Western Michigan University School of Medicine
Benefit Overview for Full-Time (.8-1.0 FTE) Faculty & Physicians
April 2013
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.

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 faculty and physicians with 1.5x 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 faculty the 1st of the month following one year of active service. STD and LTD provide income protection for disability absences due to non-work related injury or illness. For STD days 1-90, WMed protects 100% of your base wage, and 60% for days 91-180. LTD continues to protect at 60% of your base wage up to $7,500/month. The long term disability insurance is 'own specialty' insurance. There is no cost to the employee for these income protection programs.

WMed Employees Retirement Plan
Funded by WMed for employees 21 years of age, contributions will be made to eligible employees who have worked at least 1,000 hours in a Plan Year and are employed at the end of the Plan Year (July 1-June 30).

457(b) Tax Deferred Savings Plan
A savings program that allows eligible employees to establish a 457(b) savings account. Faculty who are .80-1.0 FTE are eligible upon hire to make voluntary salary deferrals into the Plan. This Plan requires an enrollment every calendar year.

To be eligible for the WMed contribution in to the 457(b) Plan, the faculty member must be full time (1.0 FTE). Chairs and Program Directors must complete 2 years of service; other faculty must complete 3 years of service. Participation begins on July 1 or January 1 following the required years of service.

403(b) Tax Deferred Savings Plan
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
WMed requires Faculty and Physicians to devote all of their skill, time, labor and attention to the performance of the duties and responsibilities of their position. Faculty may not engage in any other professional or business activity while employed at WMed unless specifically approved to do so, in writing, by the Dean.
Vacation Time

Vacation time is based on years completed as of July 1 since first Board certification, or if no Board certification, as determined by the Dean. Vacation is administered on a fiscal year (July-June) and must be used in the fiscal year allotted, or it will be forfeited.

<table>
<thead>
<tr>
<th>Hours</th>
<th>Description</th>
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<tbody>
<tr>
<td>120</td>
<td>Not yet board certified</td>
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<tr>
<td>160</td>
<td>Less than 3 years</td>
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<tr>
<td>200</td>
<td>3-10 years</td>
</tr>
<tr>
<td>240</td>
<td>11 or more years</td>
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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.

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 Year 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

Honourarium

WMed grants up to one day per month cumulative within a fiscal year to pursue academic/professional activities outside the WMU campus. You are entitled to keep any honoraria received or you may place the fees in to the Dean's Fund or the Department Education Fund.

Other Benefits

Development Allowance

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 activities, membership in professional organizations, and use of technology and reference materials. In addition, one week per fiscal year will be allowed to attend CME conferences, online or home-study courses, or professional meetings.

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<thead>
<tr>
<th>Chairs and Program Directors:</th>
<th>Faculty:</th>
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<tbody>
<tr>
<td>$5,800 Assistant Professor</td>
<td>$4,500 Instructor or Assistant Professor</td>
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<tr>
<td>$6,900 Associate</td>
<td>$5,200 Associate</td>
</tr>
<tr>
<td>$8,100 Professor</td>
<td>$6,300 Professor</td>
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<tr>
<td>Benefit Type</td>
<td>Description</td>
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<tr>
<td>Fitness Stipend (taxable)</td>
<td>WMed provides $350 each fiscal year to use towards the cost of membership at a fitness center, or other eligible fitness endeavor.</td>
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<tr>
<td>Professional Liability Insurance</td>
<td>Provided through the plans of our hospital partners while performing duties on behalf of WMed. Full disclosure of all prior claims and suits against you for professional or medical negligence is required.</td>
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<tr>
<td>Moving Allowance</td>
<td>WMed will provide a moving allowance up to $10,000. In addition, WMed will provide you and your spouse/significant other with two visits to Kalamazoo for house hunting purposes.</td>
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<tr>
<td>Employee Assistance Program (EAP)</td>
<td>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.</td>
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<tr>
<td>Advocacy Service</td>
<td>WMed provides an advocate service to help you understand your benefits and navigate the insurance system from the most simple to most complex issues, including billing questions, claim issues, treatment options, specialists, prescription information, Medicare and more. This is a free service.</td>
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