

Western Michigan University School of Medicine
Benefit Overview for Full-Time (.8-1.0 FTE) Staff
July 2016

Refer to the specific benefit policy for further details.

Insurance & Retirement Programs

Health, Dental and Vision Insurance	All full time employees are eligible for health, dental and vision insurance. Insurance becomes effective the 1st of the month following one month of employment. There are 3 health plans offered through BCBSM, 2 dental plans offered through Ameritas and a vision plan offered through EyeMed.
Aflac Insurances	Employee's have the opportunity to purchase Hospital Indemnity, Critical Illness and/or Accident insurance through Aflac, at their own cost.
Flexible Spending Accounts	The flexible spending program provides an opportunity for employees to have money deducted from their paycheck on a pre-tax basis to pay for eligible medical and/or dependent care expenses.
Life Insurance and AD&D	WMed provides eligible staff with 1x salary + \$15,000 in life and AD&D insurance up to \$515,000. Employee's can buy additional life insurance at their own cost.
Dependent Life	Employee's can buy spouse and/or child life insurance at their own cost.
Income Protection Programs - Workers Compensation, Short & Long Term Disability	Workers compensation insurance provides partial income protection for disability absences due to a work-related injury or illness. Short and long term disability insurance is provided to full time staff the 1st of the month following one month of active service. STD and LTD provide income protection for disability absences due to non-work related injury or illness. STD for exempt (salaried) employees: disability days 1-7 employee uses PTO, days 8-28 WMed protects 100% of your base wage, and 60% for days 29-180. STD for non-exempt (hourly) employees: disability days 1-7 employee uses PTO, days 8-180 WMed protects 60% of your base wage. LTD for all eligible employees continues to protect at 60% of your base wage up to \$10,000/month. There is no cost to the employee for these income protection programs.
WMed Employees Retirement Plan (<i>Funded by WMed</i>)	Funded by WMed for employees at least 21 years of age. Employees become vested in their account balance over a 5-year graduated vesting schedule as follows: 1 yr = 0%, 2 yrs = 20%, 3 yrs = 40%, 4 yrs = 60%, 5 yrs = 100%.
403(b) Tax Deferred Savings Plan (<i>Funded by employee</i>)	Funded by the employee, this is a voluntary savings program that allows employees to establish a 403(b) or Roth 403(b) savings account. Employees are eligible upon hire.

Hours of Work and Time Away from Work

Hours and Days of Work	Regular business hours are Monday-Friday, 8:00 a.m. - 5:00 p.m. Employees may not engage in any other professional or business activity during business hours.
Paid Time Off (PTO)	PTO is granted by WMed in lieu of vacation days, sick time and paid personal time. The accrual schedule is below. 0-5 years of service - earn 5.85 hours/pay period (152 hours/year) 6-10 years of service - earn 7.39 hours/pay period (192 hours/year) Over 10 years of service - earn 8.93 hours/pay period (232 hours/year)
Leaves of Absence Family & Medical Leave	WMed complies with the Family and Medical Leave Act of 1993 as amended. The FMLA provides eligible employees up to 12 weeks of unpaid, job-protected time away from work, during a rolling 12 month period of time, for certain family or medical reasons.
Personal Leave	WMed may grant a personal leave of absence, for up to 30 days, to eligible employees who have completed one year of service. Available vacation time must be used.

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Jury Duty Leave	Employees will be compensated at their regular base rate of pay when summoned for jury duty. This benefit does not apply to an employee appearing in court of before administrative agencies on personal matters
Bereavement Leave	Full and part-time employees are eligible upon hire for up to three paid days away for bereavement purposes in the event an immediate family member passes away.
Military	Any employee with reserve or national guard military reserve status may take time off for required active or training duty. Vacation time may be used, otherwise, military leave will be unpaid.
Holidays	WMed recognizes the following holidays during which the WMed clinics are closed: Half day before New Years Day & New Years Day Martin Luther King Jr. Day (observed) Memorial Day (observed) Independence Day Labor Day Thanksgiving Day & Day after Thanksgiving Half day before Christmas & Christmas Day

Other Benefits

Tuition Reimbursement for Staff	WMed provides up to \$5,250 per calendar year in tuition reimbursement for full-time 1.0 employees. This amount is prorated for .8 up to 1.0 FTE employees. Courses must be part of an approved degree, diploma, or certification program and directly related to employment within the organization. Courses taken for personal skill enhancement and directly related to employment with the organization will be considered for tuition reimbursement.
Development Allowance for Advanced Practice Providers	WMed provides an annual allowance to maintain, enhance, or improve knowledge and skills in areas relating to your position at WMed through participation in educational & professional activities, membership in professional organizations, and use of technology and reference materials. In addition, five days per fiscal year are allowed for eligible advanced practice providers to attend CME conferences, online or home-study courses, or personal development activities within policy guidelines. Advanced practice providers who maintain an FTE status of less than 1.0 but are still at or above 0.5 FTE, the reimbursement allowance is pro-rated based on the FTE status they maintain Eligible Advanced Practice Providers: \$2,500 Less than 5 years at WMed \$3,000 Less than 10 years at WMed \$3,500 10 years and over at WMed
Fitness	Borgess Fitness Center and Bronson Athletic Center both offer corporate rates to WMed employees. Employee are also eligible to join the WMU Student Recreation Center or West Hills Athletic Club.
Employee Assistance Program (EAP)	All employees, and those residing in the employee's home, are eligible to access the WMed EAP for confidential assistance in resolving personal problems. This is a free service.
Employee Discount Programs	As part of your employment with WMed you are eligible for discounts on a variety of goods and services including Verizon, WMU, and computer equipment.
Advocacy Service	The Advocacy Service is a confidential and free service to help you and your family navigate complicated insurance issues. Advocates can help you understand and access all of your benefits including health, dental, vision, etc., resolve billing and insurance claim issues, explain benefit paperwork, help you obtain medication or treatment, etc.