



RESEARCH ASSOCIATE AND RESEARCH ASSISTANT EMPLOYEES BENEFIT SUMMARY

This document is intended to provide an overview summary of benefits for Research Associate and Research Assistant employees 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:** Research Associate and Research Assistant 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 Research Associate and Research Assistant 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.
- Life Insurance:** Oakland University provides Research Associate and Research Assistant 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 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.
- Collective Life Insurance:** The University provides the full-time Research Associate and Research Assistant employees with decreasing term life insurance. The dollar value of this coverage is determined by the age of the insured and decreases as age advances. Coverage ceases at age seventy (70). Premiums for this coverage are fully paid by the University, but an application is required within thirty (30) days following employment. Collective Life Insurance is effective the 1st of the month following thirty (30) days of employment.
- AD & D Insurance:** Research Associate and Research Assistant 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 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; and the "work days" between Christmas Day and New Year's Day.
- Leave Accruals:** A Research Assistant has twelve (12) days for sick, vacation or personal time. A Research Associate has seventeen (17) days for sick, vacation or personal time.
- Long Term Disability:** A long-term disability plan is provided for all Associate and Research Assistant employees who are scheduled to work a minimum of thirty (30) hours per week. 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.
- Tuition Benefit:** None.
- Other Services:** Other available services may include use of the bookstore, payroll deduction (Met Law, 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.

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