CLERICAL TECHNICAL EMPLOYEES
BENEFIT SUMMARY

This document is intended to provide an overview summary of benefits for Clerical Technical employees at Oakland University. The Benefit and Compensation Services Office is located in 401 Wilson Hall. Contact the Benefit and Compensation Services Office at benefits@oakland.edu, (248) 370-4207 or by fax at (248) 370-4212 for more information.

NOTE: As you read through each of the plans, you can go to https://wwwp.oakland.edu/uhr/benefits/rates-and-summaries/ for benefit plan summaries.

Medical Insurance: Medical Insurance for Clerical Technical employees who are scheduled to work a minimum of twenty (20) hours per week may choose from BCBSM Community Blue PPO, Blue Care Network Healthy Blue Living HMO and Priority Health HealthbyChoice Achievements HMO medical plans. The University pays 95% of the lowest cost HMO amount for the Clerical Technical employee and their covered dependents. Employee pays any excess for other options. Eligible employees may enroll in this plan within thirty (30) days of employment or during an open enrollment period. Medical insurance is effective the 1st of the month following thirty (30) days of employment.

Dental Insurance: Delta Dental insurance is available at no cost for Clerical Technical employees working a minimum of twenty (20) hours per week and their covered Dependents. The dental plan is a comprehensive plan that covers preventive, basic, major and orthodontic benefits for the entire family. Annual benefit is $1,000 per covered person. Orthodontic benefit is $1,500 lifetime per eligible dependent. Eligible employees may enroll in this plan within thirty (30) days of employment or during an open enrollment period. Dental insurance is effective the 1st of the month following thirty (30) days of employment.

Optical Insurance: Oakland University provides, at no cost to Clerical Technical employees who are scheduled to work a minimum of twenty (20) hours per week and their covered dependents, coverage through Davis Vision or Blue Cross/Blue Shield Vision. Eligible Clerical Technical employees may enroll in the plan when first hired or during an annual open enrollment period. The benefit provides for an eye examination, with lenses if needed, and new frames every twenty-four (24) months. Under the Davis Vision plan, you can receive an annual eye exam. Optical insurance is effective the 1st of the month following thirty (30) days of employment.
Life Insurance: Oakland University provides Clerical Technical employees who are scheduled to work a minimum of twenty (20) hours per week with term life insurance in an amount equal to one (1) times their annual base salary, subject to age reductions starting at age sixty-five (65). Oakland University also offers additional optional life insurance coverage. All premiums for such additional coverage are paid by the employee. Life insurance is effective the 1st of the month following thirty (30) days of employment.

AD & D Insurance: Clerical Technical employees who are scheduled to work a minimum of twenty (20) hours per week and their dependents may elect to purchase accidental death and dismemberment (AD&D) insurance. All premiums for such additional insurance coverage will be paid by the employee. An application must be completed within thirty (30) days of employment or during an open enrollment period. Accidental Death and Dismemberment insurance (AD&D) is effective the 1st of the month following thirty (30) days of employment.

Holidays: The following holidays are observed: Memorial Day; Independence Day; Labor Day; Thanksgiving Day and the day after; Christmas Eve and Christmas Day; New Year’s Eve and New Year’s Day; and the “work days” between Christmas Day and New Year’s Day.

Leave Accruals: Full-time Clerical Technical employees accrue vacation leave at a rate of 8.67 hours per month. Vacation accrual rates increase with length of service. Sick time for full-time employees accrue at a rate of 10.00 hours per month. Personal time for full-time employees is twenty-four (24) hours per year effective each July 1 and prorated for new hires. A part-time and/or reduced annual schedule employee shall accrue vacation based on the proportion which her/his work schedule bears to forty (40) hours of work.

Short Term Disability: A Short-Term Disability (STD) plan is provided for all Clerical Technical employees who are scheduled to work a minimum of thirty (30) hours per week. STD is effective the 1st of the month following thirty (30) days of employment.

Long Term Disability: A Long-Term Disability (LTD) plan is provided for all Clerical Technical employees who are scheduled to work a minimum of twenty (20) hours per week. LTD is effective the 1st of the month following thirty (30) days of employment. After six (6) months of total disability the plan provides a monthly benefit of 60% of your base monthly earnings or up to a maximum monthly benefit of $10,000. While you are receiving disability benefits, reduced university contributions will be made to your existing Employer Sponsored Retirement Plan for you. However, you must have been a participant in the plan at the start of disability. Premiums for this coverage will be paid by the University.

Multiple Option Retirement: Oakland University provides all Clerical Technical employees who are scheduled to work a minimum of thirty (30) hours per week and have completed three (3) or more years of service the option of participating in the Multiple Option Retirement Program. If Clerical Technical employees fail to enroll when first eligible, they may enroll at any time thereafter, but participation cannot be made retroactive. Two tax-deferred, defined contribution
retirement plans are currently available: TIAA-CREF and Fidelity. Oakland University contributes 14% of base salary on a monthly basis for participating Clerical Technical. The University provides Clerical Technical the option of investing, at the employee’s expense, in supplemental retirement tax-deferred vehicles.

Retiree Health Care:  

Early Retirement  
A retiree with twenty-five (25) years of full-time service who has not attained age sixty-two (62) may elect to continue group hospital-medical coverage at her/his expense by making advance arrangements with the Benefit and Compensation Services Office. Upon attainment of age sixty-two (62), and until age sixty-five (65), and only if the retiree has maintained OU group hospital-medical coverage, the retiree would become eligible for premium payments per the contract to be paid by the University, as long as funding is available.

Medicare Complementary Coverage  
Upon age sixty-five (65), Clerical Technical employees hired prior to January 1, 2007 and who meet the retirement eligibility requirements will receive a partial contribution from the university per the contract toward the cost of Medicare complementary coverage.

Upon age sixty-five (65), Clerical Technical employees hired on or after January 1, 2007 and who meet the retirement eligibility requirements may elect to continue group “access only” hospital-medical coverage at her/his expense by making advance arrangements with the Benefit and Compensation Services Office.

Tuition/Career Development:  
All regular employees who are regularly scheduled to work a minimum of twenty (20) hours per week and who have satisfactorily completed six (6) months of employment may participate in this program.

Regular full-time employees who are scheduled to work forty (40) hours per week, eight (8) to twelve (12) months per year, may enroll in one (1) career related course per semester term during working hours, provided they have the permission of their department or administrative head. The employee and supervisor must arrange a revised work schedule to make up the missed work hours.

The University has established a partial tuition waiver program for dependent children and spouses of employees.

Other Services:  
Other available services may include use of the bookstore, payroll deduction (Met Law, auto/home insurance, InfoArmor, etc.), credit union services, golf course, Internet access, library privileges, parking, use of Recreation and Athletics Center. Some of these services may require an employee-paid fee.

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