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**Benefits and Rates
Summary
Coaches****Health Care Benefits****Medical, Prescription Drug, Dental, and Vision
Community Blue PPO - Administered by Blue Cross Blue Shield of Michigan**

Level of Coverage	WMU's Approximate Annual Contribution	Employee's Approximate Annual Contribution
Single	\$ 7,044.87	\$ 1,872.69
Double	15,733.33	5,385.23
Family	19,148.47	7,935.65

**Medical, Prescription Drug, Dental, and Vision
Healthy Blue Living HMO - Administered by Blue Care Network**

Level of Coverage	WMU's Approximate Annual Contribution	Employee's Approximate Annual Contribution
Single	\$ 4,782.75	\$ 1,271.37
Double	10,613.48	3,632.80
Family	13,075.03	5,418.65

1. Refer to BCBSM and BCN Benefits Guide for coverage information.
2. Employee contributions for health care benefits are paid pre-tax by payroll deduction.
3. Employee contributions are reduced by \$240 per calendar year for Western Wellness participants who meet the program requirements.

Flexible Spending Accounts

Health Care Flexible Spending Account	For reimbursement of eligible out-of-pocket health care expenses, such as deductible charges and copays
Dependent Care Flexible Spending Account	For reimbursement of eligible dependent care expenses, such as for the care of a child under the age of 13 or for a disabled spouse, parent, or older child

1. Employees may elect either account or both on an annual basis.
2. Employees elect pre-tax contributions for reimbursement of out-of-pocket health care and dependent care expenses, saving FICA and federal and state income taxes.
3. As defined by IRS provisions, unused funds are not refundable to the employee.
4. Participants may carry over \$660 in unused health care FSA funds to the next calendar year when re-enrolling.

WMU Retirement Plan**Teachers Insurance Annuity Association-College Retirement Equities Fund (TIAA)**

1. WMU contributes to the TIAA 403(b) retirement plan on the employee's behalf.
2. For eligible employees hired on or after 1/1/13, WMU contributes 9% of total gross earnings to the employee's retirement plan account. WMU's contribution increases to 10% if the employee tax-defers at least 1% but less than 2%; to 11% if the employee tax-defers 2% or more (see tax-deferred savings plans below).
3. For eligible employees hired before 1/1/13, WMU contributes 11% of total gross earnings to the employee's retirement plan account.
4. Exempt employees have immediate vesting rights.

Tax-Deferred Savings Plans

1. Employees may contribute to 403(b) and 457(b) tax-deferred savings plans with TIAA (separate plans from the WMU retirement plan).
2. Employees make election by salary reduction agreement for pre-tax and post-tax contributions by payroll deduction.

Life Insurance

Basic Life - \$100,000

Provided with no employee contribution to eligible exempt employees in active status or on paid leave of absence.

Exempt employees may select the following additional life insurance plans as indicated:

Additional 1 Life

1. WMU and the employee each pay 50% of the premium.
2. Coverage amounts and contributions are shown below.
3. Policy includes Accidental Death & Dismemberment coverage.

Age Group	Coverage Amount	WMU's Approximate Annual Contribution	Employee's Approximate Annual Contribution
< 51	\$50,000	\$ 34.50	\$ 34.50
51 – 55	40,000	27.60	27.60
56 – 60	30,000	20.70	20.70
61 – 64	20,000	13.80	13.80
65 – 69	13,000	8.97	8.97
70+	5,000	3.45	3.45

Dependent Life (Available only if enrolled in Additional 1 Life)

Spouse Life is available in \$10,000 increments up to \$250,000.

1. Coverage may require Evidence of Insurability.
2. Coverage may not exceed employee's life insurance amount.
3. The employee pays 100% of the premium; premiums are the same as those shown below for Additional 2 Life.

Child Life is available in \$2,000 increments up to \$10,000.

1. Employee Cost: \$0.16 per month per \$2,000 of coverage. The employee pays 100% of premium.
2. Premium example for \$10,000 coverage on one child: $\$0.16 \times (10,000/2,000) = \0.80 per month.

Additional 2 Life (Available only if enrolled in Additional 1 Life)

1. The employee pays 100% of the premium.
2. Coverage amount is a choice of either one or two times annual base salary, rounded to the next highest thousand.
3. The employee must first be enrolled in Additional 1 Life to be eligible for Additional 2 Life.
4. Cost Formula: (Coverage Amount/1000) x (Monthly Premium Factor) = Monthly Premium

Age Group	Monthly Premium Factor Per \$1,000 of Coverage Amount	Example
< 25	\$ 0.05	Employee age 27 with annual base salary of \$35,000 may choose a coverage amount of either \$35,000 or \$70,000.
25 - 29	0.07	Employee's rate per \$1,000 of coverage is \$0.07. If \$70,000 coverage amount is selected, employee's monthly cost is $(70,000/1000) \times 0.07 = \4.90 . Annual cost is $\$4.90 \times 12 = \58.80 .
30 - 34	0.08	
35 - 39	0.09	
40 - 44	0.18	
45 - 49	0.20	
50 - 54	0.41	
55 - 59	0.45	
60 - 64	0.90	
65 - 69	0.93	
70 - 74	0.94	
75+	0.95	

Long Term Disability Insurance

Benefit	Monthly Benefit Maximum	Benefit Becomes Payable	Premium
66-2/3% of the first \$27,000 of your Predisability Earnings, reduced by Deductible Income	\$18,000 before reduction by Deductible Income	On the 31 st day of disability or on the first day after exhaustion of all accrued sick leave, whichever is later	\$0.417 per \$100 of covered base salary per month; WMU contributes 80% of the premium

Example

Annual Base Salary	WMU's Approximate Annual Contribution	Employee's Approximate Annual Contribution
\$50,000	\$ 166.80	\$ 41.70

Sick Leave

Accrual Rate

Accrues at the rate of 0.05 sick leave hours for every hour paid. This rate is equivalent to 1-hour sick leave for every 20 hours paid or 4 hours per pay period (based upon 80 hours paid).

Leaves of Absence

Leaves of Absence Available	
Family and Medical Leave Act (FMLA) Leave	Bereavement Leave
Personal Leave (Unpaid)	Military Leave
Professional Leave (Paid and Unpaid)	Sick Leave (Unpaid)
Jury Duty and Court-required Service	Convenience Leave

Additional Benefits

- **Western Wellness** is the consortium of services and resources provided at WMU for employee health and wellness. The University offers a variety of fitness opportunities and facilities, including health promotion and education classes and programs, fitness programs, membership options at [West Hills Athletic Club](#), and membership at the [Student Recreation Center](#). Contact the appropriate office or facility for details and costs. Go to <https://wmich.edu/wellness> for information about how to get started with the Western Wellness program and obtain the reduction in your health care contributions.
- **Tuition Discount**. Regular benefits-eligible full-time and part-time employees are eligible for a 100 percent discount on tuition and certain required fees for courses taken at the University for academic credit.
- **Tuition Remission**. The current spouse and dependent children of regular benefits-eligible full-time employees may receive 75 percent remission of tuition and certain required fees for undergraduate courses taken at the University for academic credit, to a maximum of 183 attempted undergraduate credit hours for each participant. Tuition remission is also available to individuals designated by the employee under the University's Designated Eligible Individual program.
- **Performing Arts and Athletics**. Employees may purchase at a discount individual or season tickets to University performing arts events, and season tickets to athletic events.
- **Travel Accident Insurance**, including accidental death and dismemberment insurance, is provided to employees traveling on University-authorized business.
- **Workers' Compensation Insurance** protects employees against loss of income due to work-related injuries and illnesses
- **Unemployment Compensation**. WMU is a covered employer under the Michigan Unemployment Insurance Agency (MUIA).
- **Direct Deposit**. Employees' paychecks are directly deposited to accounts at financial institutions.
- **Credit Unions**. Employees are eligible to join the Honor Credit Union and Arbor Financial Credit Union.
- **Parking**. Employees receive a parking permit at no cost to them.
- **WMU Bookstore discount** of 10% on purchases of \$1 or more, except for selected electronics.
- **University Libraries**. Library services are available to employees with a valid Bronco (ID) card.
- **Sindecuse Health Center** and **WMU Unified Clinics** offer on-campus health care services.

Please note:

1. Please visit <https://wmich.edu/hr/employees/coaches> for more information about these benefits, the rates, and to access forms.
2. For detailed information concerning employee benefits, please contact Human Resources at (269) 387-3620 or at hris@wmich.edu
3. The information is subject to legal documents that pertain to each benefit plan and to policies, procedures, contracts, and collective bargaining agreements, as applicable. These documents are controlling as to the availability and amount of benefits. This summary is not a legal document.