The following is a description of the benefits for full-time SCSPA employees. Unless otherwise specified, benefit coverage will begin the first day of the month following hire (if hired on or prior to the 15th) or the first day of the second month following hire (if hired after the 15th). Certain benefits are governed by the Collective Bargaining Agreement. In such cases, please refer to that document for further information.

I. **Sick Leave**

Accumulated at the rate of one day per month of employment (maximum accumulation of 120 days).

II. **Vacation**

An employee shall accrue .83 vacation day per month or major fraction thereof from date of hire. Vacation credit shall accrue during an employee’s probationary period; however, he/she may not use vacation time until the beginning of the next fiscal year.

Employees with 1 or more years of service shall be credited with vacation as follows:

<table>
<thead>
<tr>
<th>Years of Service As of July 1st</th>
<th>Number of paid vacation days granted in current fiscal year</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 or more, but less than 2</td>
<td>11</td>
</tr>
<tr>
<td>2 or more, but less than 4</td>
<td>13</td>
</tr>
<tr>
<td>4 or more, but less than 5</td>
<td>14</td>
</tr>
<tr>
<td>5 or more, but less than 6</td>
<td>17</td>
</tr>
<tr>
<td>6 or more, but less than 7</td>
<td>20</td>
</tr>
<tr>
<td>7 or more</td>
<td>23</td>
</tr>
</tbody>
</table>

Employees working less than a full year, will receive a prorated allowance of vacation. Unused, earned, vacation will be paid for upon termination.

III. **Holidays**

IV. **Personal Business**

Up to three 3 days may be used per fiscal year.

V. **Bereavement Leave**

Up to 3 days of bereavement leave may be taken in the event of death in the employee's immediate family. Up to 1 day will be granted to attend the funeral of other family members. (See Collective Bargaining Agreement).

VI. **Jury Duty**

The payment provisions of the Collective Bargaining Agreement shall not apply to the employee who volunteers for jury duty without being summoned.

VII. **Retirement**

In accordance with the Michigan Public School Employees' Retirement System.

VIII. **Educational Grants/Tuition Reimbursement**

Employee, spouse and eligible dependent children - 100% of tuition on traditional classes. Partial tuition grant on non-traditional classes. Classes must be Schoolcraft College courses.

Employee may qualify for 50% of the actual tuition for non-Schoolcraft College courses (excluding fees, books and other costs) with a $300 maximum per fiscal year. Subject to certain conditions defined in the Collective Bargaining Agreement.

IX. **Health Insurance (or cash)**

**LIFE INSURANCE** - Employee

Term Life Insurance (non contributory) $50,000
Accidental Death & Dismemberment (non contributory) $50,000
Optional Life Insurance available (contributory)
MEDICAL/HOSPITAL INSURANCE - Employee and Dependent(s)

Available through 12/31/2011:

BCBS Traditional:

The premium cap shall be set at the 2005/2006 family rate plus $1000; the employee will pay 50% of the cost in excess of this amount effective July 1, 2008 up to $720 annually.

OR:

Community Blue PPO Plan 2.

OR:

Blue Care Network-Package E.

Each employee who is eligible for medical/hospital insurance shall be able to select BCBS, PPO-2 or BCN-E; however, a husband and wife both employed by the College, and both eligible for medical/hospital insurance, shall make the same selection, that is, BCBS or PPO-2 or BCN-E.

An open enrollment period shall be available each year. During this open enrollment period, employees shall choose BCBS, PPO-2, or BCN-E.

OR

A cash stipend of $3,000 annually while actively employed on a full-time basis with the College with life insurance as listed above.

Employee term life insurance ($50,000) and AD&D ($50,000).

Effective for 1/1/2012:

High Deductible Health Plan/Health Savings Account: This plan has a $2,000 (single)/$4,000 (family) deductible; the College will fund $1,700 (single)/$3,400 (family) into an HSA account for employees electing this plan.
Full-Time SCSPA Benefit Summary

Page Four

Preferred Provider Organization (PPO): If the employee selects the PPO, the employee contribution is $600 for each calendar year. The payment shall be deducted in equal installments per pay.

OR:

Health Maintenance Organization (HMO): If the employee selects the HMO, the employee contribution is $600 for each calendar year. The payment shall be deducted in equal installments per pay.

An open enrollment period shall be available each year. During this open enrollment period, employees shall choose HSA/HD, PPO-2, or BCN-E.

X. Dental Insurance

Preventive - 100% of Reasonable/Customary
Basic services - 85% of Reasonable/Customary
Major Services - 75% of Reasonable/Customary
Maximum annual benefit - $1,000/person/benefit year
Orthodontics - 50% of Reasonable/Customary charges up to $1,000/lifetime/dependent child under age 19.

XI. Vision Care

Eye Exam.................................$60.00
Corrective Lenses - Single Vision...$90.00, Bi-focal....$140.00
                      Tri-focal...........$160.00
Frames.................................$100.00
Contact Lenses..........................$40/lens
($60 each lens if visual acuity is not correctable to 20/70 in better eye with conventional lenses)

One exam and one pair of glasses or contacts are available once each year.

XII. Short-Term Disability

60% of the employee's weekly salary up to a maximum of $500 beginning with the 15th calendar day of illness or after expiration of the employee's sick days, whichever occurs last.
XIII. **Long-Term Disability**
Beginning on the 121st calendar day of disability, coverage of 70% of the employee's base monthly salary with a monthly maximum payment of $2,500.

XIV. **Leaves of Absence**
Unpaid leaves of absence may be granted.

XV. **403(b)**
Approved vendor list; salary may be reduced per IRS guidelines.

XVI. **Public Liability**
Broad Form.

XVII. **Worker's Compensation Insurance**
In accordance with applicable state statutes.

XVIII. **Severance Pay**
After 10 years of service, payment of $1,000 plus $20.00 for each additional calendar month of employment. The maximum payment is $3,000.

XIX. **Unemployment Compensation & Social Security**
As provided by law.

XX. **Medical Spending Account**
Employees may redirect a portion of their income (pre-tax) to pay for uninsured medical expenses, provided under the Schoolcraft College Medical Spending Account Program.

XXI. **Dependent Care Program**
The Board provides the opportunity to redirect a portion of an employee's salary in accordance with the Schoolcraft College Dependent Care Program, provided it is in compliance with federal tax regulations.

/rs
7/25/2011