



Full-Time SCSPA Employees Benefit Summary

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). The College reserves the right to collect overpayments of sick time.

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:

<u>Years of Service As of July 1st</u>	<u>Number of paid vacation days granted in current fiscal year</u>
1 or more, but less than 2	13 (104 hours)
2 or more, but less than 3	14 (112 hours)
3 or more, but less than 4	17 (136 hours)
4 or more, but less than 5	20 (160 hours)
5 or more	26 (208 hours)

Employees working less than a full year will receive a prorated allowance of vacation. The College reserves the right to collect overpayments of vacation.

III. Holidays

10 named holidays (New Year's Day, Martin Luther King Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Day after Thanksgiving Day, Christmas Eve Day, Christmas Day, New Year's Eve Day). (See Collective Bargaining Agreement for specific details).

IV. **Personal Business**

Up to three 3 days may be used per fiscal year after 90 days of employment.

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. **403(b)**

Approved vendor list through TIAA. Salary may be reduced per IRS guidelines.

IX. **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 \$1000 maximum per fiscal year. Subject to certain conditions defined in the Collective Bargaining Agreement.

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

In accordance with Michigan law, employees must pay 20% of the premium cost for the plan they choose.

High-Deductible Health Plan/Health Savings Account (HSA): 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.

OR:

The employee may select a cash stipend of six thousand dollars (\$6,000) per calendar year, distributed over the calendar year in equal installments per pay while actively employed on a full-time basis. ***If this option is elected, you must complete the Medical Waiver form with prove of other medical coverage (non-marketplace) and return it to Benefits@schoolcraft.edu. The opt-out Stipend will not be paid until the form is received.***

An open enrollment period shall be available each year. During this open enrollment period, employees can enroll/change their current benefits.

NOTE: *All benefit elections are completed on the Ocelot Access/Benefits Enrollment Platform. You will receive an email from Human Resources with instructions on how to login.*

XI. **Life Insurance**

Employees are provided term life insurance (\$50,000)* and Accidental Death and Dismemberment insurance (\$50,000). Optional life is also available.

*Benefit reduction at age 65 and 70.

XII. **Dental Insurance**

Eligible employees receive a plan at no additional cost through Blue Cross Blue Shield for individual, 2-person or family coverage.

XIII. **Vision Care**

Eligible employees receive a plan at no additional cost through EyeMed for individual, 2-person or family coverage.

XIV. **Short-Term Disability**

The College shall provide Short-Term Disability benefit at the rate of 65% of the weekly salary up to a maximum of \$800 per week beginning with the 15th calendar day of illness or when the employee's sick bank is exhausted, whichever occurs last. Employees, at their option, may retain up to five (5) sick days in their bank and have STD benefits begin the equivalent number of days sooner.

XV. **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 \$3,500.

XVI. **Leaves of Absence**

Unpaid leaves of absence may be granted.

XVII. **Flexible Spending Account**

Employees may direct a portion of their income (pre-tax) to pay for childcare expenses and/or (if waiving the college's health insurance plan) uninsured medical expenses through the Schoolcraft College Flexible Spending Account Program.

XVIII. **Public Liability**

Broad Form

XIX. **Worker's Compensation Insurance**

In accordance with applicable state statutes

XX. **Severance Pay**

After ten (10) years of service, any employee upon severance due to retirement, who is qualified for retirement benefits, or death shall receive a severance benefit in an amount of \$1,000. Additional severance credit may be earned at the rate of \$20 for each additional calendar month of employment after the tenth year. In no case would the maximum payment exceed \$5,000. Payment in the case of a deceased employee will be made to the beneficiary or to the estate of the deceased.

XXI. **Unemployment Compensation & Social Security**

As provided by law.