

TOGETHER WE

LIVE WELL



Western Michigan University Homer Stryker M.D. School of Medicine
EXECUTIVE SUMMARY OF BENEFITS

Contact HRmail@med.wmich.edu with any questions.

INTRODUCTION

The following information represents a summary of benefits which are provided to executive employees of WMed who are hired to work 32 (.80 FTE) or more hours per week except where otherwise noted. Please keep in mind as you review this information that this is only a summary of the main provisions of the benefit plans. As with any Plan Summary, the official and controlling provisions of the Plan are contained in the Plan Document. In case of any discrepancies, the Plan Document will always govern.

These benefits may be revised from time to time. If you think you have been told something inconsistent with the attached information, the information contained in this document will supersede unless the Dean on behalf of WMed, signs a written statement reflecting the change.

If you have any questions regarding the benefits listed, please feel free to contact HRmail@med.wmich.edu

EXECUTIVE SUMMARY OF BENEFITS

INSURANCE BENEFITS

Please refer to your Benefits Guide for plan details.

Insurance	Policy #	Eligibility	Carrier	Who Pays?
MEDICAL	HR65	1 st of the month following 1 month of service.	BCBSM	Shared
AFLAC INSURANCES		1 st of the month following 1 month of service.	Aflac	Employee
DENTAL	HR66	1 st of the month following 1 month of service.	Ameritas	Shared
VISION	HR67	1 st of the month following 1 month of service.	EyeMed	Employee
FLEXIBLE SPENDING ACCTS	HR68	1 st of the month following 1 month of service.	Health Equity	Employee
LIFE, AD&D, & BUY-UP LIFE	HR69	1 st of the month following 1 month of service.	Lincoln Financial Group	WMed *
DEPENDENT LIFE <i>(for spouse & children)</i>	HR70	1 st of the month following 1 month of service.	Lincoln Financial Group	Employee
SHORT TERM DISABILITY	HR59	1 st of the month following 1 month active service.	Self-insured; adm'd by Lincoln Financial Group	WMed
LONG TERM DISABILITY	HR60	1 st of the month following 1 month active service.	Lincoln Financial Group	WMed

* Employee may purchase additional Life insurance at their own expense.

NON-INSURANCE BENEFITS

RETIREMENT

Benefit	Eligibility	Carrier	Who Pays?
WMed EMPLOYEES' RETIREMENT PLAN Policy HR80	Full-time employees become a participant the later of the first day working in Covered Employment, or the first Entry Date after attaining age 21. Contribution allocations into the plan will be made each pay period. Employees become vested in their account balance over a 5-year graduated vesting schedule.	Self-funded, adm'd by Greenleaf Trust	WMed

WMed will fund a defined contribution program at a percentage of cash compensation for all participants. Upon eligibility, employees should log on to the Greenleaf Trust website (www.Greenleaftrust.com) to access their account and make investment choices.

Years of Service	Percent Vested	
1	0%	A year of service accrues when a participant performs 1,000 hours of service in a plan year. Eligible employees will receive an annual report showing the yearly amounts for contributions and gains/losses for his/her account.
2	20%	
3	40%	
4	60%	
5	100%	

Benefit	Eligibility	Carrier	Who Pays?
TAX DEFERRED ANNUITIES 403(b) Policy HR81	Upon employment.	Fidelity Investments or TIAA	Employee contributes

Federal law enables employees of non-profit institutions such as WMed to participate in savings plans that are tax exempt until the money is actually withdrawn. Enrollment in a plan can be done on line or by contacting either Fidelity Investments or TIAA and requesting an enrollment packet. WMed assumes no responsibility for the representation of any company representative or for the performance of any investment fund or the payment of any annuity contracted by you. Please consult with your attorney and/or CPA to verify the information in this policy and to determine whether such a program is appropriate for you.

WMed will contribute 50% of the first 2% of income you contribute to your Fidelity 403(b) savings plan, or up to a maximum of 1% of your eligible salary. For example, if 2% of your income is \$50 per pay period and you contribute this to your 403(b) account, WMed will contribute \$25 per pay period to your account.

Note: If you choose TIAA there will not be a match.

LIFELONG LEARNING

STAFF PROFESSIONAL DEVELOPMENT Policy HR52	Upon employment.	Self-adm'd	WMed
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Employees are able to attend work related conferences and/or seminars to promote lifelong learning, as approved by their supervisor.

Benefit	Eligibility	Carrier	Who Pays?
TUITION REIMBURSEMENT Policy HR74	Full-time (.80 or greater) employees who have completed six (6) months of continuous employment. On-call, temporary, or part time employees will be eligible to use the benefit upon becoming full-time IF they have worked 520 hours over the previous 12 month period since becoming full-time. This does not include employees directly hired from an agency.	Self-adm'd	WMed

Courses taken must be part of an approved degree, diploma, or certification program and directly related to employment within the organization. If the course taken is for personal skill enhancement and is directly related to employment within the organization, it will be considered for tuition reimbursement. However, if the course taken is part of a requirement for the employee's current position, it will not be considered for tuition reimbursement.

Eligible employees may be reimbursed for the cost of tuition and other class-related fees, such as lab fees, health fees, and books. Other expenses such as parking are not eligible. Contact Human Resources if clarification is needed regarding eligible expenses. The tuition reimbursement benefit will be **\$5,250** maximum per calendar year for full-time employees (1.0 FTE). Employees working .80 FTE up to 1.0 FTE will receive prorated tuition reimbursement benefits.

There will be no **advance payment** for course work. Reimbursement will be made to the employee upon successful completion of **pre-authorized** courses. For reimbursement employees must submit a copy of the approved tuition reimbursement form, receipt of payment, and grade received for course.

Successful completion of a course will be defined as a minimum grade of "C" for undergraduate courses, a minimum grade of "B" for graduate courses, and proof of successful completion for certifications and licensing courses.

An employee receiving tuition reimbursement is expected to remain in the employ of WMed for at least two years after completion of the course(s) for which they were reimbursed. Failure to comply will result in the employee reimbursing WMed for the amount of tuition benefit received. For benefit details or to pick up an application, please contact human resources.

Benefit	Eligibility	Carrier	Who Pays?
Federal Student Loan Assistance	Determined by the Office of Financial Aid (OFA)	Department of Education	Department of Education & Employee

The Office of Financial Aid (OFA) provides personal, professional and confidential assistance to all employees requiring help in navigating the process of federal student loan repayment or loan forgiveness. The OFA can explain the nuances of the different repayment options, loan forgiveness, estimate monthly payments, clarify issues, identify resources, and other assistance as needed. Contact financialaid@med.wmich.edu, or 269.337.4584 for more information.

TIME AWAY FROM WORK

Benefit	Eligibility	Carrier	Who Pays?
HOLIDAYS Policy HR50	Upon employment for .50–1.0 FTE employees.	Self-adm'd	WMed

The amount of holiday pay received will be prorated based on the employees FTE. 1.0 FTE = 8 hours holiday pay; .90 FTE = 7.2 hours holiday pay, .80 FTE = 6.4 hours holiday pay, .70 FTE = 5.6 hours holiday pay, .60 FTE = 4.8 hours holiday pay, and .50 FTE = 4 hours holiday pay.

WMed will grant each of the recognized holidays on the actual day it is observed. Recognized holidays which fall on Saturday will be observed on the previous Friday and recognized holidays which fall on Sunday will be observed on the following Monday.

- WMed recognizes and grants the following paid holidays:
- Half day before New Year's Day & New Year's 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

Benefit	Eligibility	Carrier	Who Pays?
PAID TIME OFF (PTO) Policy HR51	Employees regularly scheduled to work at least 64 hours (.80 FTE) per two-week pay period will be eligible to accrue PTO upon hire, and use PTO after their first pay period.	Self-adm'd	WMed

Paid time off provides flexibility to staff to utilize paid time off to their best advantage and at the same time provides the organization with the necessary control to maintain its function at an effective staffing level. PTO may be used for vacation days, sick time, and personal days.

Years of Service	Per Pay Period	PTO Hours Per Year	Annual Accruals	
1-5	7:24*	192*	288 hours	*prorated if hired mid-pay period
6-10	8:56	232	348 hours	
Over 10	10:28	272	408 hours	

Employees working at least 64 hours per pay period (.80 FTE) in a budget approved position will accrue PTO hours as a prorated benefit. PTO hours can only be used to the level in which they have accrued. Employees may accumulate up to 1.5 times the normal annualized accrual of PTO. Accruals will stop at any time during the year where PTO balances exceed the 1.5 times accrual rate.

Benefit	Eligibility	Carrier	Who Pays?
LEAVES OF ABSENCE Policies HR53-57	Contingent upon type of leave.	Self-adm'd	Contingent upon type of leave.

Family and Medical Leave

Certain employees and certain types of medical or personal leaves may qualify for coverage under the Family and Medical Leave Act of 1993. See policy HR57 for details.

Who qualifies? Employees are eligible if they have worked for a covered employer for at least one year, for 1,250 hours over the previous 12 months, and if at least 50 employees are employed by the employer within 75 miles.

What types of leave qualify?

- For incapacity due to pregnancy, prenatal medical care or child birth
- To care for the employee's child after birth, or placement for adoption or foster care
- To care for the employee's spouse, son or daughter, or parent, who has a serious health condition
- For a serious health condition that makes the employee unable to perform the employee's job
- Military family leave entitlements - for certain military-related exigencies
- Certain leaves to care for a covered service member who has a serious injury or illness incurred in the line of duty

What are the benefits of this coverage? While the leave time may be unpaid, the employee will suffer no loss of benefits because they have taken it. The employee may receive job protection under the Act. The limit on the amount of leave is generally 12 weeks in one 12 month period. Employees will be required to use available vacation time prior to the use of unpaid leave, with the exception of residents who may or may not elect to use available vacation time.

Personal Leave

WMed may, in its discretion, grant a personal leave of absence to full-time (.80 - 1.0 FTE) employees who have completed one year of service. Personal leaves will not be granted for vacation purposes or to find other employment. Personal leaves may be granted for up to thirty (30) calendar days. Vacation must be used if available to cover the leave, otherwise, personal leave will be unpaid. A Leave of Absence Application must be submitted. See policy HR53 for details.

Military Leave

Any employee with reserve or National Guard military reserve status may take time off for required active or training duty. If available, the employee may use PTO to cover the leave, otherwise, military leave will be unpaid. WMed may require confirmation of the military orders requiring the time off. The employee will have the option of continuing benefits in accordance with COBRA or USERRA. The employee will be responsible for his/her bi-weekly cost of benefits during the first 60 calendar days of military leave. An employee taking military leave of absence will be reinstated at the conclusion of such leave with such rights and benefits as are specified under state and federal law. Time spent in military service shall also count towards the employee's years of service. See policy HR56 for details.

Jury Duty

WMed encourages its employees to cooperate in the performance of their civic duty by serving in the jury system when summoned. Employees will be compensated at regular base rate of pay for jury duty. In order to receive compensation, an employee must give his/her supervisor prior notice that he/she has been summoned for jury/witness duty.

In most cases, jury duty does not necessitate full-time absence from work and, therefore, the employee is required to report to work to fulfill the remaining scheduled hours of work. This benefit does not apply to an employee appearing in court or before administrative agencies on personal matters (i.e. divorces, lawsuits initiated by the employee, family problems, lawsuits on behalf of past employers, etc.) See policy HR54 for details.

Bereavement

Full-time and part-time employees will become eligible for bereavement leave upon employment in the event of a death in the employee's immediate family. Eligible employees may receive a maximum of three (3) paid days off of work for such bereavement purposes.

Immediate family is defined as: the employee’s spouse, child, mother, father, sister, brother, mother-in-law, father-in-law, step-mother, step-father, step-child, grandparents, grandchildren and legal guardians. “Grandparents” refers to the employee’s grandparents only, and not to the grandparents-in-law of the employee. Other categories of the employee’s immediate family (i.e. brother-in-law, sister-in-law, etc.) will be defined in the same manner. See policy HR55 for details.

OTHER BENEFITS

Benefit	Eligibility	Carrier	Who Pays?
FITNESS STIPEND (\$300; this is taxable) Policy HR73	Upon employment for benefit eligible staff (.80 FTE and above)	Self-adm’d	WMed pays \$300 each fiscal year

You are eligible to receive \$300.00 each fiscal year (7/1-6/30) to use towards the cost of membership at a fitness center, or other eligible fitness endeavor. This is a taxable benefit. Local facilities include but are not limited to:

- » Ascension Borgess Health & Fitness Center
- » Radisson Plaza Kalamazoo Athletic Center
- » Bronson Athletic Club
- » West Hills Athletic Club
- » WMU Student Recreation Center
- » Family Fitness
- » YMCA (Kalamazoo or Portage location)

Eligible expenses include:

- » fitness center membership or joining fee
- » sign-up fee for a team sport or league (basketball, softball, volleyball, etc.)
- » fitness classes or lessons (aerobics, swimming, dance, etc.)

Ineligible expenses include:

- » home fitness equipment
- » uniforms
- » team equipment (balls, bats, gloves, etc.)
- » time spent at golf ranges, batting cages etc.
- » online fitness memberships and classes

Benefit	Eligibility	Carrier	Who Pays?
EMPLOYEE DISCOUNT PROGRAMS	All employees upon employment		Employee

WMed offers a variety of discount programs for all employees, faculty, and community faculty who have an appointment with WMed.

Benefit	Eligibility	Carrier	Who Pays?
EMPLOYEE ASSISTANCE PROGRAM Policy HR72	All employees upon employment.	Lincoln Financial Group	WMed

WMed recognizes that a wide range of personal problems can affect an employee’s work performance. A counseling service, called an Employee Assistance Program (EAP), has been established with an outside independent counseling firm to confidentially assist employees, and/or others residing in their home, with personal problems.

Benefit	Eligibility	Carrier	Who Pays?
Parking	Upon employment		WMed

WMed offers free parking for all associates at all WMed locations.