

# FERRIS STATE UNIVERSITY

## HUMAN RESOURCES



## Benefits at a Glance

# 2024-2025

## Admin / Support

### 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 an Admin/Support fulltime 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 offered 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 SPENDINGS ACCOUNTS**

Pre-tax deductions to a Medical Flexible Spending Account (up to \$3,200 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.

## **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 12% of the employee's base salary to a 403b account each pay period. 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 MPSERS retirement plan.

# **Paid Time Off**

## **VACATION TIME**

Vacation time is accrued at a rate of 6.15 hours per pay period (160 hours/year).

Employees may not carry over more than 160 hours of vacation time into a new fiscal year (July 1).

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

## **HOLIDAYS**

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

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

Additional paid holiday time may be granted by the President.

## **SICK TIME**

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.

## **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.

## **PERSONAL TIME**

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.

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

	FERRIS 1 Not Open to New Enrollment, PPO Plan		FERRIS 2 EPO Plan		FERRIS 3 PPO Plan		FERRIS 4 (HSA) PPO Plan with HSA		FERRIS 5 (HSA) PPO Plan with HSA	
	IN NETWORK	OUT OF NETWORK	IN NETWORK		IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK
Preventive Care	100% coverage	70% after deductible	100% coverage		100% coverage	60% after deductible	100% coverage	80% after deductible	100% coverage	80% after deductible
Primary Care Office Visit (face to face and telehealth)	\$25 copay	70% after deductible	\$25 copay		\$25 copay	60% after deductible	100% after deductible	80% after deductible	100% after deductible	80% after deductible
Specialist Office Visit (face to face and telehealth)	\$50 copay	70% after deductible	\$50 copay		\$50 copay	60% after deductible	100% after deductible	80% after deductible	100% after deductible	80% after deductible
Virtual Care Services (Spectrum Health or MDLive acute virtual care)	\$0 copay	N/A	\$0 copay		\$0 copay	N/A	100% after deductible (\$49 charge)	N/A	100% after deductible (\$49 charge)	N/A
Coinsurance - (Plan Pays)	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
Prescription copay							COPAYS APPLY AFTER DEDUCTIBLE		COPAYS APPLY AFTER DEDUCTIBLE	
Generic	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)	
Preferred Brand	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)	
Non-Preferred Brand	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)	
Preferred Specialty	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)	
Non-Preferred Specialty	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)	
Mail Order Pharmacy	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	
Urgent Care Center Copay	\$50 copay	70% after deductible	\$50 copay		\$50 copay	60% after deductible	100% after deductible	80% after deductible	100% after deductible	80% after deductible
Emergency Room Copay							100% after deductible		100% after deductible	
Network										
Deductible										
Individual	\$750	\$1,500	\$750		\$1,000	\$2,750	\$1,750	\$3,500	\$3,000	\$6,000
Family	\$1,500	\$3,000	\$1,500		\$2,000	\$5,500	\$3,500	\$7,000	\$6,000	\$12,000
Coinsurance Maximum	Excludes Deductible		Excludes Deductible		Excludes Deductible		Excludes Deductible		Excludes Deductible	
Individual	\$1,750	\$3,500	\$1,750		\$2,250	\$2,750	\$1,000	\$2,500	\$2,000	\$4,000
Family	\$3,500	\$7,000	\$3,500		\$4,500	\$5,500	\$2,000	\$5,000	\$4,000	\$8,000
Out of Pocket Maximum	Includes Deductibles, Coinsurance		Includes Deductibles, Coinsurance		Includes Deductibles, Coinsurance		Includes Deductibles, Coinsurance, Copays		Includes Deductibles, Coinsurance, Copays	
Individual	\$2,500	\$5,000	\$2,500		\$3,250	\$5,500	\$2,750	\$6,000	\$5,000	\$10,000
Family	\$5,000	\$10,000	\$5,000		\$6,500	\$11,000	\$5,500	\$12,000	\$10,000	\$20,000
ACA Statutory Maximum	Includes Deductibles, Coinsurance, Copays		Includes Deductibles, Coinsurance, Copays		Includes Deductibles, Coinsurance, Copays		Includes Deductibles, Coinsurance, Copays		Includes Deductibles, Coinsurance, Copays	
Individual	\$9,450	\$18,900	\$9,450		\$9,450	\$18,900	\$2,750	\$6,000	\$5,000	\$10,000
Family	\$18,900	\$37,800	\$18,900		\$18,900	\$37,800	\$5,500	\$12,000	\$10,000	\$20,000
ADMIN COSTS	Per Pay Cost	Annual Cost	Per Pay Cost	Annual Cost	Per Pay Cost	Annual Cost	Per Pay Cost	Annual Cost	Per Pay Cost	Annual Cost
Single	\$140.54	\$3,654.04	\$137.08	\$3,564.08	\$52.91	\$1,375.66	\$41.13	\$1,069.38	\$18.25	\$474.50
2 Person	\$254.49	\$6,616.74	\$246.03	\$6,396.78	\$172.11	\$4,474.86	\$119.09	\$3,096.34	\$51.62	\$1,342.12
Family	\$357.70	\$9,300.20	\$346.82	\$9,017.32	\$200.74	\$5,219.24	\$137.18	\$3,566.68	\$54.85	\$1,426.10
							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) Fluoride (Limit) Oral Exams Sealants X-Rays	80% (2 in 12 Months) 80% (Under Age 19) 80% 80% 80%	100% (2 in 12 Months) 100% (Under Age 19) 100% 100% 100%
Basic Care	Anesthesia Fillings Period Surgery Perio Maintenance (Limit) Repair of Crowns, Bridges, & Dentures Root Canal Scaling/Root Planing Simple Extractions Surgical Extractions	60% 60% 60% 60% (Once Every 3 Months) 60% 60% 60% 60% 60%	80% 80% 80% 80% (Once Every 3 Months) 80% 80% 80% 80% 80%
Major Care	Bridges & Dentures Dental Implants Inlays, Onlays, Veneers Single Crowns	50% 50% 50% 50%	80% 80% 80% 80%
Orthodontia	Orthodontia (Limit) Lifetime Max Benefit (Per Member)	50% (Under Age 19) \$1,000	50% (Any Age) \$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

#### EXAM SERVICES

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

#### FRAME

#### CONTACT LENSES

#### STANDARD PLASTIC LENSES

### 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

#### EXAM SERVICES

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

#### FRAME

#### CONTACT LENSES

#### STANDARD PLASTIC LENSES

### 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