



ADMINISTRATIVE PROFESSIONAL EMPLOYEES BENEFIT SUMMARY

This Administrative Professional Employees Benefit Summary (“Summary”) describes the benefits provided by Oakland University to all Administrative Professional group employees (“Benefits”). Benefits are subject to all terms and conditions stated in the University's respective third-party and/or other, insurance, retirement plan and/or other contracts and agreements, including without limitation those terms and conditions applicable to eligibility, coverage, satisfaction of preconditions, and the circumstances under which each respective Benefit is provided and terminates, and an Administrative Professional group employee’s (“Administrative Professional[s]”) participation in each respective Benefit is contingent upon the Administrative Professional satisfaction of any and all such terms and conditions. Taxation of benefits as income will be consistent with applicable Internal Revenue Code sections, and the regulations promulgated thereunder (“IRC”).

Administrative Professional may rely upon this Summary; provided however, the University may prospectively enhance, change or terminate any Benefit identified in this Summary (collectively “modify” or “modification”), for all Administrative Professional from time-to-time in the University’s sole and absolute discretion. If the University intends to prospectively modify a Benefit, the University will provide each Administrative Professional with reasonable prior written notice sufficient for the Administrative Professional to appropriately manage any such modification. Benefits that vested before a prospective modification will remain in full force and effect as vested and will not be modified for the vested Administrative Professional.

If an Administrative Professional individual employment agreement with the University (“Employment Agreement”) contains benefits in addition to those Benefits contained in this Summary, then the respective Employment Agreement shall control as to those additional benefits. If this Summary contains Benefits in addition to those contained in a respective Employment Agreement, then this Summary shall control as to those additional Benefits. If there are conflicts, discrepancies or inconsistencies between or among the same benefits/Benefits contained in both a respective Employment Agreement and this Summary, then this Summary shall control. The determination as to who is covered for certain insurance benefits is defined in the contracts between the University and its carriers.

All Administrative Professional are eligible for the following Benefits:

Medical: Administrative Professional who are scheduled to work a minimum of twenty (20) hours per week may choose one of the following three hospital-medical plans: (1) BCBSM Community Blue PPO; (2) Blue Care Network Healthy Blue Living HMO; or, (3) Priority Health HealthbyChoice Achievements HMO. Administrative Professional may enroll in a group hospital-medical plan within thirty (30) calendar days of the Administrative Professional date of hire, or during an open enrollment period. Hospital-medical plan coverage is effective on the 1st of the month following thirty (30) calendar days after the Administrative Professional date of hire. Medical benefits do not vest

and can be changed by the Administrative Professional during any open enrollment period or life changing event, or prospectively by the University.

Cost: The University currently pays an amount equal to 90% of the premium for the lowest cost HMO for the Administrative Professional and their covered dependents (“University Contribution Amount”), for each of the three hospital-medical plans. Administrative Professional must pay the amount in excess of the University Contribution Amount.

NOTE: Health care benefit plan summaries (to include dependent care eligibility) are available online at <https://wwwp.oakland.edu/uhr/benefits/rates-and-summaries/> and at the Benefit and Compensation Services Office, currently located in 401 Wilson Hall. You can also reach the Benefit and Compensation Services Office at (248) 370-4207 or by email at benefits@oakland.edu for more information.

Dental:

Dental benefits are provided through the Delta Dental group dental plan that covers Administrative Professional who are scheduled to work a minimum of twenty (20) hours per week for their covered dependents for preventive, basic, major and orthodontic dental services. The annual benefit is \$1,000 per covered person and the orthodontic benefit is \$1,500 lifetime per covered person. Administrative Professional may enroll in the Delta Dental plan within thirty (30) calendar days after the Administrative Professional date of hire or during an open enrollment period. Dental plan coverage is effective on the 1st of the month following thirty (30) calendar days after the Administrative Professional date of hire. Dental benefits do not vest and can be changed by the Administrative Professional during any open enrollment period or life changing event, or prospectively by the University.

Cost: No cost to the Administrative Professional.

Vision:

Administrative Professional who are scheduled to work a minimum of twenty (20) hours per week may choose one of the following two vision plans: (1) Davis Vision; or, (2) Blue Cross/Blue Shield (VSP) Vision. Vision benefits cover the Administrative Professional and their covered dependents for an eye examination, with lenses and frames if needed. Administrative Professional may enroll in a vision plan within thirty (30) calendar days after the Administrative Professional date of hire or during an open enrollment period. Vision plan coverage is effective on the 1st of the month following thirty (30) calendar days after the Administrative Professional date of hire. Vision benefits do not vest and can be changed by the Administrative Professional during any open enrollment period or life changing event, or prospectively by the University.

Cost: No cost to the Administrative Professional.

Term Life Insurance:

The base term life insurance benefit is provided to Administrative Professional who are scheduled to work a minimum of twenty (20) hours per week the amount equal to one (1) times the Administrative Professional annual

base salary up to \$250,000, subject to age reductions starting at age sixty-five (65). Administrative Professional may also elect additional, optional, term life insurance through the University. Life insurance is effective on the 1st of the month following thirty (30) calendar days after the Administrative Professional date of hire. Administrative Professional Life Insurance vests and benefits are payable upon death of the Administrative Professional.

Cost: Base term life insurance is provided at no cost to the Administrative Professional. The Administrative Professional must pay the premium for the additional, optional, life insurance.

Collective Life Insurance:

Administrative Professional who are scheduled to work full-time (40) hours per week a decreasing term collective life insurance benefit amount that is determined by the age of the Administrative Professional at death, decreases as age advances, and ceases at age seventy (70). Administrative Professional must apply for Collective Life Insurance within thirty (30) calendar days after the Administrative Professional date of hire, and is effective on the 1st of the month after thirty (30) calendar days after the Administrative Professional date of hire. Collective Life Insurance vests and benefits are payable upon death of the Administrative Professional.

Cost: No cost to the Administrative Professional.

Accidental Death

See optional Accidental Death & Dismemberment and Dismemberment (“AD&D”) insurance benefit at:

[https://www.oakland.edu/Assets/Oakland/uhr/files-and-documents/2018-Benefits/2018%20Voluntary%20Accidental%20Death%20and%20Dismemberment%20\(AD&D\).pdf](https://www.oakland.edu/Assets/Oakland/uhr/files-and-documents/2018-Benefits/2018%20Voluntary%20Accidental%20Death%20and%20Dismemberment%20(AD&D).pdf)

Administrative Professional who are scheduled to work a minimum of twenty (20) hours per week must apply for AD&D insurance within thirty (30) calendar days following the Administrative Professional date of hire or during an open enrollment period. AD&D insurance is effective on the 1st of the month following thirty (30) calendar days after the Administrative Professional date of hire. AD&D benefits vest and are payable upon accidental death or dismemberment.

Cost: At Administrative Professional cost; Administrative Professional pays all premiums.

Paid Holidays:

New Year’s Day, Memorial Day; Independence Day; Labor Day; Thanksgiving Day; the day after Thanksgiving Day; Christmas Eve Day; Christmas Day; New Year’s Eve Day; and the “recess” days between Christmas Day and New Year’s Eve Day. Paid Holidays do not vest.

Cost: N/A

Leave Accruals: Vacation Leave. For the first (6) six months of employment, a full-time Administrative Professional employee accrues vacation leave at a rate of 12.00 hours per month. Thereafter, the full-time employee accrues vacation leave at the rate of 16.67 hours per month.

Sick Leave. Administrative Professional accrue sick time for full-time employees up to one-hundred thirty (130) work days per year based on years of service. Unused sick days do not “carry over” and no Administrative Professional may accrue more than 1,040 sick hours. NOTE: The University designed this sick time accrual to be used for “sickness” and to offset the long term disability (“LTD”) six (6) month elimination period; and not to extend vacation hours. Sick leave does not vest.

Cost: No cost to the Administrative Professional.

Salary Continuation: An Administrative Professional can request additional paid salary continuation leave to offset the LTD six (6) month elimination period if the Administrative Professional has used/exhausted all other accrued paid vacation and sick leave. Administrative Professional employed for a minimum of one year may request additional paid sick leave (at the amount of 60% of their current annual salary) whenever by reason of disability he/she will have exhausted all other accruals and personal leave days. A request for additional paid time will be considered by the 3rd party administrator. Salary continuation does not vest.

Cost: No cost to the Administrative Professional.

Long Term Disability: The long-term disability (“LTD”) benefit is sixty (60%) percent of the Administrative Professional base salary up to a maximum of ten thousand (\$10,000) dollars per month, which begins after six (6) months of the Administrative Professional total disability (the “elimination period”). The Administrative Professional will also receive a contribution to their 403(b) retirement account during the Administrative Professional disability at the same percentage that was provided when the disability occurred based on the LTD benefit amount only. Administrative Professional must apply for LTD insurance within sixty (60) calendar days after the Administrative Professional date of hire or during any open enrollment period, and is effective on the 1st of the month after thirty (30) calendar days after the Administrative Professional date of hire. LTD benefits vest and are payable upon a long-term disability.

Cost: No cost to the Administrative Professional.

Tuition Benefit: All regular employees who are regularly scheduled to work a minimum of twenty (20) hours per week and who have satisfactorily completed twelve (12) months of employment may participate in this program.

The spouse or Other Qualified Adult (OQA) of any Administrative Professional employee, and/or dependent child of the employee or OQA who is 23 or under on December 31st of the calendar year and a full-time student, if admitted to the University through its normal procedures, may enroll in any credit course, subject to Registrar's requirements. 50% of tuition shall be charged. The Internal Revenue Code and regulations promulgated thereunder will define dependency. Students must be admitted to the University through the University's normal processes and must be in a degree or certificate granting program or at the University as a guest student. Tuition benefits do not apply to OUWB School of Medicine, Executive MBA, and CRNA programs. Contact Human Resources at 248-370-4579. Tuition benefits do not vest.

Retirement:

Oakland University provides all Administrative Professional employees the option of participating in the Multiple Option Retirement Program. If Administrative Professional 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 and Fidelity. Effective July 2, 2020 Oakland University contributes 14% of base salary on a monthly basis for participating fulltime Administrative Professionals which will begin the month after the completion of one (1) year of continuous employment. Oakland University contributions for part-time Administrative Professionals working 30-39 hours per week will begin the month after the completion of three (3) years of continuous employment. Oakland University contributions for part-time Administrative Professionals working 20-29 hours per week will begin the month after the completion of four (4) years of continuous employment. The Administrative Professional is immediately vested in all contributions made on his/her behalf. The University provides Administrative Professional the option of investing, at the employee's expense, in supplemental retirement tax-deferred vehicles.

Cost. No cost to, and no match required by, the Administrative Professional. Participation in an optional supplemental tax-deferred retirement vehicle is at the Administrative Professional cost.

Early Retirement (Definition). An Administrative Professional may retire "early" at age sixty-two (62) or older with at least fifteen (15) continuous years of full-time service, or, who is younger than age sixty-two (62) but with twenty-five (25) continuous years of service.

Normal Retirement (Definition). An Administrative Professional may retire "normally" at age sixty-five (65), with at least fifteen (15) continuous years of full-time service.

**Post-Employment Medical,
Dental and Vision Benefits
For Early Retiree**

Eligibility: For Administrative Professional whose date of hire is before June 30, 2006 and retire early, then:

Post-Employment Medical, Dental and Vision Benefits and Cost:

For an Administrative Professional who retires early (see Early Retirement definition above): the University will continue paying the University Contribution Amount for the Medical Benefit only for the Administrative Professional and the Administrative Professional spouse. The premiums for dental and vision coverage will be at the Administrative Professional cost, for the Administrative Professional and the Administrative Professional spouse, until the Administrative Professional is age sixty-five (65). When the Administrative Professional is age sixty-five (65), the University will then begin paying in accordance with the Medicare Complementary Coverage section below. Post-Employment Medical, Dental and Vision Benefits vest upon retirement.

For an Administrative Professional who retires early and is younger than age sixty-two (62) but with twenty-five (25) continuous years of service: the Administrative Professional may continue paying the Administrative Professional group hospital-medical plan, dental and vision premiums that the Administrative Professional is enrolled in on the date of retirement, at the Administrative Professional cost by making advance arrangements with the Benefit and Compensation Services Office. When the Administrative Professional is age sixty-two (62), the University will then begin paying in accordance with the foregoing paragraph above.

Eligibility: For Administrative Professional whose date of hire is on or after July 1, 2006 and retire early, then:

Post-Employment Medical Dental and Vision Benefits and Cost:

An Administrative Professional who retires early (see Early Retirement definition above) can participate in the University's medical, dental and vision Benefits as "access only" for the Administrative Professional and the Administrative Professional spouse and/or dependent children, if applicable, at the Administrative Professional cost by making advance arrangements with the Benefit and Compensation Services Office.

Medicare Complementary Coverage

Eligibility: For Administrative Professional whose date of hire is before July 1, 2006 and who retire, then:

Medicare Complementary Coverage and Cost. At age sixty-five (65), the University will contribute monthly toward the retired Administrative Professional and their spouse's Medicare complementary benefits up to \$343.00 for single party and \$686.00 for two party coverage. Medicare Complimentary Coverage vests upon retirement.

Eligibility: For Administrative Professional whose date of hire is after July 1, 2006, then:

Medicare Complementary Coverage and Cost. At age sixty-five (65) the Administrative Professional and their spouse will be eligible for Medicare complementary coverage solely through a University group health plan at the retired Administrative Professional cost.

**Benefits Proscribed
by Law:**

Administrative Professional are entitled to all benefits required by law, such as leaves under the Family Medical Leave Act, jury duty and military training, and unemployment and workers' compensation, on the same basis as those legally proscribed benefits are administered by the University. Benefits proscribed by law vest as required by the applicable law.

Cost. No cost to the Administrative Professional unless otherwise proscribed by the applicable law.

Administrative Benefits:

Those benefits such as moving and travel expenses pursuant to the University's Administrative Policies and Procedures on the same basis as those administratively proscribed benefits are administered by the University. Administrative benefits vest as required by the applicable administrative policy.

Cost. No cost to the Administrative Professional unless otherwise proscribed by the applicable Administrative Policy and Procedure.

Other Services:

Those services made available by the University from time-to-time such as use of the bookstore, payroll deduction (pre-paid legal, identity theft protection, auto/home insurance, long term care, 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. Other services do not vest.

Cost. No cost to the Administrative Professional unless otherwise proscribed by the University.

Revised and Effective as of July 27, 2021