S C H O O L C R A F T C O L L E G E
Full-Time Faculty Benefit Summary

The following is a description of the benefits for full-time faculty. Unless otherwise specified, benefits will begin the first day of the month following hire. Certain benefits are governed by the Collective Bargaining Agreement. In such cases, please refer to that document for further information.

Sick Leave

15 days per year (maximum accumulation of 120 days), plus use of master sick leave bank if fewer than 120 days have been accumulated, and are needed.

Personal Business

4 days maximum use per year.

Bereavement Leave

As deemed necessary by the appropriate administrator.

Jury Duty

The payment provisions of the Collective Bargaining Agreement shall not apply to the employee who volunteers for jury duty without being summoned.

Mileage Reimbursement

For travel on official College business.

Retirement

A. Michigan Public School Employees' Retirement System (MPSERS); a defined benefit program,

OR

B. Optional Retirement Program (ORP) – TIAA CREF; a defined contribution program.

Educational Grants

Employee, spouse and eligible dependent children - 100% of tuition on traditional classes. Partial tuition grant on non-traditional classes. Classes must be Schoolcraft College courses.

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Health Insurance (or cash)

ABC PLAN/MESSA High Deductible Health Plan/Health Savings Account: This plan has a $1,500 (single)/$2,500 (family) deductible; the College will fund $1,000 (single)/$2,000 (family) into an HSA account for employees electing this plan.

The employee may select a cash stipend of five thousand dollars ($5,000) per year, distributed over the year in equal installments per pay while actively employed on a full- time basis.

Life Insurance

Employee term life insurance ($50,000) and Accidental Death and Dismemberment ($50,000). Optional life is also available.

Dental Insurance

100% of Class IA (diagnostic & preventive)
90% of Class IB & Class II (restorative, oral surgery, endodontic, Periodontic and Prosthodontic)
$1,500 annual maximum benefit/person for Class IA, IB and II
90% of Class II (orthodontic) for eligible dependent children - prior to 19th birthday. Lifetime maximum benefit/dependent is $1,500

Vision Care
VSP 3 PLUS
Covers most services in full if provided by a Panel Provider. Schedule of benefits apply if non-Panel Provider.

Long-Term Disability

Beginning on the 121st calendar day of disability, coverage of 70% of the employee's base monthly salary with a monthly maximum payment of $5,000. Offset by Social Security & Michigan Public School Employees' Retirement System pension.

Flexible Spending Account

Employees may redirect a portion of their income (pre-tax) to pay for uninsured medical expenses and/or dependent care expenses, provided under the Schoolcraft College Flexible Spending Account Program.

Leaves of Absence

May be granted. (See Collective Bargaining Agreement for specific details).

403(b)

Approved vendor list; salary may be reduced per IRS guidelines.

Public Liability

Broad Form.

Worker's Compensation Insurance

In accordance with applicable state statutes.

Travel/Accident Life Insurance

Coverage for employees traveling on College business.

Unemployment Compensation & Social Security

As provided by law.

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