
**SUMMARY OF BENEFITS PROVIDED TO
REGULAR FULL-TIME AND PART-TIME
(50-89.9%)
UNIVERSITY FACULTY, ACADEMIC AND
SUPPORT STAFF**

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Monday-Friday**

*MSU is an affirmative-action,
equal-opportunity employer.*

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This material has been prepared with a general overview of the benefits available to full-time and part-time (50-89.9%) university faculty/academic and support staff appointed for nine months or longer at Michigan State University. For further information, please contact MSU Human Resources at 353-4434, toll-free at 800-353-4434, or email SolutionsCenter@hr.msu.edu.

I. ENROLLING IN BENEFITS

NEW HIRES/REHIRES*

If you are a new hire you will be able to elect benefit plans by logging into the EBS portal. You will be given 30 days from the hire date to make your election.

CHANGE EMPLOYMENT STATUS*

If you have a status that makes you newly eligible for benefits you will be able to elect plans by logging into the EBS Portal. You will be given 30 days from your status change date to make your election. If you do not enroll in a benefit plan when you are first eligible, you must wait until the next open enrollment period before you can enroll, unless you experience an event that would permit a mid-year election change. Annual open enrollment occurs each year in the fall.

MID-YEAR ELECTION CHANGES

A mid-year election change may allow you to begin, stop or change the amount of your benefit plans. Qualifying mid-year/life event changes include:

- Marriage or Divorce
- Birth, adoption or legal guardianship of your child
- Death of a Spouse or Dependent
- Change in your employment status
- Loss of Previous Coverage

To complete mid-year election changes, you will need to submit required documentation such as marriage certificates, birth certificate(s) and/or court documents to MSU Human Resources before you can complete your enrollment process. Links to documents to guide you through life events impacting benefits can be found at <https://hr.msu.edu/benefits/life-change/index.html>

ADDING DEPENDENTS

Adding a dependent requires that you complete an Add Family Member or Dependent form for each dependent that you would like to add to your health benefit plans. In addition you will also be required to supply additional documentation such as marriage certificates, birth certificate(s) and/or court documents for each dependent you are adding.

Requests to add new dependents to your plans and documentation must be received within 30 days of being hired; 30 days for employees that are Newly Eligible and 30 days if you have a mid-year qualifying event. If you do not enroll your dependent(s) within the allotted time, you will be required to postpone enrollment until the next open enrollment period in the fall unless you have a qualifying life event.

Please Note: This step alone does not enroll dependents for benefits.

To complete an Add Dependent Form go to [Enroll Online \(EBS Portal\)](#)

1. Log in with your MSU NetID and password
2. Click the **My Benefits** top navigation tab
3. Select **Add a Family Member or Dependent** tile

For more information about the enrollment process and required documentation please contact Human Resources at 517-353-4434 (toll-free 800-353-4434) or at SolutionsCenter@hr.msu.edu.

**Health and prescription coverage for eligible support staff hired on or after July 1, 2006, will be effective on the first day of the month following their official hire date.*

II. HEALTH CARE COVERAGE

Health care coverage is available under a Preferred Provider Organization (PPO), Health Maintenance Organization (HMO) or a High Deductible Health Plan (HDHP). Currently MSU offers coverage through the following plans:

- Community Blue—PPO
- Blue Care Network—HMO
- Consumer Driven Health Plan/Health Savings Account – CDHP/HSA (non – union employees only)

COMMUNITY BLUE

Community Blue is a Preferred Provider Organization (PPO) and allows you to choose whether you receive health care services from an in-network or out-of-network provider. There is a nationwide network of participating PPO physicians and hospitals that allow you to choose any physician in the network without requiring a referral from a primary care physician.

The in-network deductible is \$100/individually and \$200/family for the calendar year. For out-of-network services, the deductible is \$250/individually or \$500/family for the calendar year with higher out-of-pocket costs, usually a 20% co-pay. For further information about coverage please contact Blue Cross Blue Shield at 1-877-354-2583.

BLUE CARE NETWORK

BCN is a Health Maintenance Organization (HMO), meaning that enrollees will select and work closely with a primary care physician to manage care. MSU members can seek services from both in-network and out-of-network (non- contracted) providers. Deductibles, co-insurance and prior- authorization requirements apply in some circumstances. The in-network deductible is \$100/individually and \$200/family. The out-of-network deductible is \$500/individually and \$1,000/family for the calendar year. A majority of the services are subject to a 20% co-insurance after meeting the deductible, up to a maximum of \$3,000 individually or \$6,000/family per calendar year.

For further information about coverage please contact Blue Care Network at 1-800-662-6667.

CONSUMER DRIVEN HEALTH PLAN/HEALTH SAVINGS ACCOUNT *

CDHP/HSA is a high-deductible health plan (in-network annual deductible for single coverage is \$2,000/\$4,000 family) with a Health Savings Account (MSU contributes up to \$750 annually); you may also contribute on a tax-free basis up to the IRS limits. With this plan, you pay a higher deductible first before the plan pays medical and prescription benefits. Preventative care and certain generic prescriptions for chronic conditions are covered at 100% with no deductible or co-pays. The provider network is the same as the BCBSM plans.

For more information about coverage please contact Blue Cross Blue Shield at 1-877-354-2583.

For Health plan comparisons, refer to the following links:

- [Faculty & Academic Staff](#)
- [Support Staff](#)
- [Executive Management](#)

For Health Plan Rates, refer to the following links:

- [Faculty & Academic Staff](#)
- [AY Faculty](#)

- [Support Staff](#)
- [Executive Management](#)

For more information contact MSU Human Resources at 517-353-4434, toll-free at 800-353-4434, or email SolutionsCenter@hr.msu.edu.

**Eligible employees include Faculty/Academic and Non-Union Support Staff.*

III. PRESCRIPTION COVERAGE

CVS/CAREMARK

The prescription drug plan is a co-pay plan for generic or brand drugs and is administered through CVS/Caremark. CVS/Caremark has a network of over 57,000 participating retail pharmacies, which include some of the largest drug store chains. Full and part-time (50-89.9%) employees may choose to purchase their prescriptions at a participating retail pharmacy, at an MSU pharmacy (Olin Health Center or the Clinical Center pharmacies) or through CVS/Caremark's mail order program.

For more information about coverage please contact CVS Caremark at 1-800-565-7105. Further information about prescription drug co-pays can be found in [Benefit Summaries](#) or contact MSU Human Resources at 353-4434, toll-free at 800-353-4434, or email SolutionsCenter@hr.msu.edu.

IV. HEALTH CARE WAIVER

Employees who have health care coverage through another employer may waive MSU's health care coverage and receive up to a \$600 payment.

- New or newly eligible employees must enroll within 30 days of hire date of change of status, or apply during the next annual open enrollment period.
- \$600 cash payment will be received the following February.
- Payment is considered taxable income.
- An employee whose spouse or Other Eligible Individual is either an MSU employee or retiree is not eligible for the waiver.

For additional information on the Health Care Waiver, see: <https://www.hr.msu.edu/benefits/healthcare/waiver.html> or contact MSU Human Resources at 517-353-4434, toll-free at 800-353-4434, or email SolutionsCenter@hr.msu.edu.

V. DENTAL COVERAGE

Dental Coverage is available through the following plans:

- Aetna DMO—a dental maintenance organization plan for APA, POAM and 274 members only
- Aetna Premium DMO—a dental maintenance organization plan for CT, APSA, 324, 1585, SSTU, nurses, resident advisors and MSU Extension employees
- Delta Dental of Michigan—a traditional dental coverage plan

AETNA DMO AND AETNA PREMIUM DMO*

Aetna DMO utilizes primary care dentists to lower the cost—it is a managed-care dental plan. Members select a primary care dentist (PCD) from the provider network and visit their PCD as needed for treatment and care. Highlights of the plan include:

- Fixed co-pays for services.

- ✓ No annual or lifetime benefit maximum.
- ✓ No annual or lifetime deductible.
- ✓ Orthodontia is offered to adults and children.

For more information about coverage please contact Aetna at 1-800-872-3862.

DELTA DENTAL OF MICHIGAN

Delta Dental plan typically allows enrollees greater freedom in selecting service providers but tend to have higher co-pays and a more restricted range of coverage. Delta offers hundreds of participating providers and allows enrollees to seek care from both participating and non-participating providers. If you select a non-participating provider, the dentist will bill you the full amount, and you will submit receipts for reimbursement of a portion of the bill. Highlights of the plan include:

Plan pays 50% of the reasonable and customary costs of most dental services.

\$600 per person calendar year maximum.

50% co-payment for orthodontia for persons under age 19. Orthodontia has a separate \$600 lifetime maximum.

For more information about coverage please contact Delta Dental at (800) 524-0149.

For Dental plan comparisons, refer to the following links:

- [Faculty & Academic Staff](#)
- [Support Staff](#)
- [Executive Management](#)

For Dental plan rates, refer to the following links:

- [Faculty & Academic Staff](#)
- [Support Staff](#)
- [Executive Management](#)

For more information contact Human Resources at MSU Human Resources at 517-353-4434, toll-free at 800-353-4434 or email SolutionsCenter@hr.msu.edu.

**Eligible employees include Faculty/Academic staff, executive management UNTF members, APSA members, APSA Confidentials, 1585 members, SSTU members, 324 members, CT members, CT Confidentials, nurses, resident advisors and MSU Extension*

VI. PREMIUMS FOR HEALTH AND DENTAL PLANS

FULL-TIME EMPLOYEES

Full-time employees receive the University contribution for the lowest cost health plan.*

PART-TIME EMPLOYEES

Part-time (50-89.9%) employees receive a ½-time or ¾-time university contribution based on the percentage of employment; the remainder of the premium is taken as a payroll deduction.**

For information regarding employee premiums please view the [Benefit Summaries](#) or contact MSU Human Resources at 517-353-4434, toll-free at 800-353-4434 or email SolutionsCenter@hr.msu.edu.

**Faculty/Academic staff premium includes 14% premium sharing when applicable. Employees enrolled in CDHP are responsible for a*

7% Pre-Tax premium share.

**Payroll deductions for health plan premiums are withheld on a pre-tax basis (before federal, state, city, and social security taxes are calculated).*

VII. ELIGIBLE DEPENDENTS

Eligible employees¹ may select health care coverage for themselves and the following:

- Spouse
- Other Eligible Individual²
- Eligible Children
- Dependents other than eligible children
- Dependent children of Other Individuals

¹ *Eligible employees work a continuing schedule of predetermined hours each week for a duration exceeding the length of the probation period, at half-time (50%) or more.*

² *The fair market value of this coverage is taxable income to the employee. Taxation summaries are available at MSU Human Resources or on the web at <https://www.hr.msu.edu/forms/index.html>.*

SPOUSE/OTHER ELIGIBLE INDIVIDUAL (OEI)

SPOUSE

Employees enrolling a spouse on their health plan coverage will be asked to provide a copy of the marriage certificate. In addition, social security numbers for those individuals will be required.

OTHER ELIGIBLE INDIVIDUAL (OEI)

Information outlining the enrollment guidelines for Other Eligible Individuals is available online at:

<https://www.hr.msu.edu/benefits/other-eligible-individual/index.html>.

HEALTH PLAN AFFIDAVIT

Michigan State University requires that spouses or Other Eligible Individuals (OEI) eligible for health plan coverage through another employer for an annual employee premium cost of \$1,500 or less must enroll in that employer's coverage in order to enroll/maintain coverage through MSU. A Health Plan Affidavit must be completed by employees at the time of hire and each year during open enrollment for their spouse or OEI to remain enrolled in an MSU health plan.

ELIGIBLE CHILDREN

ELIGIBLE CHILDREN UP TO AGE 26 (AGE 23 FOR DENTAL)

Eligible children include biological sons and daughters, stepchildren and adopted children. Employees enrolling eligible children on their health plan coverage will be asked to provide a copy of the birth certificate. In addition, social security numbers for those individuals will be required. Eligible children can be covered on the health and prescription plans until the end of the calendar year when they turn 26. Eligible children can be covered on the dental plans until the end of the calendar year when they turn 23.

ELIGIBLE CHILDREN AGE 26 AND OVER

Eligible Children who are age 26 and over (beginning the following calendar year after the Eligible Child turns age 26), may be eligible for coverage as a Sponsored Dependent if they meet all the following requirements:

- ✓ Be related to you by blood, marriage, or legal adoption
- ✓ Be members of your household
- ✓ Be dependent on you for more than half of their support

- ✓ Meet the IRS dependency gross income test and be a U.S. citizen or resident, or a resident of Canada or Mexico for some part of the calendar year in which your tax year began
- ✓ Employees enrolling eligible children who are age 26 and over on their health plan coverage will be asked to provide a copy of the birth certificate notarized [Affidavit of Dependency](#) form. In addition, social security numbers for those individuals will be required
- ✓ Sponsored Dependents can be covered on health and prescription plans.
- ✓ Sponsored Dependents are not eligible for dental coverage.

DEPENDENTS OTHER THAN ELIGIBLE CHILDREN

Grandchildren, nieces and nephews who are not legally adopted, or an eligible foster child (which only goes to age 18), and adult family members (parent), grandchildren (non-adopted), nieces (non-adopted) and nephews (non-adopted) up to age 25.

Eligibility criteria:

- ✓ Be unmarried
- ✓ Legally residing with you (unless a full-time student at an accredited college or university)
- ✓ Be a US citizen or resident, or a resident of Canada or Mexico for some part of the calendar year in which your tax year began
- ✓ Be primarily dependent on you (according to IRS definition) for support and maintenance

If the dependent is 24 or 25 they must also:

- ✓ Meet the IRS dependency gross income test.

Employees enrolling dependents other than eligible children should contact Human Resources at 517-353-4434 (toll-free 800-353-4434) or by email at SolutionsCenter@hr.msu.edu for information of required documentation and coverage.

DEPENDENT CHILDREN OF OTHER ELIGIBLE INDIVIDUALS (OEI)

Information outlining the enrollment guidelines for Other Eligible Individuals is available online:

<https://www.hr.msu.edu/benefits/other-eligible-individual/index.html>.

VIII. LIFE INSURANCE PLANS

The university offers two life insurance plans. Both plans are term insurance that provide no loan or cash value.

BASIC EMPLOYER-PAID LIFE INSURANCE PLAN

Provided for regular full-time employees.

- ✓ University pays the entire premium.
- ✓ Coverage is equal to one year's base salary or wage up to a maximum of \$50,000.
- ✓ The amount of coverage in force will be paid to the named beneficiary in the event of the death of the employee from any cause, at any time, while insured under this policy. Exceptions may apply.
- ✓ Seatbelt benefit provides 10% additional benefit (\$10,000 max.) if the individual dies in an auto accident while wearing their seatbelt.
- ✓ Coverage is automatic, and no enrollment form is necessary

OPTIONAL EMPLOYEE-PAID LIFE INSURANCE PLAN

Provided for regular full-time and part-time (50-89.9%) employees.

- ✓ Employee pays the entire premium.

- New hires or newly eligible employees must enroll within 30 days of hire date or change of status; otherwise, *Evidence of Insurability* must be completed during open enrollment for employee and spouse coverage.
- Coverage may be selected in increments ranging from 1 to 10 times an employee's base annual earnings with a maximum employee benefit of \$2,000,000.
- Spouse/Other Eligible Individual coverage is available in amounts ranging from \$10,000 to \$200,000.
- Dependent child coverage (up to age 23) is available in amounts ranging from \$5,000 to \$25,000. No evidence of insurability is required.
- Seatbelt benefit provides an additional 10% benefit (\$10,000 max.) if individual dies in an auto accident while wearing their seatbelt.
- Accelerated Death Benefit for terminal illness provides 50% of coverage amount (\$750,000 max.) if terminally ill with a life expectancy of 12 months or less. Benefits are payable to the designated beneficiary in the event of death from any cause—at any time—while insured under this policy. Exceptions may apply.

For additional information on life insurance plans, see: <https://www.hr.msu.edu/benefits/life-insurance/index.html>.

IX. VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

Provided for regular full-time and part-time (50-89.9%) employees.

- Employee pays entire premium.
- New hires or newly eligible employees must complete enrollment within 30 days of hire date or change of status, otherwise they will need to wait for the next annual open enrollment period.
- Benefits are payable for accidental death, loss of limb or loss of sight.
- Coverage may be selected in increments ranging from 1 to 10 times an employee's base annual earnings with a maximum employee benefit of \$1,500,000.
- Dependent coverage is available.

For more information on Accidental Death & Dismemberment insurance see:

<https://www.hr.msu.edu/benefits/life-insurance/index.html>.

X. UNIVERSITY TRAVEL ACCIDENT

Anyone traveling on or off campus on authorized university business is automatically covered under the Travel Accident Plan. This does not include travel to and from work. Travel while on a sabbatical leave of absence is excluded unless it is an authorized business trip for the university. Coverage is automatic; no enrollment form is necessary. The university pays the premium.

For additional information on University Travel Accident insurance, see: <https://www.hr.msu.edu/benefits/life-insurance/index.html>.

XI. FLEXIBLE SPENDING ACCOUNT

Flexible Spending Accounts (FSA) provide tax-free reimbursement to full and part-time (50-89.9%) employees appointed for 9 months or longer for health care and dependent care expenses that are not reimbursed by any other insurance or reimbursement program. New and newly eligible employees have 30 days from hire date or change of status to enroll. If enrollment does not occur within 30 days, the employee must wait until the next annual open enrollment period.

HEALTH CARE FLEXIBLE SPENDING ACCOUNT

Health Care Flexible Spending Accounts (FSA) provide employees the opportunity, on a pre-tax basis, to pay for medically related expenses that are not covered by insurance and/or eligible over-the-counter medications. The amount contributed and the amount reimbursed from a Health Care Flexible Spending Accounts (FSA) is income tax-free. Annual contributions of up to \$2,750 per eligible employee may be made per calendar year. For spouses who both work at MSU and are eligible,

this means each spouse may contribute up to \$2,750. Examples of eligible expenses are: physician office and prescription co-pays/deductibles, eyeglasses, contact lenses, orthodontics and over-the-counter medications.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

Dependent Care Flexible Spending Accounts (FSA) provide employees the opportunity to pay for dependent daycare expenses for a child, disabled spouse or a dependent parent. The amount contributed and the amount reimbursed from a Dependent Care Flexible Spending Accounts (FSA) account is income tax-free. Contributions may be made up to \$5,000 per household, per calendar year.⁴ Daycare is an eligible expense if it is provided in or outside of your home for a qualifying dependent by an eligible care provider. These eligible expenses must be incurred by qualifying dependents to allow you and your spouse to work or attend school full-time.

Due to IRS requirements, any unused money left in a Health Care Flexible Spending Accounts/Dependent Care Flexible Spending Accounts at the end of the plan (calendar) year will be forfeited. For additional information and requirements (including a list of eligible and ineligible expenses), see: <https://www.hr.msu.edu/benefits/flexible-spending-accounts/index.html>.

⁴If you are married and file a separate income tax return, contributions cannot exceed \$2,500 for each of you, with a \$5,000 maximum.

XII. VOLUNTARY BENEFITS

Voluntary Benefits are available for regular full-time and part-time (50-89.9%) employees. Voluntary benefits are optional benefit programs you can enroll in on a self-paid basis. There is no university financial contribution toward these benefits. Enrollees pay the premiums for whatever benefits they select, and those payments are collected via payroll deduction. Currently the voluntary benefits available are:

- Vision Insurance
- Group Legal Services
- Critical Illness Insurance
- Auto and Home Insurance
- Pet Insurance

ENROLLING IN VOLUNTARY BENEFITS

Some programs like vision, legal and critical illness have set annual open enrollment periods. That means you can only enroll at that time each year and once you enroll, you cannot change that enrollment until the next annual open enrollment period (unless you have a qualifying life event). New hires and newly eligible employees will have 30 days from their hire date or change of status to enroll in these programs.

Other programs, like auto, home and pet insurances allow you to enroll at any time throughout the year. Visit [MSUBenefitsPlus.com](https://www.hr.msu.edu/benefits/voluntary-benefits/index.html) to learn more about available programs and participate in online enrollment. On your first visit to the site, you will need to sign up for an account. Signing up for an account does not obligate you to enroll in any benefits, it merely gives you access to learn about and enroll in the various programs.

To create your account, you will need your MSU ZPID number. You can locate your ZPID on your MSU Spartan Card ID badge, or you can find the number in Employee Self Service (ESS) in EBS. Once you've clicked your ESS tab, click "Personal Information" then "Personal Data."

For new hires, the coverage effective date for voluntary benefits depends on the date employees enroll in the plan. Employees that enroll between the 1st-15th of the month will have coverage starting the 1st of the following month. For example, enrollment on January 3 would provide coverage starting February 1. Employees that enroll between the 16th to the end of the month would have coverage starting the 1st of the second month following your enrollment date. For example, enrollment on January 16 would provide coverage starting March 1.

For information on plan details please visit: <https://www.hr.msu.edu/benefits/voluntary-benefits/index.html>. You can also call 888.758.7575.

XIII. RETIREMENT PLANS

MSU 403(B) RETIREMENT PLAN

BASE RETIREMENT PROGRAM

MSU provides a Base Retirement Program for eligible support staff, faculty, academic staff, and executive management employees working at least half-time (50% or greater) for at least 9 months.

The 403(b) Base Retirement Program is a defined contribution plan consisting of a pretax employee contribution of 5% of eligible compensation and, effective January 1, 2022:

- For the following support staff union and non-union affiliations and positions, a University matching contribution* of 5% of eligible compensation:
 - Administrative Professional Association (APA)
 - Administrative Professional Supervisors Association (APSA)
 - Clerical Technical Union (CTU)
 - International Alliance of Theatrical Stage Employee (IATSE), Local 274
 - American Federation of State, County and Municipal Employees (AFSCME), Local 1585
 - MSU Extension
 - Nurses
 - Resident Advisors
- for all other employees, a University matching contribution* of 10% of eligible compensation.

* For some employee groups and job categories there is a service requirement before they are eligible for the University matching contribution. Review the [403\(b\) Base Retirement Program Eligibility Chart](#) for further details.

Participation in the plan is voluntary for full and part-time (50% or greater) employees until age 35 and 24 full-time equivalent service months, at which time participation is mandatory as a condition of employment (Note: for some employees, participation is required at age 35 regardless of service).

Enrollment: Employees may enroll in the plan at any time. To learn more about the retirement plans, review the https://www.hr.msu.edu/benefits/retirement/documents/Retirement_Enrollment_Guide.pdf. For information on how to enroll, go to <https://www.hr.msu.edu/benefits/retirement/enroll-change.html>.

SUPPLEMENTAL RETIREMENT PROGRAM

In addition to the Base Retirement Program, MSU offers a voluntary tax-deferred Supplemental Retirement Program as part of the MSU 403(b) Retirement Plan. This program is funded entirely by employee contributions on a pretax basis. Contributions are deducted from salary before taxes are taken out. No taxes are paid on the earnings in the Supplemental Retirement Program until funds are withdrawn from the account. Enrollment in the Supplemental Retirement Program and changes or cancellation of your percentage contribution is permitted at any time. For more information, see: www.hr.msu.edu/Benefits/Retirement/.

MSU 457(B) DEFERRED COMPENSATION PLAN

The MSU 457(b) Deferred Compensation Plan is also a voluntary tax-deferred retirement plan funded entirely by employee contributions on a pretax basis. The amount that can be contributed is completely separate from the amounts contributed to the 403(b) Plan, as set each year by the IRS. Enrollment in the 457(b) Deferred Compensation Plan and changes or cancellation of your percentage contribution is permitted at any time. To learn more about this plan, go to: www.hr.msu.edu/Benefits/Retirement/.

XIV. EDUCATIONAL BENEFITS

COURSE FEE COURTESY

The Course Fee Courtesy program offered by MSU permits employee's spouse and/or dependent children to enroll in

MSU courses and pay half-tuition. Course Fee Courtesy is valid only for the first bachelor’s degree and through the semester in which the 120th credit is attempted.

There is a service requirement of 60 FTEs for full-time university staff eligibility for this benefit. For more information, see: [Course Fee Courtesy](#).

EDUCATIONAL ASSISTANCE

This program is for university support staff employees. The university provides assistance immediately for Local 547 employees, or after 12 FTEs for all other support staff employee groups interested in furthering their education. This assistance constitutes tuition payment for MSU and non-MSU courses offered at accredited institutions. The amount of assistance available varies by employee group. Most employee groups are eligible for 14 semester credits per academic year (POAM and AP Confidentials eligible for 16 semester credit hours per academic year). Part-time (50-89.9%) employees are also eligible.

For additional information, see: <http://www.hr.msu.edu/policies-procedures/support-staff/support-staff-policies-procedures/edassist.html>

XV. LONG-TERM DISABILITY

Provided for active, regular full-time employees. There is a service requirement of 12 or 36 full-time equivalent (FTE) service months, depending on the employee group for most employees (POAM employees have coverage on the first month coinciding with or next following the date of employment).

- University pays the premium.
- No enrollment form is necessary.
- The Long-Term Disability plan provides financial protection if the employee should become totally disabled by sickness, injury, or pregnancy.
- Benefits commence after 180 days of total disability and continue for the period of the disability or until age 65 (Benefits may be payable beyond age 65 if disability commenced after age 60).

A brief summary of benefits is outlined in the following table:

LTD BENEFIT SUMMARY SHEET

| EMPLOYEE GROUP | ELIGIBILITY | *MONTHLY INCOME BENEFIT |
|---|--|---|
| EXECUTIVE MANAGEMENT, TENURED FACULTY, CCLP, OR FRIB/NSCL CONTINUING APPOINTMENT STAFF | COVERAGE EFFECTIVE ON THE FIRST DAY OF THE MONTH COINCIDING WITH OR NEXT FOLLOWING THE DAY OF EMPLOYMENT | 60% OF MONTHLY BASE SALARY UP TO \$15,000 PER MONTH |
| NON-TENURED FACULTY, AP/APS/CT CONFIDENTIAL, RESIDENT ADVISORS, NURSES, MSU EXTENSION, APA, APSA, CTU, LOCAL 274, LOCAL SSTU, LOCAL 324, AND OFF-CAMPUS EMPLOYEES (EXCLUDING OFF-CAMPUS 1585) | COVERAGE EFFECTIVE ON THE FIRST DAY OF THE MONTH AFTER 12 FTEs | 60% OF MONTHLY BASE SALARY UP TO \$15,000 PER MONTH |
| LOCAL 1585, OFF-CAMPUS 1585 EMPLOYEES. | COVERAGE EFFECTIVE ON THE FIRST DAY OF THE MONTH AFTER 36 FTEs | 60% OF MONTHLY BASE SALARY UP TO \$15,000 PER MONTH |

**Any social security, workers' compensation or other applicable wage replacement benefits offset initial benefit amount. All employee groups are eligible to receive a monthly \$50 minimum even if workers' compensation, social security and/or other applicable wage replacement benefit offsets equal the employee's monthly income benefit amount.*

All employee groups are eligible to receive a monthly waiver benefit equal to 15% of the monthly base salary that is put into the employee's base retirement account.

For more information on Long-Term Disability, see <https://hr.msu.edu/benefits/long-term-disability/index.html>.

XVI. ON THE JOB INJURY OR ILLNESS

Illness or injuries that arise from and in the course of employment at MSU should immediately be reported to the supervisor, director, or chairperson. Employees may qualify for loss of income protection benefits pursuant to the State of Michigan Workers' Disability Compensation Act. This law also provides for medical coverage for work-related illness or injury. For more information, see: <https://www.hr.msu.edu/benefits/workers-comp/index.html>.

For more information on the benefits listed in this document, visit MSU Human Resources website at: <https://www.hr.msu.edu/benefits/>.