

LESS THAN FULL-TIME PROFESSIONAL TECHNICAL EMPLOYEES BENEFITS SUMMARY

Updated July 2011

Less than full-time 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 less than full-time Pro-Tech employees, except those benefits that are mandated by law. In the event there is a conflict between this summary and the insurance plan or document itself or the plan document, the contents of the plan/document shall prevail. For additional information please see your collective bargaining agreement.

Definition of a less than full-time employee

A less than full-time employee is one who is regularly scheduled to work fewer than 40 hours a week, and/or fewer than 52 weeks a year.

Calculating the Benefit Eligibility Factor

Because the less than full-time Pro-Tech employee has not yet worked a complete fiscal year, the initial benefit eligibility factor is an estimate. This is determined by multiplying the number of hours per week the employee is scheduled to work by the number of weeks scheduled to work, and dividing the total by 2080 (the total number of hours a full-time employee works). This estimated benefit eligibility factor will continue to be used until the less than full-time employee has worked a full fiscal year.

The benefit eligibility factor for less than full-time employees is recalculated at the beginning of each fiscal year after a full fiscal year has been worked. This is determined by taking the total number of hours actually worked during the previous fiscal year and dividing the total by 2080 (the total number of hours a full-time employee works).

Calculation of Leave Banks

During the first fiscal year of employment (if the employee does not begin work on July 1), the employee will receive a pro-rated number of vacation, sick, and personal days. Furthermore, 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 proration for that month.

Vacation

Annual vacation for employees is prorated based on the employee's benefit eligibility factor (BEF).

Accrual Amounts:

- Less than 10,399 hours worked – 6.67 hours x BEF per month (annual maximum 80 hours)
- 10,400 to 20,799 hours worked – 10 hours x BEF per month (annual maximum 120 hours)
- 20,800 and over hours worked – 13.33 hours x BEF per month (annual maximum 160 hours)

Vacation will be posted on the 16th of each month.

At the end of the fiscal year, employees are eligible to carry over two (2) times their annual accrual amount. On July 1st, any time over the maximum accrual limit will be forfeited.

The annual allocation described above is credited to the employee's vacation "bank" on July 1 of each fiscal year.

Sick and Emergency Leave

Sick leave is a form of disability insurance that is designed to be used primarily for situations where a medical condition renders an employee unable to work. Employees receive a prorated number of sick days per year based on their benefit eligibility factor. Twelve (12) sick days per year is the maximum number of sick day a less than full-time employee can earn annually. The full allocation of sick days is credited to the employee's "bank" on July 1 of each fiscal year. There is no ceiling or maximum accrual for sick leave.

Sick and Emergency Leave may be used for the following:

- Personal illness or injury of the employee
- Illness, injury or death of an immediate family member. Immediate family will mean: husband, wife, father, mother, step-parent, brother, step-brother, sister, step-sister, son, daughter, step-child, foster child, grandparent, grandchild, father-in-law, mother-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, uncle, aunt, nephew, niece, and first cousin, and next of kin in the event the employee has no living immediate family. *(Updated July 2010)*
- Medically necessary appointments for the employee or an immediate family member.

You may be required to provide your supervisor with medical documentation sufficient to validate the use of sick leave for its intended purpose, i.e., that the medical condition prevents you from performing your duties. When returning to work from a personal illness or injury, you may be required to provide documentation that you are able to perform your job. *(CBA: Article 11)*

Personal Business

Employees are granted a prorated number of personal business days based on the benefit eligibility factor. Forty hours (40) of personal business time per year is the maximum number of hours a less than full-time employee can earn annually. Time is granted July 1 of each fiscal year, and must be used during the fiscal year. Unused time is converted to sick and emergency leave time at the end of the each fiscal year.

Personal business hours will convert to sick and emergency leave if an employee dies. If the employee is eligible for retirement (55 years of age and 10 years of service) at the time of his/her death, then these converted sick and emergency hours may be eligible for payment consistent with the procedure for payment of sick leave at the time of retirement. *(CBA: Article 11)*

Paid Holidays

Employees shall be paid for the following days when the day falls within a workweek in which the employee is regularly assigned to work:

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

In addition to the holidays above, the College is normally closed for the period of time between Christmas Eve and New Years Day. The actual number of days off depends on the calendar for that year. *(CBA: Article 11)*

Family and Medical Leave (FMLA)

If an employee qualifies for FMLA, the leave will be administered according to the College's FMLA policy.

Unpaid Leave of Absence

Unpaid leaves of absence may be approved at the discretion of the College. See your Collective Bargaining Agreement for more information. *(CBA: Article 12)*.

Sick Leave Donations

See your Collective Bargaining Agreement for more information regarding the Sick Leave Donation program. *(CBA: Article 11)*.

Benefit Effective Dates

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

Health Insurance

Employees may choose from one of the following two (2) options: HealthPlus of Michigan PPO or HealthPlus of Michigan HMO.

- The HealthPlus PPO insurance program has a \$1,250 (single) and \$2,500 (family) deductible for in-network services. This deductible is paid for by the College. Prescription co-pays are \$10.00 for generic and \$20.00 for brand drugs.
- 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.

Premium Contributions

The following premium contribution will be deducted from each paycheck for those enrolled in the HealthPlus PPO plan:

Single	\$0
Couple	\$10
Family	\$15

In addition to the above employee contribution requirement, all less than full-time employees who elect health insurance coverage are responsible for a prorated amount of the premium based on their benefit eligibility factor, with the balance of the premium being paid for by the College. The employee portion, based on their BEF, plus the standard contribution shown above, is deducted from each paycheck.

NOTE: If an employee chooses the HealthPlus HMO, there is a third component to their premium contribution. The additional premium amount is the difference between the 08/09 CBT rate and the 10-11 HealthPlus HMO rate.

See your HR Representative for current rates and accurate calculation of your premium contribution.

Flexible Spending Accounts

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

Dental

The College provides dental coverage for employees and their eligible dependents (up to age twenty-five [25]) as defined by the Internal Revenue Code of the United States. The dental plan 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 services (\$1,300 lifetime).

Employees who elect dental coverage are responsible for a prorated amount of the premium based on their benefit eligibility factor, with the balance of the premium being paid for by the College. (CBA: Article 10)

Vision

The College provides vision coverage for employees and their eligible dependents up to age twenty-five [25]) as defined by the Internal Revenue code of the United States. 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.

An employee who elects vision coverage is responsible for a prorated amount of the premium based on their benefit eligibility factor, with the balance of the premium being paid for by the College. (*CBA: Article 10*)

Disability Insurance

There is a 90-calendar day elimination period for disability benefits. Benefits are 2/3 of monthly gross salary. (*CBA: Article 10*)

Life Insurance

Employees receive a \$35,000 life insurance policy and a \$70,000 accidental death or dismemberment policy.

Supplemental Life and Disability Insurance:

Supplemental Life Insurance: Employees may purchase, at their expense and through payroll deduction, additional life insurance from the College vendor for life insurance. Terms and conditions of such supplemental life insurance are determined by the carrier.

Supplemental Disability Insurance: Employees may purchase, at their expense and through payroll deduction, additional disability insurance from AFLAC. Terms and conditions of such supplemental disability insurance are determined by AFLAC. The College neither endorses nor recommends this supplemental insurance.

Retirement

- Employees will participate in a defined benefit plan, administered by the Michigan Public School Employees Retirement System (MPSERS). The MPSERS plan has a ten-year vesting requirement and provides a benefit based on the employees salary and a multiplier of 1.5% for each year of service. Health insurance benefits are currently available through MPSERS upon retirement. (*CBA: Article 13*)
- Upon notification of intent to retire, an employee may choose to extend their employment with the College through the use of unused, accumulated vacation time.
- Terminal Leave Pay Out: See your Collective Bargaining Agreement for more information on the Terminal Leave Pay Out. (*CBA: Article 20*)

Employer Provided Retiree Benefits

Unit members who retire from the College after the equivalent of ten (10) 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 receive the following employer provided benefits: 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 satisfy the requirements of retirement are also eligible for free course tuition for credit and non-credit courses at the College (with provision for reimbursement identical to active employees). *(CBA: Article 14)*

Deferred Compensation

Employees may defer a portion of their salary into tax-sheltered long-term savings plans {403(b) and/or 457(b) programs}. The College has several investment options available.

Educational Grant Waiver

Employees, their spouse, and dependent children (up to age twenty-five [25]) as defined by the Internal Revenue Code of the United States may enroll in Mott College credit and non-credit courses for a pro-rated price based on their BEF. *(CBA: Article 14)*

Related Service Fees: The educational grant does not cover the cost of books or materials. A comprehensive list of service fees that are covered by the grant can be obtained from the Accounting Office or can be accessed through both the Accounting and Human Resources websites.

Verification of Status: In order to provide verification of employee and dependency status (for purposes of State of Michigan audit and college record keeping) the employee shall process the grant through the Office of Human Resources by completing an Educational Grant Waiver & Information form.

Repayment: The employee is responsible for any charges for which a student is liable if they, their spouse, or dependent does not complete a credit class with a passing grade or if the class is dropped. (A passing grade is 1.0 or above, Audit, or Satisfactory.) If a passing grade is not received by the end of the semester in which the credit class is taken or at the time grades are assigned, the appropriate charges will be applied.

The employee will also be responsible to repay any charges for non-credit courses under the same circumstances as if the employee were a paying customer. (For example, an employee registers for a Continuing Education class but never attends and does not drop before the deadline.)

Payment to the College by the employee shall be by automatic payroll deduction of equal amounts each pay period over a period of twelve (12) months. The College is specifically authorized to initiate payroll deductions once the charges have been recorded and the employee has been notified that the requirements of the Educational Grant have not been fulfilled. The employee may authorize a repayment period of less than twelve (12) months or may pay the full amount due in a single lump sum. If the repayment obligation has not been fulfilled at the time of the employee's separation from employment, the College is authorized to deduct the full remaining obligation from the employee's final paycheck. Any remaining balance will be pursued through the College's normal accounts receivable and collections processes.

Professional Development

At the beginning of each fiscal year, \$12,500 will be put into a professional development account to be used by all Pro-Tech employees. The account can be used for two different types of professional development; tuition reimbursement and conferences/workshops. Funds are distributed on a first come first serve basis. (*CBA: Article 14*)

1. Tuition reimbursement – Tuition reimbursement has a fund balance of \$9,000. Full-time employees are eligible to receive up to a maximum of \$750 per semester/term (not to exceed \$1,500 per fiscal year). Reimbursement for less than full-time employees will be prorated based on each employee's benefit eligibility factor at the time of the request for reimbursement.
2. Conferences and Workshops– Conferences/Workshops have a fund balance of \$3,500. Full-time employees are eligible to receive up to a maximum of \$400 per fiscal year. Reimbursement for less than full-time employees will be prorated based on each employee's benefit eligibility factor at the time of the request for reimbursement.

To calculate a less than full-time employee's benefit you would use the employee's BEF. Example: A person with a BEF of .85 is eligible to receive \$637 per semester/term (not to exceed \$1,275 per fiscal year).

Out-of-Class Pay

Employees who are temporarily assigned to duties of a higher classification may receive a temporary increase in pay while performing those duties.

Employee Assistance Program (EAP)

Employees have an Employee Assistance Program available to them that is operated by Help Net. The Employee Assistance Program provides counseling to the employee and any household members at no cost to the employee for a variety of issues.

*For additional information, contact the Human Resources department at
Mott Community College.*