

**FULL-TIME FACULTY LABORATORY TECHNICIANS
(General Terms Only)**

Medical Insurance

MESSA Choices II; Single, 2-Person or Full Family coverage*

Brief Benefit Summary	MESSA – Choices II
Prescription Co-Pay	\$2.00 co-pay generics for specific conditions; \$10.00 co-pay other generics and over the counter; \$20 co-pay brand name for specific conditions; \$40 co-pay other brand name drugs
Office Visit Co-pay	\$10.00
Urgent Care Co-pay	\$25.00
ER Co-pay	\$50.00
Monthly Contribution	Single: \$53.80 Two: \$120.88 Full: \$134.30
Primary Care Physician Required	No
Coverage for specialist care	Yes
Deductible	\$100 per person, with limit of \$200 per family

* Additional Eligible Adult (domestic partner) benefits available for medical insurance only.

Employee contributions for health insurance premiums to be deducted from the first and second pay of each month.

- OR - \$200.00 per month in lieu of health insurance.

Reimbursement Accounts - Uninsured Healthcare Account (\$3,500 max/year) AND/OR Dependent Care Account (\$5,000 max/year) through Benefit Consulting Group, Inc. Annual enrollment--plan year November 1 - October 31. (Call Douglas Janes or Cary Sandel at 989-772-4969 for details.)

Life Insurance - \$50,000 plus accidental death and dismemberment through MetLife Insurance. Additional life insurance for employee and family is available.

Long Term Disability - 66 2/3% monthly salary following 90 consecutive calendar days up to \$5,000 monthly max. through Prudential Group Insurance.

Dental Insurance - Through American Dental Network (AND); 90/10 co-pay on Class I services, 75/25 co-pay on Class II services and 55/45 co-pay on Class III services. No deductible with an annual (July 1 through June 30) maximum benefit of \$1,300 per person.

Vision Insurance - LCC vision plan administered by Davis Vision. Plan year July 1 through June 30.

Standard Retirement Program - Michigan Public School Employees Retirement System – Employee shelters additional portion of income (based on a graduated scale) in the retirement system's Member Investment Plan. Phone Number: 322-6000

Optional Retirement Plan - With TIAA-CREF - employee contributes 4.3% toward retirement investment based on Defined Contribution Plan; the College contributes 12%. Vesting is two years. **ORP election must be made within 90 days following date of hire.** (Call 1-800-842-2776 for more information.)

Tax-Sheltered Annuities - Employee contributions. See enclosed vendor listing and enrollment form. May enroll at any time.

Tuition Scholarships - Available to the employee and all eligible IRS dependents. . Dependents must be added to the employee's list of dependents through the Oracle Self Service System.

Travel - Mileage reimbursed at the current approved rate.

Parking - At no expense to the employee in designated lots.

CARES Employee Assistance Program - CARES is an employee benefit designed to provide professional assistance to employees and their household members wanting help with a wide range of personal problems. Initial evaluation of your personal problem by a CARES professional is free. If long-term counseling or other help outside of CARES is required, employee may have to pay part or all of these costs. Contact CARES locally at 364-2626 or toll free at 1-800-234-4191.

Holidays - New Year's Day, Martin Luther King, Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, day following Thanksgiving, Christmas Day, *day before New Year's Day and the day before Christmas Day (*only in those years that Christmas Day and New Year's Day fall on a Tuesday, Wednesday, Thursday, or Friday).

Sick Leave – 12 days per academic year. Maximum accumulation of 150 days.

Personal Leave - Two (2) days per year deducted from sick leave balance. Arranged through immediate supervisor.

Bereavement and/or Critical Family Illness - Maximum of five (5) days per year for bereavement and/or critical family illness.

Sabbatical/Professional Growth Leave - Faculty members are eligible to apply after each six (6) years of continuous service at Lansing Community College.

Jury Duty - Pay for time spent serving as a juror when summoned (60 days maximum).

Other Leaves (Paid and Unpaid) - Arranged through immediate supervisor (consult Master Agreement).

Professional Publications and/or Organizations - \$50 per year toward the subscription of professional or technical publications or membership in professional organizations.

Direct Deposit – Available through Accounting and Payroll Department.

Credit Union - Employment with Lansing Community College makes the employee eligible for membership in the Capital Area School Employees Credit Union. Contact 393-7710 for details. Direct deposit option available.

Voluntary Benefit Plans – Employees may choose to purchase coverage for the following: supplemental health, life, disability, dental, vision, pre-paid legal, identity theft.