



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.

I. **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.

II. **Personal Business**

4 days maximum use per year.

III. **Bereavement Leave**

The number of days granted will be those deemed necessary by the designated administrator. Reference Article X, section 4 of the Faculty Master Agreement.

IV. **Jury Duty**

Any full-time faculty member who is called for and reports for jury duty shall continue to receive their full wages for the duration of the jury duty, provided by Article X, section 5 of the Faculty Master Agreement.

V. **Mileage Reimbursement**

For travel on official College business.

VI. **Retirement**

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

OR

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

VII. **Educational Grants/Tuition Reimbursement**

Employee, spouse and eligible dependent children receive 100% of tuition, and the non-refundable registration fee on traditional classes; a partial tuition grant on non-traditional classes. Classes must be Schoolcraft College courses.

VIII. **Emergency Closings**

Where it becomes necessary for the President or their designee to close the College due to an emergency, employees not required to work shall be compensated at their regular rate for those hours they were scheduled to work but did not work. Employees required to work shall receive, in addition to the compensation just described, straight time rate of pay for each hour worked.

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

MESSA ABC PLAN, High Deductible Health Plan/Health Savings Account: This plan has a \$1,700 (single)/\$3,400 (family) deductible; the College will fund \$1,360 (single) or \$2,720 (family) into an HSA account for employees electing this plan.

OR

The employee may select a cash stipend of up to six thousand dollars (\$6,000) per calendar year, distributed over the year in equal installments of \$230.77 per pay while benefit eligible.

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

X. **Life Insurance**

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

XI. **Dental Insurance**

MESSA/Delta Dental

XII. **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.

XIII. **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.

XIV. **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.

XV. **Leaves of Absence**

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

XVI. **403(b)**

TIAA (see enclosed summary); salary may be reduced per IRS guidelines.

XVII. **Severance Pay**

After 10 years of service, upon severance, excluding just cause discharge, shall receive a benefit in the amount of \$1,000; for those retiring the amount is \$2,000. Additional service credit may be earned at the rate of \$10 for each additional calendar month of their employment after the 10th year. In no case would the additional payment exceed \$1,000.

XVIII. **Worker's Compensation Insurance**

In accordance with applicable state statutes.

XIX. **Travel/Accident Life Insurance**

Coverage for employees traveling on College business.

XX. **Unemployment Compensation & Social Security**

As provided by law.

XXI. **Public Liability**

Broad Form.