Full-Time Faculty Benefit Summary

The following is a description of the benefits for full-time faculty. Unless otherwise specified, benefits will begin the first day of the month following hire. Certain benefits are governed by the Collective Bargaining Agreement. In such cases, please refer to that document for further information.

**Sick Leave**

15 days per year (maximum accumulation of 120 days), plus use of master sick leave bank if fewer than 120 days have been accumulated, and are needed.

**Personal Business**

4 days maximum use per year.

**Bereavement Leave**

As deemed necessary by the appropriate administrator.

**Jury Duty**

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

**Mileage Reimbursement**

For travel on official College business.

**Retirement**

A. Michigan Public School Employees' Retirement System (MPSERS); a defined benefit program,

   OR

B. Optional Retirement Program (ORP) – TIAA CREF; a defined contribution program.
**Educational Grants**

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.

**Health Insurance (or cash)**

MESSA ABC PLAN, High Deductible Health Plan/Health Savings Account: This plan has a $1,500 (single)/$3,000 (family) deductible; the College will fund $1,200 (single)/$2,400 (family) into an HSA account for employees electing this plan.

OR

The employee may select a cash stipend of six thousand dollars ($6,000) per year, distributed over the year in equal installments per pay while actively employed on a full-time basis.

An open enrollment period shall be available each year. During this open enrollment period, employees shall choose ABC PLAN/MESSA, or the opt-out stipend.

**Life Insurance**

Employee term life insurance ($50,000) and Accidental Death and Dismemberment ($50,000). Optional life is also available.

**Dental Insurance**

MESSA/Delta Dental  
100% of Class I, Diagnostic and Preventive Services  
90% of Class II, Basic Services  
90% of Class III, Major Services  
$1,500 annual maximum  
90% of Class IV, Orthodontic; with a $1,500 lifetime maximum  
2 cleanings per year

**Vision Care**

MESSA/VSP 3 Plus  
Covers most services in full if provided by a Panel Provider. Schedule of benefits apply if Non-Panel Provider.
**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 $5,000. Offset by Social Security & Michigan Public School Employees' Retirement System pension.

**Flexible Spending Account**

Employees may redirect a portion of their income (pre-tax) to pay for uninsured medical expenses and/or dependent care expenses, provided under the Schoolcraft College Flexible Spending Account Program.

**Leaves of Absence**

May be granted. (See Collective Bargaining Agreement for specific details).

**403(b)**

Approved vendor list; salary may be reduced per IRS guidelines.

**Public Liability**

Broad Form.

**Worker's Compensation Insurance**

In accordance with applicable state statutes.

**Travel/Accident Life Insurance**

Coverage for employees traveling on College business.

**Unemployment Compensation & Social Security**

As provided by law.