



POLICE OFFICERS BENEFIT SUMMARY

This document is intended to provide an overview summary of benefits for Police Officers at Oakland University. Health care directories are available in the Benefit and Compensation Services Office in 401 Wilson Hall. Contact the Benefit and Compensation Services Office at (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: Police Officers 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 Police Officer 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 Police Officers 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.

Vision Insurance: Vision Insurance is provided by Oakland University, at no cost to Police Officers who are scheduled to work a minimum of twenty (20) hours per week and their covered dependents. Coverage is available through Davis Vision or Blue Cross/Blue Shield Vision. This benefit provides for an eye examination, with lenses if needed, and new frames. Eligible employees may enroll in this plan within thirty (30) days of employment or during an open enrollment period. Vision insurance is effective the 1st of the month following thirty (30) days of employment.

Life Insurance: Oakland University provides Police Officers 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 life insurance coverage that is optional with a premium that is paid by the employee. Life insurance is effective the 1st of the month following thirty (30) days of employment.

- AD & D Insurance:** Police Officers 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 through Aetna. 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. AD&D is effective the 1st of the month following thirty (30) days of employment.
- Holidays:** The following holidays are observed: New Year's Day, Memorial Day; Independence Day; Labor Day; Thanksgiving Day and the day after; Christmas Eve and Christmas Day; and New Year's Eve.
- Leave Accruals:** Full-time Police Officers accrue vacation leave at a rate of 4.62 hours per pay period. Vacation accrual rates increase with length of service. Sick time for full-time employees accrue at a rate of 4.00 hours per pay period. Personal time for full-time employees is forty eight (48) hours per year effective each July 1 and prorated for new hires.
- Short Term Disability:** A short-term disability plan is provided for all full-time Police Officers. Short Term Disability insurance (STD) is effective the 1st of the month following thirty (30) days of employment.
- Long Term Disability:** A long-term disability plan is provided for all full-time Police Offices. Long Term Disability insurance (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 Police Officers who have completed two (2) or more years of service the option of participating in the Multiple Option Retirement Program. If the Police Officer fails 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. For employees hired prior to January 1, 2015, Oakland University shall contribute thirteen percent (13%) of each participating employee's base salary on a monthly basis. For employees hired on or after January 1, 2015, the following contribution levels will apply:
- If the employee contributes zero percent (0%) of base pay, the University will make a ten percent (10%) of base pay contribution;
 - If the employee contributes three percent (3%) of base pay, the University will make a thirteen percent (13%) of base pay contribution.
- The University provides Police Officers the option of investing, at their 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.

The monthly premium costs of group health coverage may be paid for a retired Police Officer who meets these criteria: 1) has been Police Officer, Police Dispatcher or any combination of, for at least twenty-five years of services, 2) has attained at least the age of fifty-five (55), 3) retires from a police officer or dispatcher position, and 4) retires after 2012. The benefit is available to the retired Police Officer until he/she become eligible for the coverage at age sixty-five (65). The retiree may provide coverage for his/her spouse under the group medical plan at his/her cost.

Tuition Benefit:

Police Officer 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.

Other Services:

Other available services may include use of the bookstore, payroll deduction (Met Law, identity theft protection, auto/home insurance, 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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