

**PRO-TECH EMPLOYEE  
FRINGE BENEFITS SUMMARY**

*(Note references to Collective Bargaining Agreement)  
Updated January 2004*

Pro-Tech employees receive a comprehensive fringe benefits package consistent with the terms of their Collective Bargaining Agreement. The following summarizes all of the benefits provided to Pro-Tech employees, except those benefits that are mandated by law. In the event there is a conflict between this summary and an insurance plan or the Collective Bargaining Agreement, the contents of the plan and/or CBA shall prevail.

**Definition of full-time employees**

A full-time employee is one who works 40 hours a week, 52 weeks a year.

**Less than full-time employees**

An employee who regularly works twenty (20) or more hours per week and at least thirty-nine (39) weeks per year shall receive proportional benefits based on their benefit eligibility factor, which is determined by hours actually worked.

**Vacation**

All full-time employees shall accrue vacation as follows (less than full-time employees on a prorated basis):

- Less than 5 completed years of service – 6.67 hours per month
- Employees with 5 to 10 years of service – 10 hours per month
- Employees with 10+ years of service – 13.33 hours per month

**Note:** Vacation will be posted on the 16<sup>th</sup> of each month; it is posted to your paycheck when the period for which you are being paid includes the 16<sup>th</sup>. A new hire who starts before the 16<sup>th</sup> of a month shall receive credit for that month. If the start date is on or after the 16<sup>th</sup> of a month, time will start accruing the month following the date of hire.

Upon termination the employee will receive pay for any unused vacation time at his/her regular rate of pay. *(CBA: Article 11, Section 1D)*

The College is normally closed for approximately one week between Christmas and New Year; this paid time off is not charged against vacation.

**Sick and Emergency Leave**

Full-time Pro-Tech employees are granted 12 sick days per year (less than full-time employees on a prorated basis). The full allocation of 12 days is credited to the employee's "bank" July 1 of each fiscal year. There is no ceiling or maximum accrual for sick leave. A pro-rated number of days will be granted to new hires who begin on or after July 16. *(CBA: Article 11, Section 3)* (See "New Hire Eligibility Criteria" on page 4 of this summary for further information on proration.)

Upon retirement from the College, the employee shall receive pay for unused accumulated sick and emergency leave, up to a maximum of 30 days at his or her regular rate of pay. (*CBA: Article 11, Section 3D*)

### **Personal Business**

Full-time Pro-Tech employees receive five (5) personal business days per year (less than full-time employees on a prorated basis). Time is granted on July 1 of each fiscal year and must be utilized during the fiscal year. Unused time for Pro-Tech is converted to sick and emergency leave time at the end of each fiscal year. A pro-rated number of days will be provided to new hires whose start date is on or after July 16. (*CBA: Article 11, Section 2*) (See “New Hire Eligibility Criteria” on page 4 of this summary for further information on pro-ration.)

### **Health Insurance**

Pro-Tech employees may choose from one of the following two (2) options: MESSA Super Care 1 or Health Plus of Michigan (HMO). (*CBA: Article 10, Section 2*)

- The MESSA SuperCare 1 insurance program comes with a \$100 deductible per person not to exceed \$200 deductible per family. The deductibles are calculated on a calendar year basis. The prescription co-pay is \$5.00 for generic drugs and \$10.00 for brand drugs. To prevent confusion with other groups participating in MESSA, the College has designated this program MESSA 2.
- The HealthPlus of Michigan (HMO) insurance program has no annual deductibles or prescription co-pays. There are a few services that do require a co-pay (ex: there is a \$10.00 co-pay for Psychiatric Outpatient Care). The participants must select a primary care physician for all service and referrals.

The premium is fully paid by the College for full-time and their eligible dependents (the premium for less than full-time employees is prorated).

### **Flexible Spending Accounts**

Employees are eligible to participate in the College’s Flexible Spending Accounts. The Medical Spending Account allows you to use pretax dollars up to \$3,000 annually to pay for health expenses not covered by insurance, as defined by the IRS. You can use the Dependent Care Spending Account up to \$5,000 annually to pay for dependent care expenses on a tax-free basis.

### **Cash in Lieu of Health Insurance**

Employees that are eligible to receive health insurance benefits fully paid by the College may elect to waive health insurance coverage (provided they have other coverage available) and receive \$300 per month for every month they are considered eligible. The \$300 a month is considered taxable income. Less than full-time employees are not eligible for this option. (*CBA: Article 10, Section 3*)

### **Dental**

SET-SEG provides 100% coverage for preventative and 80% coverage for specified services, up to a maximum of \$1,000 per year with the exception of orthodontic (\$1,300 lifetime). The premium is fully paid by the College for full-time employees and their eligible dependents (the premium for less than full-time employees is prorated). (*CBA: Article 10, Section 6*)

### **Vision**

The College provides vision coverage for full-time employees and their eligible dependents (less than full-time employees on a prorated basis). The College's Vision Reimbursement Plan (VRP) provides reimbursement for exam, lenses, frames or contacts up to a specified amount per eligible participant. The vision benefit plan year is January 1 through December 31. Participating employees and their eligible dependents are eligible for reimbursement once per calendar year. (CBA: Article 10, Section 8)

### **Retirement**

Upon hire, full-time Pro-Tech employees may choose between a defined benefit and a defined contribution retirement plan. Less than full-time Pro-Tech employees are automatically enrolled in the defined benefit plan (MPERS) and may not opt into the defined contribution plan. (CBA: Article 13, Section 1)

- The defined benefit plan, administered by the Michigan Public School Employees Retirement System (MPERS), contains a ten-year vesting requirement and provides a benefit based on salary and a multiplier of 1.5% for each year of service. Health insurance benefits are available through MPERS upon retirement.
- The defined contribution plan, also known as the Optional Retirement Plan (ORP), provides for immediate vesting. This plan is administered by TIAA-CREF. The amount contributed to the ORP by the College is 10% for employees hired on or after January 1, 2003 and is variable, based on the MPERS rate, for employees hired prior to January 1, 2003. There is no health insurance available through the Optional Retirement Plan upon retirement.

### **Paid Holidays**

Employees shall be paid for the following specific days when they fall within a work week in which the employee is regularly assigned to work: (CBA: Article 11, Section 4)

Independence Day	Christmas Day
Labor Day	New Years Day
Thanksgiving Day	Martin Luther King Day
Day after Thanksgiving	Memorial Day

In addition to the above mentioned holidays, employees shall be paid for days they are regularly assigned to work during the Christmas/New Year break. (CBA: Appendix B-4)

### **Supplemental Retirement Savings Plans - Deferred Compensation**

Pro-Tech employees may defer a portion of their salary into tax-sheltered long-term savings plans (403(b) and 457(b) programs).

### **Life Insurance**

All full-time Pro-Tech employees are provided with a \$35,000 life insurance policy and a \$70,000 accidental death and dismemberment policy, less than full-time will be provided with a prorated amount of life insurance. (CBA: Article 10, Section 1)

**Disability Insurance**

Coverage is provided for Pro-Tech employees. There is a 90 consecutive calendar day waiting period before disability benefits commence. Benefits are 2/3 of monthly gross salary payable during disability for a maximum period as shown in the table below. (CBA: Article 10, Section 5)

Plan Monthly Benefits	Age at Disablement	Maximum Benefit Period	Elimination Period
66-2/3 % of Monthly Earnings	61 or younger	To age 65	90 Consecutive Calendar Days
	62	3 ½ Years	
	63	3 Years	
	64	2 ½ Years	
	65	2 Years	
	66	1 ¾ Years	
	67	1 ½ Years	
	68	1 ¼ Years	
	69 or over	1 Year	

**Educational Scholarship**

Full-time Pro-Tech employees, their spouse and eligible dependent children (up to age 25 as defined by the Internal Revenue Code of the United States) may take Mott courses at no cost to the employee if they successfully pass the course. Less than full-time shall receive the same benefit, except the amount of coverage will be prorated. (CBA: Article 14, Section 2)

Free course tuition for credit and non-credit courses at the College shall be provided to the dependents (as defined by the IRS) of deceased Pro-Tech employees who have given the College the equivalent of ten years of continuous full-time service. The provision for reimbursement of tuition shall be identical to the terms applicable to active employees.

**Tuition Assistance**

Pro-Tech employees, with proper authorization, may be reimbursed for tuition for college credit or other courses related to professional development. Employees must receive “B” or better for graduate courses, and “C” or better for undergraduate courses. \$12,500 is budgeted annually for the entire fund and reimbursements are made on a first come first serve basis. The maximum reimbursement to an individual is \$750 per semester and cannot exceed \$1,500 per fiscal year (less than full-time employees are eligible for a prorated amount). Reimbursement of tuition for graduate studies is considered taxable income. (CBA: Article 14, Section 3)

**New Hire Eligibility Criteria**

Medical, vision, dental, life and LTD insurance will begin the first of the month following the date of hire.

In making pro-ration of sick leave and personal business days for new hires, the employee will receive 1/12th of the annual allocation for each remaining full month of the fiscal year. In

addition, credit will be given for the first month of employment provided the employee begins work on or before the 15th of the month. Employees hired on or after the 16th of the month receive no pro-ration for that month. For example, an employee hired on August 15 would receive eleven twelfths of the annual allocation whereas an employee hired on August 16 would receive only ten twelfths of the annual allocation.

### **Emeritus**

Faculty and staff who retire from the College after the equivalent of ten years of continuous full-time service and who meet the requirements for a regular or deferred retirement as outlined by MPSERS (including employees in the Optional Retirement System) shall be granted Emeritus status. Emeritus status entitles the retiree the use of the faculty/staff parking ramp, free course tuition for credit and non-credit courses at the College (with provision for reimbursement identical to active employees), use of the Mott Library and inclusion on mailing lists related to activities at the College if requested by the retiree. Dependents, as defined by the Internal Revenue Service, of employees who qualify for Emeritus status are also eligible for free course tuition for credit and non-credit courses at the College (with provision for reimbursement identical to active employees).

The benefits provided to employees who qualify for Emeritus status shall also be provided to disabled Pro-Tech employees (and their eligible dependents as defined by the IRS in the case of Mott tuition) who have given the College the equivalent of five years of continuous full-time service and who have been on an extended medical leave for a minimum of three years. The provision for reimbursement of tuition shall be identical to the terms applicable to active employees.

### **Longevity**

Full-time Pro-Tech employees receive longevity payments each year in December as follows:

- After 10 years of continuous service to the college, a lump sum payment of five hundred dollars (\$500.00) annually.
- After 15 years of continuous service to the college, a lump sum payment of six hundred dollars (\$600.00) annually.
- After 20 years of continuous service to the college, a lump sum payment of seven hundred dollars (\$700.00) annually.

Longevity payments are based on an employee's years of service as of July 1 of the current fiscal year. Employees who do not have 10 years of service prior to July 1 will receive their initial payment in December of the following year. Less than full-time employees are not eligible for longevity. (*CBA: Article 8, Section 8*)