Benefit Services Benefits in Brief
Detailed information can be found online at http://www.mtu.edu/hr/current/benefits/

ELIGIBILITY CRITERIA
Regular Staff and Faculty
Eligibility for participation in Michigan Tech benefit plans requires the following:
• Regular faculty or staff must work at least .75 FTE
• Part-time at least .50 FTE eligible for the retirement plan only

All employee benefits will begin on the date of hire or date of qualifying FTE.

Dependent or Partner Coverage
Benefits-eligible dependents (spouse and/or children) may be covered by the University’s health, dental and vision plans, dependent life insurance and select wellness programs. Benefits-eligible employees in an eligible partnership may enroll an individual in the University’s health, dental and vision plans. Enrollment requires documentation, as shown below.

This is intended to be a general overview of benefits. For specific information contact the Benefits office.

ENROLLMENT
New employee enrollment takes place within the first 30 days of employment. Employee Open Enrollment takes place each year, typically in the month of November. The benefit plan year is January 1 through December 31.

Employees with qualifying family status changes (birth, death, adoption, marriage, divorce, etc.) may make mid-year changes by notifying the Benefits office within 30 days of the event.

Benefit Forms are found online at http://www.mtu.edu/hr/forms/
If you do not use a computer at work or home, you may call the Benefits office to have a form mailed to you.

CONTACT US
benefits@mtu.edu
Phone: 906-487-2517   Fax: 906-487-3220
Tammie Fraki, Coordinator
Nancy Bykkonen, Administrative Aide

MEDICAL
Preventive services are covered at 100% at an in-network provider. Coverage for children is available up to age 26.
A choice of plans lets you select the coverage that best meets your needs and those of your family.
• HuskyCare PPO – a traditional PPO medical plan
• HuskyCare HDHP – a high deductible health plan (with option to contribute to a Health Savings Account)

DENTAL and VISION
• HuskyCare Dental 1
• HuskyCare Dental 2
• HuskyCare Vision

HEALTH SAVINGS ACCOUNT (HSA) and FLEXIBLE SPENDING ACCOUNTS (FSA)
Use pre-tax dollars to pay for eligible medical or dependent care expenses
• Healthy Blue HSA is administered through Blue Cross Blue Shield of Michigan (HuskyCare HDPH enrollees only)
• Healthcare FSA and Dependent care FSA are administered by the Benefit Services office

REQUIRED DOCUMENTATION FOR DEPENDENTS
Michigan Tech requires all employees who add a dependent to their health plans provide the Benefits office with documentation that supports dependent status as defined by the IRS. See this link for eligible documentation:
http://www.mtu.edu/hr/benefits/pdf/dependent-docs.pdf

WELLNESS
Michigan Tech offers a variety of wellness programs designed to reach all benefit-eligible employees.
Employee and family: TechFit, Wellness programs through BCBSM
Employee: TechFit, HuskyPAW, SWEAT, Cooking Classes, Health Risk Assessment, Wellness programs through BCBSM

March 18, 2015
RETIREMENT PLANS
Michigan Tech’s retirement plan helps provide faculty and staff with the opportunity to accumulate a source of retirement income in addition to income from Social Security and personal savings. The money you contribute to the retirement plan belongs to you and is immediately vested.

Any regular employee in a position with an FTE of .50 or greater may participate in the university’s matching and supplemental retirement plan. There are pre-tax and post-tax options available in the matching and supplemental plans.

- Matching Plan: Defined Contribution Plan 403(b) Michigan Tech matches up to 7.5% employee contributions.
- Supplemental Plan: Deferred Compensation Plan 457(b) and Tax-Deferred Annuity Plan 403(b) Employees may allocate a percentage of eligible earnings or a flat dollar amount; funded entirely by the employee.

PAID TIME OFF

MEDICAL LEAVE
- Sick Leave is for personal illness/injury or to care for an eligible family member. Employee receives 13 days on January 1st with carryover up to 60 days. 9/10 month and faculty receive 9 days. New employees and part-time are prorated.
- Short Term Disability is an employer paid disability plan with a 70% salary benefit after a 14 calendar day waiting period.
- Long Term Disability is an employer paid disability plan with a 60% salary benefit after a six month waiting period. Offers a buy-up option to 70%.

MATERNITY/ADOPTION
Paid maternity leave is available to benefits eligible birth mothers and to the primary caregiver for adoption.

HOLIDAY
Nine paid holidays, dependent upon type of position and appointment.

VACATION
Dependent on position, staff accrues vacation, 9 and 10 month employees are provided annual leave. Regular faculty and coaches are not eligible. For detailed information, see www.mtu.edu/hr/benefits/policies.

PERSONAL DAY/HOURS
Dependent upon type of position and appointment.

BEREAVEMENT LEAVE
Dependent upon type of position.

OTHER BENEFITS

LIFE INSURANCE
- Basic $5000 term policy provided by Michigan Tech. Optional coverage (can choose $50,000, 1x, 2x, 3x salary) can be purchased for a monthly premium. Single and family coverage is available. Optional coverage offers a wide range of services including will preparation.
- Voluntary Accidental Death and Dismemberment

EDUCATION PROGRAMS
- Employee Education Program allows waiver of tuition and fees for Michigan Tech classes. Eligibility varies depending on type of position. Eligible on the date of hire and must be employed for the duration of the course.
- Tuition Reduction Incentive Program (TRIP) is a 50% discount on tuition for Michigan Tech classes for eligible spouse and/or dependents.

EMPLOYEE ASSISTANCE PROGRAM
Free and confidential access for employees and family members to obtain up to four counseling sessions scheduled through Northstar EAP. This program allows employees to manage issues that may be impacting personal and work life.

LITTLE HUSKIES CHILD DEVELOPMENT CENTER
Little Huskies Child Development Center offers quality care from birth to age 6. The center is located campus and affiliated with Michigan Tech.

WORKLIFE CONNECTIONS
Visit the website at www.mtu.edu/worklife to view policies on flexible work options, lactation support, and programs that support family connections, professional development, dual career program and other worklife support.

March 18, 2015