

FERRIS STATE UNIVERSITY

HUMAN RESOURCES

Benefits at a Glance

2024-2025

Adjunct Level 1 - J5

CONTACT US NOW



231-591-2150
Human Resources



hrbenefits@ferris.edu



420 Oak Street
Prakken 150
Big Rapids, MI 49307

www.ferris.edu

NEW HIRE ENROLLMENT

Benefits are available on the date of hire into an Adjunct Level 1 position. Newly benefit eligible employees have 30 calendar days to enroll in FSU benefit plans.

MEDICAL/PRESCRIPTION

FSU offers Level 1 Adjuncts the option to enroll in the Ferris 4 HDHP option or the Ferris 5 HDHP option for months during which they hold an active assignment. These plans are offered at full-cost. Premiums are collected on a per pay period basis.

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.

ADJUNCT 26 PAY COSTS

	FERRIS 4 (HSA) PPO Plan with HSA		FERRIS 5 (HSA) PPO Plan with HSA	
	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK
Preventive Care	100% coverage	80% after deductible	100% coverage	80% after deductible
Primary Care Office Visit (face to face and telehealth)	100% after deductible	80% after deductible	100% after deductible	80% after deductible
Specialist Office Visit (face to face and telehealth)	100% after deductible	80% after deductible	100% after deductible	80% after deductible
Virtual Care Services (Spectrum Health or MDLive acute virtual care)	100% after deductible (\$49 charge)	N/A	100% after deductible (\$49 charge)	N/A
Coinsurance - (Plan Pays)	100% after deductible	80% after deductible	100% after deductible	80% after deductible
Prescription copay	COPAYS APPLY AFTER DEDUCTIBLE		COPAYS APPLY AFTER DEDUCTIBLE	
Generic	10% copay (\$5 min/\$30 max)		10% copay (\$5 min/\$30 max)	
Preferred Brand	10% copay (\$30 min/\$60 max)		10% copay (\$30 min/\$60 max)	
Non-Preferred Brand	10% copay (\$50 min/\$75 max)		10% copay (\$50 min/\$75 max)	
Preferred Specialty	10% copay (\$40 min/\$70 max)		10% copay (\$40 min/\$70 max)	
Non-Preferred Specialty	10% copay (\$80 min/\$100 max)		10% copay (\$80 min/\$100 max)	
Mail Order Pharmacy	1x copay for 90 day supply		1x copay for 90 day supply	
Urgent Care Center Copay	100% after deductible	80% after deductible	100% after deductible	80% after deductible
Emergency Room Copay	100% after deductible		100% after deductible	
Network				
Deductible				
Individual			\$3,000	\$6,000
Family			\$6,000	\$12,000
Coinsurance Maximum	Excludes Deductible		Excludes Deductible	
Individual			\$2,000	\$4,000
Family			\$4,000	\$8,000
Out of Pocket Maximum	Includes Deductibles, Coinsurance, Copays		Includes Deductibles, Coinsurance, Copays	
Individual			\$5,000	\$10,000
Family			\$10,000	\$20,000
ACA Statutory Maximum	Includes Deductibles, Coinsurance, Copays		Includes Deductibles, Coinsurance, Copays	
Individual			\$5,000	\$10,000
Family			\$10,000	\$20,000
ADJUNCT 26 PAY COSTS	Per Pay Cost	Annual Cost	Per Pay Cost	Annual Cost
Single	\$233.62	\$6,074.12	\$210.75	\$5,479.50
2 Person	\$689.18	\$17,918.68	\$621.71	\$16,164.46
Family	\$841.03	\$21,866.78	\$758.70	\$19,726.20



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 a \$500 lump sum to the employee's 403b account each semester the employee has an active job assignment. Employees may make voluntary contributions via payroll deduction as well.

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.



HOLIDAYS

Level 1 Adjuncts are not expected to report to work on University approved holidays and holiday shut down periods.



SICK TIME

Adjunct Instructor Level 1's with at least a twelve (12) credit course load will be credited with 2 sick days (16 hours) at the beginning of each semester. Any unused sick leave will be lost at the end of the semester.

