



ADMINISTRATIVE PROFESSIONAL EMPLOYEES BENEFIT SUMMARY

This document is intended to provide an overview summary of benefits for Administrative Professional 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 <http://www.oakland.edu/benefitsummaries> for benefit plan summaries.

- Medical Insurance:** Administrative Professional employees who are scheduled to work a minimum of twenty (20) hours per week may choose from two BCBSM Community Blue PPOs, Blue Care Network Healthy Blue Living HMO, Health Alliance Plan Health Engagement HMO and Priority Health HealthbyChoice Achievements HMO medical plans. Medical insurance is effective the 1st of the month following thirty (30) days of employment. The University pays the lowest cost HMO amount for the Administrative Professional employee and their covered dependents. Employee pays any excess for other options.
- Dental Insurance:** Delta Dental insurance is available at no cost for all full-time Administrative Professional employees 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. Dental insurance is effective the 1st of the month following thirty (30) days of employment.
- Optical Insurance:** Oakland University provides, at no cost to Administrative Professional employees who are scheduled to work a minimum of twenty (20) hours per week and their covered dependents, coverage through Davis Vision or Blue Cross/Blue Shield Vision. Eligible Administrative Professional employees may enroll in the plan when first hired or during an annual open enrollment period. The benefit provides for an eye examination, with lenses if needed, and new frames every twenty-four (24) months. Under the Davis plan, you can receive an annual eye exam. Optical insurance is effective the 1st of the month following thirty (30) days of employment.
- Life Insurance:** Oakland University provides Administrative Professional 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 optional life insurance coverage. All premiums for such additional coverage are 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 Administrative Professional employees with two (2) units of decreasing term life insurance as underwritten by Aetna. 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). Detailed literature is available from the Benefit and Compensation Services Office. Premiums for this coverage are fully paid by the University, but an application is required within thirty (30) days following employment.
AD & D Insurance:	Administrative Professional 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. Accidental Death and Dismemberment insurance (AD&D) is effective the 1st of the month following thirty (30) days of employment.
Holidays:	The following holidays are observed: Memorial Day; Independence Day; Labor Day; Thanksgiving Day and the day after; Christmas Eve and Christmas Day; New Year's Eve and New Year's Day; and the "work days" between Christmas Day and New Year's Day.
Leave Accruals:	For the first six months of employment, a full-time Administrative Professional employee accrues vacation leave at a rate of 8.00 hours per month. Thereafter, the full-time employee accrues vacation leave at the rate of 14.67 hours per month. Sick time for full-time employees is up to 130 work days per year, renewed on anniversary date, based on years of service. Personal time for full-time employees is twenty-four (24) hours per year effective each July 1 and prorated for new hires.
Salary Continuation and Long Term Disability:	<p>Administrative Professional employees can request additional paid sick leave by reason of disability after they have exhausted all other accrued paid absence time or sick leave, vacation leave and personal leave days, up to a maximum of six (6) months.</p> <p>A long-term disability plan is provided for all Academic Professional 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 \$5,000. 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.</p>

Multiple Option Retirement: Oakland University provides all Administrative Professional employees the option of participating in the Multiple Option Retirement Program. Part-time employees working 20-29 hours per week must wait four (4) years; part-time employees working 30-39 hours per week must wait three (3) years. If Administrative Professional employees 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-CREF and Fidelity. Oakland University contributes 14% of base salary on a monthly basis for participating Administrative Professionals. The University provides Administrative Professionals 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), Administrative Professional employees hired prior to July 1, 2006 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), Administrative Professional employees hired on or after July 1, 2006 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/Career Development: Administrative Professional employees who have satisfactorily completed six (6) months of service may enroll in up to sixteen (16) credit hours per fiscal year at Oakland University. No tuition shall be charged for such enrollment.

The spouse or Other Qualified Adult (OQA) 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% tuition shall be charged for up to thirty-two (32) credit hours per year.

Other Services: Other available services may include use of the bookstore, payroll deduction (Met Law, 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.