

November 1, 2011

FULL-TIME FRATERNAL ORDER OF POLICE BENEFITS
(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 \$3,000 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.

Retirement – Michigan Public School Employees Retirement System - College employees shelter an additional portion of their income (based on a graduated scale) in the retirement system's Member Investment Plan.

Tax-Sheltered Annuities - Employee contributions. See enclosures for vendors and enrollment forms. May enroll at any time.

Travel - Mileage reimbursed at the current approved rate.

Tuition Scholarships - Available to the employee and all eligible IRS dependents. Dependents must be added to the employee's list of dependents through Human Resources with proof of IRS dependency.

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.

Paid Time Off – 216 to 312 hours per year; Paid Time Off may be utilized for employee vacation, holiday, personal business time, family care time, sick time or other use as scheduled.

Bereavement – Up to five (5) days for bereavement.

Jury Duty - Pay for time spent serving as a juror (60 days maximum). Submit per diem to College to receive regular pay.

Child Bearing Leave - Unpaid leaves may be granted for childbearing purposes.

Military Leave - Unpaid leaves may be granted for military service.

Direct Deposit – Available through Accounting and Payroll.

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 available.

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