

TOGETHER WE

LIVE WELL



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

Contact benefits@wmed.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.

WMed reserves the right to modify, amend, or discontinue any benefit at its discretion, at any time.

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

EXECUTIVE SUMMARY OF BENEFITS

INSURANCE BENEFITS

Please refer to your Benefits Guide for plan details.

Insurance	Eligibility	Carrier	Who Pays?
MEDICAL	Date of Hire	BCBSM	Shared
HEALTH SAVINGS ACCTS	Date of Hire	HealthEquity	Employee
FLEXIBLE SPENDING ACCTS	Date of Hire	HealthEquity	Employee
DENTAL	1 st of the month following Date of Hire	BCBSM	Shared
VISION	1 st of the month following Date of Hire	EyeMed	Employee
LIFE, AD&D, & VOLUNTARY LIFE	1 st of the month following Date of Hire	Unum	WMed *
VOLUNTARY DEPENDENT LIFE <i>(for spouse & children)</i>	1 st of the month following Date of Hire	Unum	Employee
SHORT TERM DISABILITY	1 st of the month following Date of Hire	Self-Insured; Administered by UNUM	WMed
LONG TERM DISABILITY	1 st of the month following Date of Hire	Unum	WMed
EMPLOYEE ASSISTANCE PROGRAM	Date of Hire	Ulliance	WMed
VOL. ACCIDENT VOL. CRITICAL ILLNESS VOL. HOSPITAL IDEMNITY	1 st of the month following Date of Hire	UNUM	Employee

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

NON-INSURANCE BENEFITS

RETIREMENT

Benefit	Eligibility	Carrier	Who Pays?
WMed EMPLOYEES' RETIREMENT PLAN	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, administered 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%
2	20%
3	40%
4	60%
5	100%

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.

Benefit	Eligibility	Carrier	Who Pays?
403(b) RETIREMENT	Upon employment.	Fidelity Investments	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 withdrawn. Enrollment in a plan can be completed online or by contacting Fidelity Investments and requesting an enrollment packet. WMed assumes no responsibility for the representation of any company representative or for the performance of any investment fund. Please consult with your attorney and/or CPA to verify the information in the plan 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.

Benefit	Eligibility	Carrier	Who Pays?
DEFERRED COMPENSATION PLAN 457(b) Policy HR82	Upon employment as 1.0 FTE.	Fidelity Investments	Employee & Employer contributions

Employee contributions - In addition to the 403(b) program, the 457(b) program enables you to make additional tax deferred savings. This program offers both investment and benefit distribution options. 457(b) elections must be made prior to the period in which compensation is earned, and a new election must be made each year. The maximum contribution is dictated by the tax code and is the same as the 403(b) limit; 457(b) catch-up may apply. Deferral amounts are subject to FICA/Medicare.

LIFELONG LEARNING

STAFF PROFESSIONAL DEVELOPMENT Policy HR52	Upon employment.	Self-administered	WMed
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Employees may 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-administered	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 is **\$5,250** maximum per calendar year for full-time employees (1.0 FTE). Employees working .80 FTE up to 1.0 FTE can (or may) 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 one year 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 with federal student aid as needed. Contact financialaid@wmed.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-administered	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:

- Independence Day
- Half day before New Year’s Day & New Year’s Day
- Martin Luther King Jr. Day (observed)
- Memorial Day (observed)
- Preference Holiday
- 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-administered	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-administered	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?
Wellness STIPEND (\$300; this is taxable) Policy HR73	Upon employment for benefit eligible staff (.80 FTE and above)	Self-administered	WMed pays up to \$300 each fiscal year

You are eligible to receive up to \$300.00 each fiscal year (expenses paid 7/1-5/31) to use towards the cost of membership at a fitness center, weight management program, or other eligible wellness endeavor. This is a taxable benefit. Local facilities include but are not limited to:

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

Eligible expenses include:

- » fitness center application and membership fees
- » registration and other fees for a team sport, race entry, or league (basketball, softball, volleyball)
- » fitness classes and lessons (aerobics, swimming, dance)
- » nutrition and weight management program fees
- » online fitness classes and fees
- » wellness, nutrition, and fitness apps (e.g., calm, beach body, noom)

Ineligible expenses include:

- » home fitness equipment
- » uniforms or clothing
- » team equipment (balls, bats, gloves)
- » practice ranges (golf ranges, batting cages)
- » food and supplements

Benefit	Eligibility	Carrier	Who Pays?
EMPLOYEE DISCOUNT PROGRAMS	All employees upon employment	Ulliance	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	All employees upon employment.	Ulliance	WMed

WMed recognizes that a wide range of personal problems can affect an employee's work performance. A counseling service, called Ulliance, has been established with an outside independent counseling firm to confidentially assist employees, and/or others residing in their home, with personal problems. Ulliance provides you with immediate and confidential help for any work, health or life concern. Ulliance is available anytime and anywhere.

Benefit	Eligibility	Carrier	Who Pays?
Parking	Upon employment		WMed

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