

FERRIS STATE UNIVERSITY

HUMAN RESOURCES



Benefits at a Glance

2026-2027

Adjunct Instructor - Non -FNTFO

CONTACT
US NOW



231-591-2150
Human Resources



hrbenefits@ferris.edu



420 Oak Street
Prakken 150
Big Rapids, MI 49307



NEW HIRE ENROLLMENT

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



MEDICAL/PRESCRIPTION

Ferris State University offers Adjunct Instructors 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.

HOLIDAYS

Adjunct Instructors are not expected to report to work on University approved holidays and holiday shut down periods.

RETIREMENT

Ferris State University contributes a \$500 lump sum to the employee's 403b account each semester the Adjunct Instructor is assigned a course load of twelve or more credit hours or eighteen or more contact hours. Adjunct Instructors may elect to make voluntary contributions via payroll deduction as well.

Ferris State University retirement plans are processed through TIAA-CREF.

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



| | 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 | 80% after deductible | 60% after deductible |
| Specialist Office Visit (face to face and telehealth) | 100% after deductible | 80% after deductible | 80% after deductible | 60% after deductible |
| Virtual Care Services (not part of PCP or Specialist visit) | \$0 copay | N/A | \$0 copay | N/A |
| Coinsurance - (Plan Pays) | 100% after deductible | 80% after deductible | 80% after deductible | 60% after deductible |
| Prescription copay Generic Preferred Brand Non-Preferred Brand Preferred Specialty Non-Preferred Specialty Mail Order Pharmacy | COPAYS APPLY AFTER DEDUCTIBLE | | COPAYS APPLY AFTER DEDUCTIBLE | |
| | 10% copay (\$5 min/\$30 max) | | 10% copay (\$5 min/\$30 max) | |
| | 10% copay (\$30 min/\$60 max) | | 10% copay (\$30 min/\$60 max) | |
| | 10% copay (\$50 min/\$75 max) | | 10% copay (\$50 min/\$75 max) | |
| | 10% copay (\$40 min/\$70 max) | | 10% copay (\$40 min/\$70 max) | |
| | 10% copay (\$80 min/\$100 max) | | 10% copay (\$80 min/\$100 max) | |
| | 1x copay for 90 day supply | | 1x copay for 90 day supply | |
| | Urgent Care Center Copay | 100% after deductible | 80% after deductible | 80% after deductible |
| Emergency Room Copay | 100% after deductible | | 80% after deductible | |
| Network | Priority Health / CIGNA | | Priority Health / CIGNA | |
| Deductible | | | | |
| Individual | \$1,750 | \$3,500 | \$3,500 | \$6,000 |
| Family | \$3,500 | \$7,000 | \$7,000 | \$12,000 |
| Coinsurance Maximum | Excludes Deductible | | Excludes Deductible | |
| Individual | \$1,000 | \$2,500 | \$2,500 | \$4,000 |
| Family | \$2,000 | \$5,000 | \$5,000 | \$8,000 |
| Out of Pocket Maximum | Includes Deductibles, Coinsurance, Copays | | Includes Deductibles, Coinsurance | |
| Individual | \$2,750 | \$6,000 | \$5,000 | \$10,000 |
| Family | \$5,500 | \$12,000 | \$12,000 | \$20,000 |
| ACA Statutory Maximum | Includes Deductibles, Coinsurance, Copays | | Includes Deductibles, Coinsurance, Copays | |
| Individual | \$2,750 | \$6,000 | \$6,750 | \$10,000 |
| Family | \$5,500 | \$12,000 | \$13,000 | \$20,000 |
| 2026-2027 | Single \$291.01 | | Single \$247.96 | |
| Bi-Weekly Rates | 2 Person \$858.50 | | 2 Person \$731.47 | |
| | Family \$1047.66 | | Family \$892.65 | |

24/7 Virtual care — when and where you need it



When it's not convenient to go to the doctor,
bring a doctor to you.

What is virtual care?

Virtual care gives you access to board-certified doctors on nights, weekends and even holidays for health issues that aren't an emergency. Virtual care connects you with a doctor over the phone, through video, or simply by filling out an online questionnaire. Depending on your condition and the type of virtual care you choose, a doctor can:

- Prescribe a medication and send it to your preferred pharmacy
- Develop a treatment plan
- Notify your primary care doctor with current information
- Make follow-up recommendations, including referrals to see a specialist

What conditions can it treat?

Virtual care is great for non-emergencies, like:

- Cough, cold and flu
- Fever, nausea and vomiting
- Sinus problems
- Pink eye
- Allergies, bites and stings
- Rash, hives and more



Did you know?

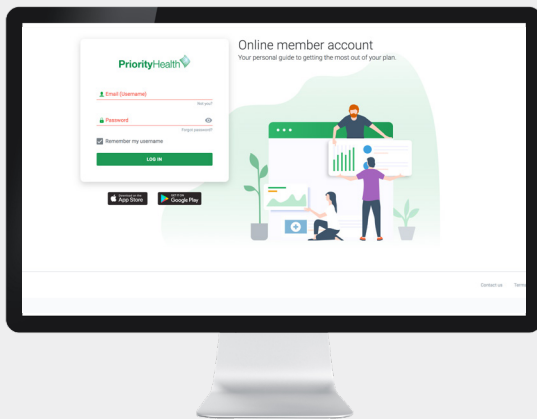
9 out of 10 physicians
see the benefits of virtual
care technologies.*

How much does it cost?

We offer our members 100% coverage (\$0 copay) for in-network virtual care. It is included in your benefits at no cost to you.**

Talk to your doctor.

Ask your doctor about what virtual care options are available to you.



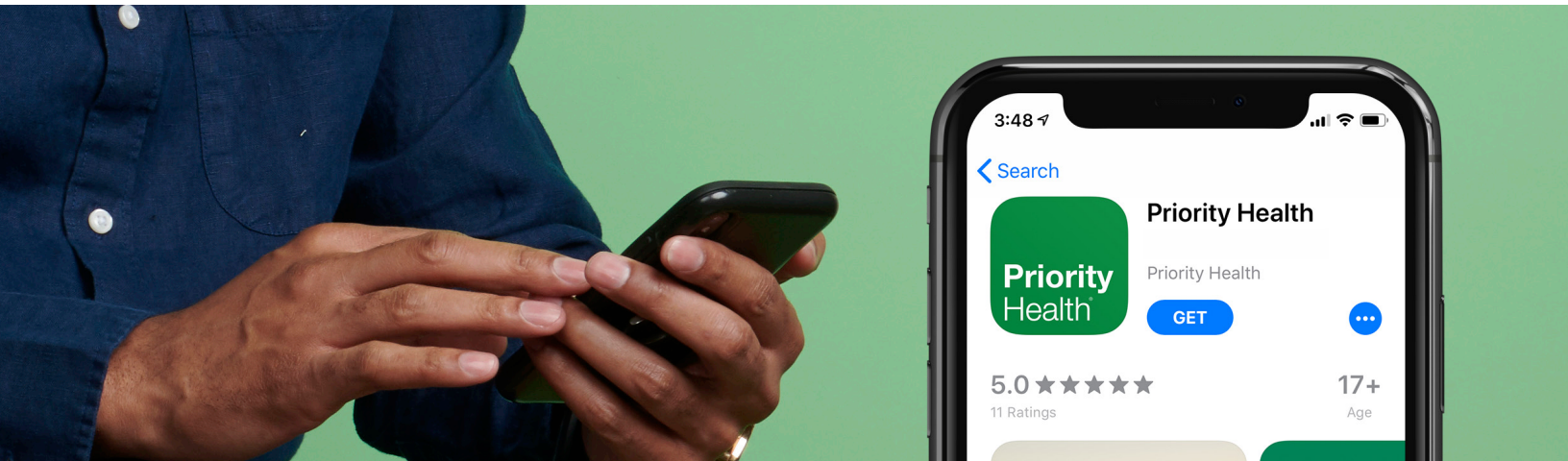
Priority Health members who live in the state of Michigan can access video visits and eVisits with Michigan-based, board-certified providers through the new Priority Health member app. Download the Priority Health app to get started.



*Source: Deloitte 2018 Survey of US Physicians. **Includes 100% coverage (\$0 copay) for fully funded plan members and opt-in for self-funded plan members. HSA plan members must meet their deductible before 100% coverage begins, but will never pay more than an in-person doctors visit.

Priority Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia en su idioma. Consulte al número de Servicio al Cliente que está en la parte de atrás de su tarjeta de identificación de miembro. (TTY: 711).






ملاحظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. يرجى الاتصال برقم خدمة العملاء على الجانب الخلفي من بطاقة عضويتك الشخصية. (رقم هاتف الصم والبكم: 711).



The smart choice, now on your smartphone

Managing your health insurance is easier than ever with the new Priority Health app.

In your member account, you can quickly and easily:

-  Track spending balances to keep your budget in check
-  Search your claims and see a detailed breakdown of care and prescription costs
-  Compare costs of medical procedures and prescriptions based on your plan so you can save money
-  Find in-network doctors, specialists, labs and more
-  Set up a video visit and get virtual care when and where you need it



Download the Priority Health app from the App Store or Google Play or sign up at member.priorityhealth.com to view your personalized health insurance information anytime, anywhere.



Getting started is easy:

1. Download the Priority Health app from the App Store or Google Play, or visit member.priorityhealth.com.
2. Click **Sign up** and follow the instructions.*

Questions about your member account?

If you need technical support or help accessing your account, email us at techsupport@priorityhealth.com or call 833.207.3210. For all other questions about your plan, call the number on the back of your member ID card to speak with a member of our Customer Service team.

**You may be asked security questions to verify your identity.*



Already have a MyHealth account?

You can use your existing MyHealth username and password to log in to the Priority Health app.

Continue using your MyHealth account to access your Spectrum Health providers, appointments and other patient information.

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Life Advisor Well-being Portal



A Total Well-being & Health Tracker Solution

Ulliance Life Advisor App

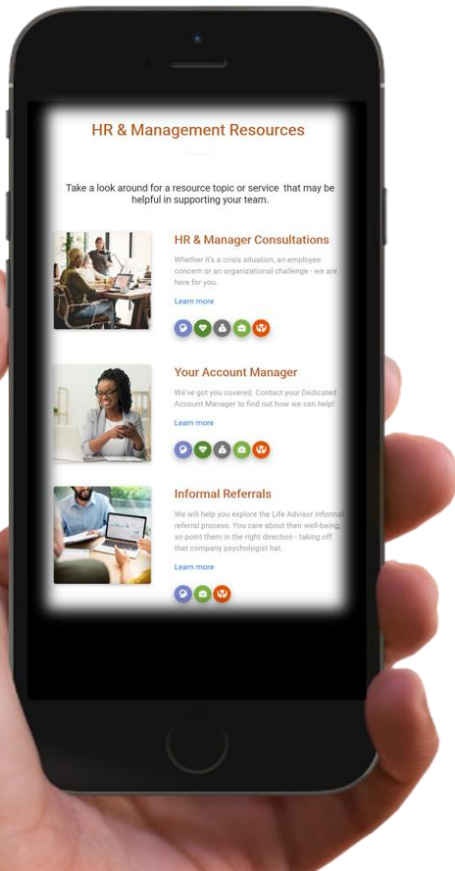
The Ulliance Life Advisor App is your FREE and CONFIDENTIAL resource available to you and your dependents. The app contains a variety of resources, tools, articles, and tips to help you thrive in your everyday life.

The app contains a direct link to our Wellbeing Portal that has even more resources, a full library and activities that focus upon our 5 dimensions of well-being: emotional, physical, financial, career and community.

Download the app today for a direct connection to a life advisor consultant. Our 800# will be at your fingertips call 24/7 for counseling services or valuable information to start living a healthier, more balanced life.

You can find the Ulliance Life Advisor App in the Apple and Android app stores.

- ✓ Search "Ulliance Life Advisor" and the app will appear for download.
- ✓ Get the App today & stay connected!!





HEALTHY

Newly eligible employees will receive an email from Personify Health to set up access to the wellness platform.

Current employees can scan the QR code to enroll and access the platform!

personify
HEALTH



Eligibility

Active, full-time employees of the University are eligible for the HealthyU Wellness incentive while actively enrolled in an FSU sponsored medical plan.

HealthyU Program Benefits

Participants who complete the quarterly program requirements in the wellness platform will receive an incentive of a quarterly premium refund of up to **\$75 for employee participation** and up to **\$45 for spouse/domestic partner participation**. Premium refunds are paid in a lump sum, each quarter.

Participants who are actively engaging with the wellness platform will be eligible for the wellness discount on their membership rates at the Student Recreation Center and the Racquet and Fitness Center for new and renewed memberships.

If both spouses work for FSU, for the purposes of the Wellness Program, the "employee" is the participant who is the policy holder and is eligible to earn the employee premium refund amount. The other employee will be designated as the spouse, and eligible to earn the spouse premium refund amount. All earned premium refunds are paid to the "employee" participant.

Quarter 1 = July 1 - September 30

Quarter 2 = October 1 - December 31

Quarter 3 = January 1 through March 31

Quarter 4 = April 1 through June 30



How To Participate

- Log into the Wellness Platform - hosted by Personify
 - Visit <https://login.personifyhealth.com> and download the Personify Health app to your mobile device
 - Select "Create Account"
 - This is how Employees & Spouses access the platform
- Complete your Health Assessment (required annually before you can earn points)
- Complete activities in the wellness platform to earn 15,000 points for the quarter to earn your premium refund
- All points must be recorded by the last day of the quarter to earn the incentive.
- If you fail to meet the requirements in any quarter, you will not earn the incentive for that quarter. You are still eligible to earn the incentive for future quarters as long as the requirements are met for that quarter.

Note: Points reset each quarter, but the health assessment is good for the entire plan year (July thru June). **You will not be able to earn any points until you have completed your Health Assessment.**

Biometric Screening Options

1. Annual Well Visit - Your personal physician can complete a biometric screening form during your annual well visit, and you can upload it to the wellness platform.
2. If you are not able to complete your biometric screening at a well visit you can order your biometric screening kit through LabCorp on the Personify Health website or app.

For Benefits
Inquiries, please
contact us at
hrbenefits@ferris.edu
or
231-591-2150

~personify
HEALTH



The wellness platform allows you to connect a variety of fitness trackers and mobile apps to help you track your activities and earn points!

Scan here to download the app now!