



CLERICAL TECHNICAL EMPLOYEES BENEFIT SUMMARY

This Clerical Technical Employees Benefit Summary (“Summary”) describes the benefits provided by Oakland University to all Clerical Technical 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 Clerical Technical group employee’s (“Clerical Technical[s]”) participation in each respective Benefit is contingent upon the Clerical Technical 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”).

Clerical Technical 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 Clerical Technical 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 Clerical Technical with reasonable prior written notice sufficient for the Clerical Technical 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 Clerical Technical.

If an Clerical Technical 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.

All Clerical Technical are eligible for the following Benefits:

Medical: Medical Benefit: Clerical Technical 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. Clerical Technical may enroll in a group hospital-medical plan within thirty (30) calendar days of the Clerical Technical 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 Clerical Technical date of hire. Medical benefits do not vest and can be changed by the Clerical Technical during any open enrollment period or life changing event, or prospectively by the University.

Cost: The University currently pays an amount equal to 95% of the premium for the lowest cost HMO for the Clerical Technical and their covered dependents (“University Contribution Amount”), for each of the three hospital-medical plans. That percentage is scheduled to decrease to 90% effective January 1, 2021. Clerical Technical must pay the amount in excess of the University Contribution Amount.

NOTE: Health care benefit plan summaries are available on line 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 Benefit: Dental benefits are provided through the Delta Dental group dental plan that covers Clerical Technical 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. Clerical Technical may enroll in the Delta Dental plan within thirty (30) calendar days after the Clerical Technical 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 Clerical Technical date of hire. Dental benefits do not vest and can be changed by the Clerical Technical during any open enrollment period or life changing event, or prospectively by the University.

Cost: No cost to the Clerical Technical.

Vision:

Vision Benefit: Clerical Technical 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 Clerical Technical and their covered dependents for an eye examination, with lenses and frames if needed. Clerical Technical may enroll in a vision plan within thirty (30) calendar days after the Clerical Technical 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 Clerical Technical date of hire. Vision benefits do not vest and can be changed by the Clerical Technical during any open enrollment period or life changing event, or prospectively by the University.

Cost: No cost to the Clerical Technical.

Term Life Insurance:

Term Life Insurance Benefit: The base term life insurance benefit is provided to Clerical Technical who are scheduled to work a minimum of twenty (20) hours per week the amount equal to one (1) times the Clerical Technical annual base salary up to \$250,000, subject to age reductions starting at age sixty-five (65). Clerical Technical 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 Clerical Technical date of hire. Clerical Technical Life Insurance vests and benefits are payable upon death of the Clerical Technical.

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

Accidental Death and Dismemberment

Accidental Death & Dismemberment Insurance Benefit. See optional Accidental Death & 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)

Clerical Technical 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 Clerical Technical 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 Clerical Technical date of hire. AD&D benefits vest and are payable upon accidental death or dismemberment.

Cost: At Clerical Technical cost; Clerical Technical pays all premiums.

Paid Holidays:

Paid Holidays Observed: 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. 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 Leave. Clerical Technical accrue sick time for full-time employees accrue at a rate of 10.00 hours per month.

Personal Time. Full-time employees are given twenty-four (24) hours per year effective each July 1 and prorated for new hires.

Cost: No cost to the Clerical Technical.

Short-Term Disability:

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.

Cost: No cost to the Clerical Technical.

Long Term Disability:

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

Cost: No cost to the Clerical Technical.

Tuition Benefit:

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.

The spouse or Other Qualified Adult (OQAA) 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:

Retirement Contributions. Clerical Technical may choose a combination of the following two tax-deferred, defined contribution retirement plans: (1) TIAA; or, (2) Fidelity. 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. When eligible the University contributes fourteen (14%) percent of the participating Clerical Technical base salary on a monthly basis up to the applicable Internal Revenue Code highly compensated employee limit; and University Human Resources shall inform the Clerical Technical of those limits on an annual basis. The University also provides Clerical Technical the option to invest in supplemental tax-deferred retirement vehicles. Clerical Technical may participate as of their date of hire. Clerical Technical may enroll at any time based on the foregoing schedule, but contributions cannot be made retroactively. Retirement contributions vest immediately when the contribution is deposited.

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

Early Retirement (Definition). An Clerical Technical 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 Clerical Technical 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 Clerical Technical whose date of hire is before June 30, 2006 and retire early, then:

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

For an Clerical Technical who retires early (see Early Retirement definition above): the University will continue paying the University Contribution Amount for the Medical Benefit only for the Clerical Technical and the Clerical Technical spouse. The premiums for dental and vision coverage will be at the Clerical Technical cost, for the Clerical Technical and the Clerical Technical spouse, until the Clerical Technical is age sixty-five (65). When the Clerical Technical 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 Clerical Technical who retires early and is younger than age sixty-two (62) but with twenty-five (25) continuous years of service: the Clerical Technical may continue paying the Clerical Technical group hospital-medical plan, dental and vision premiums that the Clerical Technical is enrolled in on the date of retirement, at the Clerical Technical cost by making advance arrangements with the Benefit and Compensation Services Office. When the Clerical Technical is age sixty-two (62), the University will then begin paying in accordance with the foregoing paragraph above.

Eligibility: For Clerical Technical 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 Clerical Technical who retires early (see Early Retirement definition above) can participate in the University’s medical, dental and vision Benefits as “access only” for the Clerical Technical and the Clerical Technical spouse and/or dependent children, if applicable, at the Clerical Technical cost by making advance arrangements with the Benefit and Compensation Services Office.

Medicare Complementary Coverage

Eligibility: For Clerical Technical 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 Clerical Technical 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 Clerical Technical whose date of hire is after July 1, 2006, then:

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

Benefits Proscribed by Law:

Benefits Proscribed by Law. Clerical Technical 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 Clerical Technical unless otherwise proscribed by the applicable law.

Administrative Benefits:

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 Clerical Technical unless otherwise proscribed by the applicable Administrative Policy and Procedure.

Other Services:

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 Clerical Technical unless otherwise proscribed by the University.