

FERRIS STATE UNIVERSITY

HUMAN RESOURCES



Benefits at a Glance

2022-2023

Adjunct Level 1 - J5

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 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 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.



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.



HOLIDAYS

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

New Year's Day
Good Friday
Memorial Day
July 4th
Labor Day

Thanksgiving Day
Day after Thanksgiving
Christmas Eve
Christmas Day
New Year's Eve



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.

Employees can choose between TIAA-CREF & Fidelity to manage their Ferris accounts.

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



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.



Adjunct Level 1 Medical Plan Option

| FERRIS 4 (HSA) PPO Plan with HSA Priority Health | | |
|---|--|----------------------|
| | IN NETWORK | OUT OF NETWORK |
| Preventive Care | 100% coverage | 80% after deductible |
| Primary Care Office Visit | 100% after deductible | 80% after deductible |
| Specialist Office Visit | 100% after deductible | 80% after deductible |
| Virtual Visit - through Spectrum Health or MDLive virtual care | 100% after deductible | N/A |
| Coinsurance - (Plan Pays) | 100% after deductible | 80% after deductible |
| Prescription copay | <i>COPAYS APPLY AFTER DEDUCTIBLE</i> | |
| <i>Medtipsterfree Preventive</i> | \$0 Generic Preventive Drugs | |
| <i>Tier 1</i> | 10% copay (\$5 min/\$30 max) | |
| <i>Tier 2</i> | 10% copay (\$30 min/\$60 max) | |
| <i>Tier 3</i> | 10% copay (\$50 min/\$75 max) | |
| <i>Tier 4</i> | 10% copay (\$40 min/\$70 max) | |
| <i>Tier 5</i> | 10% copay (\$80 min/\$100 max) | |
| <i>Mail Order Pharmacy</i> | 1x copay for 90 day supply | |
| Urgent Care Center Copay | 100% after deductible | 80% after deductible |
| Emergency Room Copay | 100% after deductible | |
| Network | Priority Health / CIGNA | |
| Deductible | | |
| Individual | \$1,500 | \$3,000 |
| Family | \$3,000 | \$6,000 |
| Coinsurance Maximum | <i>Excludes Deductible</i> | |
| Individual | \$750 | \$2,000 |
| Family | \$1,500 | \$4,000 |
| Out of Pocket Maximum | <i>Includes Deductibles, Coinsurance, Copays</i> | |
| Individual | \$2,250 | \$5,000 |
| Family | \$4,500 | \$10,000 |
| ACA Statutory Maximum | <i>Includes Deductibles, Coinsurance, Copays</i> | |
| Individual | \$2,250 | \$5,000 |
| Family | \$4,500 | \$10,000 |
| Costs | Per Pay Cost | Annual Cost |
| Single | \$201.97 | \$5,251.20 |
| 2 Person | \$595.81 | \$15,491.16 |
| Family | \$727.09 | \$18,904.44 |