of the food units on campus.
Internet Services	All employees can receive internet access at a reduced rate per year. Contact the Telecommunications Department at (231) 591-2901 for more information.
Computer Purchases	All employees can receive a discount for Dell Computer personal purchases. http://www.ferris.edu/fsuintranet/dell/dellprices/personal.htm
FORD Partner Recognition Plan	Ferris State University in cooperation with Ford Motor Company provide an educational discount to full time employees of Ferris State University. For more information visit the Ferris web site at: www.Ferris.edu ; Faculty/Staff: Office of Human Resources: Benefits and click on the Ford symbol.

MESP – Michigan Education Savings Plan

Michigan Education Savings Plan (MESP) is an opportunity for family and friends to invest in the educational future of a beneficiary. MESP provides the following advantages:

No Income Limits – Parents, grandparents, relatives, and friends at any income level may open an account and contribute to the MESP on behalf of a beneficiary.

Tax Advantages –

- The amount you contribute each year can be deducted from your Michigan taxable income up to a maximum of \$10,000 for joint filers and \$5,000 for individual.
- Account earnings grow on both a Federal and State tax-deferred basis.
- Earnings used to pay for qualified higher education are exempt from federal and Michigan state income tax.

Flexibility – Funds in the account may be used at any eligible educational institution in the nation. The savings may also be applied to other required educational expenses such as books, supplies, etc.

For additional information please contact HR at 591-2150 or visit the MESP website at www.misaves.com

◆ IF YOU HAVE ANY QUESTIONS ABOUT YOUR BENEFITS, CONTACT THE OFFICE OF HUMAN RESOURCE DEVELOPMENT ◆
PRAKKEN BUILDING, ROOM 150, EXTENSION 3874 OR 3877.

NOTE: Benefit coverage begins the first of the following month after employment start date.