

**DELTA COLLEGE BENEFIT SUMMARY SHEET
(Full-time Benefit Eligible Employees)**

BENEFITS	FACULTY (Refer to DCFA Union Contract)	EXECUTIVE STAFF/ ADMINISTRATIVE/ PROFESSIONAL STAFF	SUPPORT STAFF/ FACILITIES	WHO PAYS
<p>BEREAVEMENT LEAVE:</p> <p>Necessary leave time for the immediate family (normally up to 5 days), a relative living in the same household who is considered a member of the immediate family (normally up to 3 days), or one day for persons not in the immediate family.</p>	Eligible	Eligible	Support Staff - Eligible Facilities - refer to AFSCME Union contract	Delta College
<p><u>DENTAL INSURANCE:</u></p> <p>You and your family have fully paid Delta Dental Insurance (75/25 & 50/50) co-pay for services; \$1,000 maximum per person per contract year (July 1 - June 30).</p>	Eligible the 1st of the month following date of hire.	Eligible the 1st of the month following date of hire.	Eligible the 1st of the month following date of hire.	Delta College
<p>DIRECT DEPOSIT OF PAY:</p> <p>Automatic deposit of paycheck into your checking or savings account.</p>	Eligible	Eligible	Eligible	Employee
<p>DISCOUNTED FITNESS & RECREATION CENTER MEMBERSHIP</p>	Eligible	Eligible	Eligible	Employee
<p>EDUCATIONAL GRANTS:</p> <p>Requests for financial support beyond the Professional Development Allowance, not to exceed \$500 in any given year, may be made to the Grants Committee.</p>	Not Eligible	Eligible	Eligible (Support Staff only)	Delta College
<p>EDUCATIONAL OPPORTUNITIES:</p> <p>The Tuition Waiver Program provides for the waiver of Delta College tuition and registration fees for eligible students, as defined in Section II, for completed academic classes in which the eligible student receives a grade of C (2.0) or better. Please view the Delta College Tuition Waiver Program for additional details on eligibility.</p>	Eligible	Eligible	Eligible	Delta College

<p>ElectRx:</p> <p>The ElectRx International Mail Order Program allows you to order 90-day supplies of eligible.</p>	Eligible	Eligible	Eligible	Employee
<p>EMPLOYEE ASSISTANCE PROGRAM:</p> <p>Telus offers free, confidential assistance with all issues of daily living - anytime.</p>	Eligible	Eligible	Eligible	Delta College
<p>FAMILY MEDICAL LEAVE:</p> <p>All eligible employees of Delta College will be granted up to a total of 12 weeks of family and medical leave during a 12-month period. The employee must have worked for Delta College at least 12 months and 1,250 hours during the 12-month period immediately preceding the date when the leave would begin.</p>	Eligibility determined at time of application for FMLA	Eligibility determined at time of application for FMLA	Eligibility determined at time of application for FMLA	Delta College
<p><u>FLEXIBLE SPENDING:</u></p> <p>The FSA program includes a health care account and a dependent care account. These accounts provide a mechanism to pay specific out-of-pocket costs with tax-free dollars.</p>	Eligible	Eligible	Eligible	Employee (payroll deduction)
<p>HEALTH INSURANCE - BLUE CROSS/BLUE SHIELD-SELF FUNDED:</p> <p>Community Blue PPO</p> <p>High Deductible Health Plan with a Health Savings Account</p>	Eligible the 1st of the month following date of hire.	Eligible the 1st of the month following date of hire.	Eligible the 1st of the month following date of hire.	Delta College/ Employee
<p>HOLIDAYS:</p> <p>Delta provides paid holidays.</p>	Eligible	Eligible	Support Staff - Eligible Facilities - refer to AFSCME Union contract	Delta College
<p><u>LIFE INSURANCE:</u></p> <p>The plan provides coverage of an employee salary rounded to the nearest \$1,000 multiplied by 2, to a maximum benefit of \$50,000. The plan also provides an accidental death (double indemnity), and dismemberment and loss of sight benefit.</p>	Eligible the 1st of the month following date of hire.	Eligible the 1st of the month following date of hire.	Eligible the 1st of the month following date of hire.	Delta College

<p><u>LONG TERM DISABILITY:</u></p> <p>Full-time employees are provided with an income protection plan paid by the College. This coverage will guarantee 66 2/3 of salary (to a maximum monthly indemnity of \$5,000) for a disability arising from accident or sickness. Employees will be eligible to apply for Long Term Disability benefits after a waiting period of 90 days or the end of accumulated sick leave, whichever is greater.</p>	<p>Eligible the 1st of the month after 24 consecutive months from date of hire. Payroll deduction 1st of the month after a 90-day waiting period. (Optional)</p>	<p>Eligible the 1st of the month after 24 consecutive months from date of hire. Payroll deduction 1st of the month after a 90-day waiting period. (Optional)</p>	<p>Eligible the 1st of the month after 24 consecutive months from date of hire. Payroll deduction 1st of the month after a 90-day waiting period. (Optional)</p>	<p>Delta College after 24 consecutive months Employee after 90 days from hire date</p>
<p><u>Michigan Education Savings Program (MESP):</u></p> <p>The Michigan Education Savings Program (MESP) is Michigan’s state sponsored, direct sold 529 college savings program. MESP can be a simple way for families to save for a loved one’s higher education expenses.</p> <p>Similar to how a 401(k) plan is used to save for retirement, a 529 account is a tax-advantaged way to save for higher education.</p>	<p>Eligible</p>	<p>Eligible</p>	<p>Eligible</p>	<p>Employee (payroll deduction)</p>
<p><u>MICHIGAN PUBLIC SCHOOL EMPLOYEES RETIREMENT SYSTEM (MPSERS):</u></p> <p>Delta covers the basic contribution amount. Employees are also required to make a contribution. The contribution table is available on the Office of Retirement Services website (ORS).</p>	<p>Eligible date of hire (90 days to transfer from MPSERS to the Optional Retirement Plan. After 90 days irrevocable.)</p>	<p>Eligible date of hire (90 days to transfer from MPSERS to Optional Retirement Plan. After 90 days irrevocable.)</p>	<p>Eligible date of hire</p>	<p>Delta College/ Employee</p>
<p>MILITARY LEAVE:</p> <p>In compliance with USERRA.</p>	<p>Eligible</p>	<p>Eligible</p>	<p>Eligible</p>	<p>Military/Delta College</p>
<p><u>OPTIONAL RETIREMENT PLAN (ORP): TIAA:</u></p> <p>Delta will contribute 10% into the ORP (no employee contribution). Vesting is immediate at 100%. The plan is portable if you leave Delta College.</p>	<p>Eligible date of hire</p>	<p>Eligible date of hire</p>	<p>Not Eligible</p>	<p>Delta College</p>

<p>PAID JURY DUTY:</p> <p>Regular salary and fringe benefits shall be continued by the College. Court fee (excluding expense allowance) received by the individual must be turned into the Cashier's Office.</p>	Eligible	Eligible	Eligible	Delta College
<p>PARKING PRIVILEGES:</p> <p>Restricted parking is available at a small fee per year. All other parking is free.</p>	Eligible	Eligible	Eligible	Employee
<p>PERSONAL BUSINESS DAYS:</p> <p>Eligible employees accrue three days per year. First year is prorated based on date of hire.</p>	Eligible - employees accrue two days per year (PTO).	Not Eligible	Support Staff - Eligible Facilities - refer to AFSCME Union contract	Delta College
<p>PROFESSIONAL DEVELOPMENT ALLOWANCE (PDA):</p> <p>PDA was designed to promote professional growth.</p>	Eligible	Eligible (Administrative Professional Staff only)	Eligible (Support Staff only)	Delta College
<p>SABBATICAL LEAVE:</p> <p>Leaves are granted at full pay for one semester and half pay for two semesters.</p>	Eligible after six years of employment.	Eligible after six years of employment.	Eligible after six years of employment. (Support Staff only)	Delta College
<p>SICK LEAVE:</p> <p>Maximum annual accrual is 12 days per year, accrued on a biweekly basis of 3.7 hours.</p> <p>Michigan's Earned Sick Time Act</p>	<p>Sick Leave Eligible – 10 days per year, accrued on a biweekly basis of 3.08 hours</p> <p>ESTA – N/A refer to CBA</p>	Eligible	Support Staff - Eligible Facilities - refer to AFSCME Union contract	Delta College
<p><u>SUPPLEMENTAL LIFE INSURANCE :</u></p> <p>Coverage is available for the employee, spouse and dependent(s) on an individual basis.</p>	Eligible the 1st of the month following date of hire.	Eligible the 1st of the month following date of hire.	Eligible the 1st of the month following date of hire.	Employee

<p><u>TAX DEFERRED ANNUITIES:</u></p> <p>Employees may initiate or change their tax deferred annuity plan anytime during the year.</p>	Eligible	Eligible	Eligible	Employee
<p>VACATION:</p> <p>Eligible employees accrue vacation on a biweekly basis.</p> <p>The maximum accrual for Executive, A/P and Support Staff is 1 1/2 times the annual accrual.</p>	Not Eligible	<p>22 days per year, accrued on a biweekly basis of 6.77 hours.</p> <p>Executive Staff - 25 days per year, accrued on a biweekly basis of 7.70 hours.</p>	<p>20 days per year, accrued on a biweekly basis of 6.16 hours (based on an 80 hour work schedule).</p> <p>Facilities - refer to AFSCME Union contract.</p>	Delta College
<p><u>VISION INSURANCE (BCBS - VSP):</u></p>	Eligible the 1st of the month following date of hire.	Eligible the 1st of the month following date of hire.	Eligible the 1st of the month following date of hire.	Delta College
<p>WELLNESS PROGRAM:</p> <p>Well time is established to provide an opportunity for employees to improve their fitness, health, overall quality of life, job satisfaction, morale and personal relationships with fellow workers. Up to 1½ hours per day, not to exceed 3 days per week.</p>	Eligible	Eligible	Eligible	Delta College
<p>*Employees who decline health insurance are eligible to enroll in all of the other benefits listed above, including vision and dental insurance.</p>				