

OAKLAND UNIVERSITY
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 of preconditions, and the circumstances under which each respective Benefit is provided and terminates, and a 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 a 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.

This document is intended to provide an overview summary of benefits for Clerical Technical 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 for more information.

Medical

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) PriorityWell Choice Benefits 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.

Regular full-time Clerical Technical employees will receive one thousand dollars (\$1,000) in lieu of their enrollment paid in monthly installments. Eligible, regular part-time Clerical Technical employees hired before 01/01/2023 are eligible for a pro-rated amount in lieu of their enrollment paid in monthly installments. Part-time Clerical Technical employees hired on or after January 1, 2023 are not eligible for payment in lieu of their enrollment.

Cost: The University currently pays an amount equal to 90% of the premium for the lowest cost HMO for the full-time Clerical Technical employee and their covered dependents (“University Contribution Amount”), for each of the three hospital-medical plans.

The University currently pays an amount equal to 90% of the premium for the lowest cost HMO for part-time Clerical Technical employee hired prior to 01/01/2023 and their covered dependents (“University Contribution Amount”), for each of the three hospital-medical plans.

The University currently pays an amount equal to 65% of the premium for the lowest cost HMO for the part-time Clerical Technical employee hired on or after 01/01/2023. The Clerical Technical employee must pay the amount in excess of the University Contribution Amount.

Dental

Dental benefits are provided through the Delta Dental group dental plan that covers Clerical Technicals 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: There is no cost to the full-time Clerical Technical employee. There is no cost to the part-time Clerical Technical employee hired before 01/01/2023. The University currently pays an amount equal to 65% of the premium for Dental benefits for the part-time Clerical Technical employee hired on or after 01/01/2023. The Clerical Technical employee must pay the amount in excess of the University Contribution Amount.

Vision

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: There is no cost to the full-time Clerical Technical employee. There is no cost to the part-time Clerical Technical employee hired before 01/01/2023. The University currently pays an amount equal to 65% of the premium for Vision benefits for the part-time Clerical Technical employee hired on or after 01/01/2023. The Clerical Technical employee must pay the amount in excess of the University Contribution Amount.

Term Life Insurance

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) time 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 employee. The Clerical Technical employee must pay the premium for the additional, optional, life insurance.

Accidental Death and Dismemberment Insurance

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.

Holidays

The following holidays are observed: New Year's Day; Martin Luther King Jr. 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.

Leave Accruals

Vacation Leave: Full-time Clerical Technical employees accrue vacation leave at a rate of 8.67 hours per month. A regular, part-time and/or reduced annual schedule employee shall be entitled to vacation time with pay credited on the basis of the proportion which the Bargaining Unit Member's work schedule bears to full-time employment. Vacation accrual rates increase with length of service.

Sick Leave: Clerical Technical accrue sick time for full-time employees accrue at a rate of 10.67 hours per month. A regular, part-time and/or reduced annual schedule employee shall be entitled to sick time with pay credited on the basis of the proportion which the Bargaining Unit Member's work schedule bears to full-time employment.

Cost: No cost to the Clerical Technical.

Short-Term Disability

A 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

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

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

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. 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.

For any Clerical Technical employee newly hired to the University on or after July 1st, 2022, the University shall contribute eleven percent (11%) of each participating employee's salary on a monthly basis. This contribution will begin the first full pay period after the completion of one (1) year of service.

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): A 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): A 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 a 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 a 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: A 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.

Eligibility for coverage at age sixty-five (65) at University expense or for coverage between age sixty-two (62) and sixty-five (65) supported by the Fund depends upon continued participation in the group hospital-medical plan following termination from active service. Beginning January 1, 2008, the benefit will be for the member only. All members in the Fund as of December 31, 2007 will be grandfathered at current marital status. Insurance benefits for spouses and/or dependents of members retiring January 1, 2008 and beyond will be paid for by the retiree ("Access Only").

Medicare Complementary Coverage

Eligibility: For Clerical Technical whose date of hire is before July 1, 2006 and who retire, then: 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: 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 Prescribed 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 prescribed benefits are administered by the University. Benefits prescribed by law vest as required by the applicable law.

Cost: No cost to the Clerical Technical.

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

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.

Revised: January 1, 2023