



## SERVICE MAINTENANCE EMPLOYEES BENEFIT SUMMARY

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

Service Maintenance employees 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 Service Maintenance 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 Service Maintenance employee with reasonable prior written notice sufficient for the Service Maintenance 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 Service Maintenance.

If a Service Maintenance 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 Service Maintenance are eligible for the following Benefits:

### **Medical Insurance:**

Service Maintenance employees 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. Service Maintenance employees may enroll in a group hospital-medical plan within thirty (30) calendar days of the Service Maintenance 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 Service Maintenance date of hire. Medical benefits do not vest and can be changed by the Service Maintenance employee 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 Service Maintenance 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. Service Maintenance must pay the amount in excess of the University Contribution Amount.

NOTE: Health care benefit plan summaries are available on line at <https://www.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](mailto:benefits@oakland.edu) for more information.

**Dental Insurance:**

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

Cost: No cost to the Service Maintenance employee.

**Vision Insurance:**

Vision Insurance is provided by Oakland University, at no cost to Service Maintenance employees 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 Service Maintenance 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.

**AD & D Insurance:**

Service Maintenance 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:**

Full-time Service Maintenance employees accrue vacation leave at a rate of 3.69 hours per biweekly pay period. Vacation accrual rates increase with length of service. Sick time for full-time employees accrue at a rate of thirteen (13) days per year. Personal time for full-time employees is twenty four (24) hours per year effective each July 1 and prorated for new hires.

**Short Term Disability:**

A short-term disability plan is provided for all Service Maintenance employees who are scheduled to work a minimum of thirty (30) hours per week. 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 Service Maintenance 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. 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 Service Maintenance employees the option of participating in the Multiple Option Retirement Program. Service Maintenance employees working 30 hours per week must wait three (3) years. If Service Maintenance employee 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. Oakland University shall contribute thirteen percent (13%) of each participating employee's salary on a monthly basis. For any benefit eligible custodians hired on or after January 1, 2012, the Employer shall contribute six and one half percent (6.5%) of their salary on a monthly basis. The University provides Service Maintenance employees 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 to be paid by the University, as long as funding is available.

Medicare Complementary Coverage

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

Upon age sixty-five (65), Service Maintenance 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 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..

**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.