

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

<b>BENEFITS</b>	<b>FACULTY</b>	<b>EXECUTIVE STAFF/ ADMINISTRATIVE/ PROFESSIONAL STAFF</b>	<b>SUPPORT STAFF/ FACILITIES MGNT/ FOOD SERVICE</b>	<b>WHO PAYS</b>
<p><b>BEREAVEMENT LEAVE:</b></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	Eligible	Delta College
<p><b><u>BLUE CROSS/BLUE SHIELD-COMMUNITY BLUE PPO:</u></b></p> <p>This is designed to save you out-of-pocket expenses for major services when provided by PPO hospitals, physicians, and other network professionals. Office visits are \$20 (in-network); out-of-network \$250 per person or \$500 per family deductible with a 20% copay. Prescription Drug Plan: \$20 (generic) and \$40 (brand name) copay</p>	Eligible the 1st of the month following date of hire.	Eligible the 1st of the month following date of hire.	Eligible the first of the month following date of hire.	Delta College/ Employee
<p>Family continuation for dependents between the ages of 19-25 will be provided coverage as long as the dependent(s) meet the IRS rules.</p>	Eligible	Eligible	Eligible	Delta College/ Employee

<p>Sponsored dependent available through payroll deduction.</p> <p>The above plans can be upgraded with lower deductibles and co-pays. Additional premium costs above the health insurance allowance employees receive from Delta must be paid by the employee through payroll deduction.</p>				
<p><b><u>DENTAL INSURANCE:</u></b></p> <p>You and your family have fully paid Delta Dental Insurance (75/25 &amp; 50/50) co-pay for services; \$1,000 maximum per person per contract year (July 1 - June 30).</p>	<p>Eligible the 1st of the month following date of hire.</p>	<p>Eligible the 1st of the month following date of hire.</p>	<p>Eligible the 1st of the month following date of hire.</p>	<p>Delta College</p>
<p><b><u>DIRECT DEPOSIT OF PAY:</u></b></p> <p>Automatic deposit of paycheck into your checking or savings account.</p>	<p>Eligible</p>	<p>Eligible</p>	<p>Eligible</p>	<p>Employee</p>

**EDUCATIONAL GRANTS:**

Requests for financial support beyond the Professional Development Allowance, not to exceed \$500 in any given year, may be made to the Sabbatical Leave and Grants Committee to cover the cost of tuition, books, and fees associated with college credit courses. A per diem (not to exceed the \$500 maximum) is available for non-credit workshops or conferences. The validity of the requests will be determined by the Sabbatical Leave and Grants Committee. The Committee, based on its analysis of the requests, has the authority to give final approval in all requests. The number of approvals will be limited by the amount of monies budgeted.

Eligible

Eligible

Not Eligible

Delta College

**EDUCATIONAL OPPORTUNITIES:**

The tuition and registration fee will be waived for all full-time employees, their spouse and their children under 24 who are claimed as dependents for tax purposes. Retirees, spouses and children under 24; also spouses and children (if under 24) of Delta College personnel who become deceased while full-time employees. All class fees are still applicable.

Eligible

Eligible

Eligible

Delta College

<p><b>EMPLOYEE ASSISTANCE PROGRAM:</b></p> <p>LifeWorks offers free, confidential assistance with all issues of daily living - anytime. Call 1-877-234-5151</p>	Eligible	Eligible	Eligible	Delta College
<p><b>FAMILY MEDICAL LEAVE:</b></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 1,250 hours during the 12-month period immediately preceding the date when the leave would begin.</p>	Eligible	Eligible	Eligible	Delta College
<p><b><u>FLEXIBLE SPENDING:</u></b></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><b>*HEALTH INSURANCE WAIVER INCENTIVE PROGRAM:</b></p> <p>Employees who are eligible for medical insurance and decide not to elect any coverage because their spouse provides coverage for them here or at another organization, can enroll in the Waiver and Incentive Program. The incentive payment is \$1,000 per</p>	Eligible	Eligible	Eligible	Delta College

<p>year (paid over two separate payments). The first payment is prorated based on enrollment in the program. November payment (off insurance May 1 - October 31); May payment (off insurance November 1 - April 30). Waiving the health insurance does not exclude you from coverage for the other benefits.</p>				
<p><b>HEARING INSURANCE: (Blue Cross/Blue Shield)</b></p>	<p>Eligible the 1st of the month following date of hire.</p>	<p>Eligible the 1st of the month following date of hire.</p>	<p>Eligible the first of the month following date of hire.</p>	<p>Eligible</p>
<p><b>HOLIDAYS:</b></p> <p>Delta provides paid holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Day after Thanksgiving, Christmas Day, day after or before Christmas and the day after or before New Year's Day.</p>	<p>Eligible</p>	<p>Eligible</p>	<p>Support - Eligible Facilities Mgmt/Food Service - refer to union contract</p>	<p>Delta College The College is closed between Christmas and New Year's. Employees are required to use vacation, personal days (if applicable) or take leave without pay for the remaining days.</p>
<p><b>LEAVE OF ABSENCE:</b></p> <p>Must be approved by the immediate Supervisor, Administrator, Executive Staff Member and the President. The request for the said leave must be sent through the Human Resources Office for completion of necessary paperwork. Depending on the type of leave requested, guidelines vary. Contact the Human Resources Office for details.</p>	<p>Eligible</p>	<p>Eligible</p>	<p>Eligible</p>	<p>Varies depending upon the leave type.</p>

<p><b><u>LIFE INSURANCE:</u></b></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>	<p>Eligible the 1st of the month following date of hire.</p>	<p>Eligible the 1st of the month following date of hire.</p>	<p>Eligible the 1st of the month following date of hire.</p>	<p>Delta College</p>
<p><b><u>LONG TERM DISABILITY:</u></b></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.</p> <p>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.</p> <p>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.</p> <p>Payroll deduction 1st of the month after a 90-day waiting period. (Optional)</p>	<p>Delta College after 24 consecutive months</p> <p>Employee after 90 days from hire date</p>
<p><b><u>MICHIGAN PUBLIC SCHOOL EMPLOYEES RETIREMENT SYSTEM (MPSERS):</u></b></p> <p>Delta covers the entire cost under the Basic plan. All new employees hired on or after January 1, 1990 will contribute to the Member Investment Plan (MIP). Vesting requirement is 10 years.</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><b>MILITARY LEAVE:</b></p> <p>In compliance with USERRA.</p>	Eligible	Eligible	Eligible	Military/Delta College
<p><b><u>OPTIONAL RETIREMENT PLAN (ORP):</u></b> <b><u>TIAA-CREF:</u></b></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>	Eligible date of hire	Eligible date of hire	Not Eligible	Delta College
<p><b>PAID JURY DUTY:</b></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><b>PARKING PRIVILEGES:</b></p> <p>Restricted parking is available at a small fee per year. All other parking is free.</p>	Eligible	Eligible	Eligible	Employee
<p><b>PERSONAL BUSINESS DAYS:</b></p> <p>Eligible employees accrue three days per year. First year is prorated based on date of hire. Personal business days can be used in hourly increments.</p> <p>(Facilities Mgnt/Food Service refer to union contract)</p>	Not Eligible	Not Eligible	Eligible	Delta College

<p><b>PROFESSIONAL DEVELOPMENT ALLOWANCE (PDA):</b></p> <p>PDA was designed to promote professional growth.</p>	Eligible	Eligible the 1st of the month following date of hire.	Eligible Reimbursement for workshops, tuition or other educational items. Guidelines available in Human Resources Office (Support Staff only)	Delta College
<p><b>SABBATICAL LEAVE:</b></p> <p>Full-time Senate Assembly members are eligible. Leaves are granted at full pay for one semester and half pay for two semesters.</p>	Eligible after three years of employment.	Eligible after three years of employment.	Not Eligible	Delta College
<p><b>SICK LEAVE:</b></p> <p>Full-time employees earn 12 days per year, accrued on a biweekly basis of 3.7 hours</p>	Eligible	Eligible	Support - Eligible Facilities Mgmt/Food Service - refer to union contract	Delta College
<p><b>SUPPLEMENTAL LIFE INSURANCE:</b></p> <p>Coverage is available for the employee, spouse and dependent(s) on an individual basis. The maximum employee benefit is \$500,000. The employee non-medical maximum is \$80,000.</p>	Eligible	Eligible	Eligible	Employee
<p><b>TAX DEFERRED ANNUITIES:</b></p> <p>Available through Equitable Life, Fidelity, Lincoln National Life, New York Life Insurance Co., TIAA-CREF, Edward Jones, and Variable Annuity Life Insurance Company. Employees may initiate or change their tax deferred annuity plan anytime during the year.</p>	Eligible	Eligible	Eligible	Employee

<p><b>VACATION:</b></p> <p>Eligible employees accrue vacation on a biweekly basis.</p> <p>The maximum accrual for Executive, A/P and Support is 1 1/2 times the annual accrual.</p>	<p>Not Eligible</p>	<p>22 days per year, accrued on a biweekly basis of 6.77 hours.</p> <p>Employees who work less than full time will receive a prorated amount.</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>Employees who work less than full-time will receive a prorated amount.</p> <p>Facilities Mgmt/Food Service- refer to union contract.</p>	<p>Delta College</p>
<p><b><u>VISION INSURANCE (BLUE CROSS/BLUE SHIELD):</u></b></p>	<p>Eligible the 1st of the month following date of hire.</p>	<p>Eligible the 1st of the month following date of hire.</p>	<p>Eligible the 1st of the month following date of hire.</p>	<p>Delta College</p>
<p><b>WELLNESS PROGRAM:</b></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>	<p>Eligible</p>	<p>Eligible</p>	<p>Eligible</p>	<p>Delta College</p>
<p>*Employees who elect the Health Insurance Waiver Premium are eligible to enroll in all of the other benefits listed above, including vision/hearing benefits through Blue Cross/Blue Shield.</p>				