



POLICE SERGEANTS BENEFIT SUMMARY

This document is intended to provide an overview summary of benefits for Police Sergeants 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:** Police Sergeants 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 95% of the lowest cost HMO amount for the Police Sergeant and their covered dependents. The Sergeant pays any excess for the chosen option.
- Dental Insurance:** Delta Dental insurance is available at no cost for all Police Sergeants who are scheduled to work 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. Dental insurance is effective the 1st of the month following thirty (30) days of employment.
- Optical Insurance:** Oakland University provides, at no cost to Police Sergeants 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 Police Sergeants 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 Police Sergeants 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.
A & D Insurance:	Police Sergeants 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.
Leave Accruals:	Full-time Police Sergeants accrue vacation leave at a rate of 4.62 hours per biweekly 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 biweekly pay period. Personal time for full-time employees is forty (40) 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 Sergeants. 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 Police Sergeants 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.

Multiple Option Retirement:	Oakland University provides all full-time Police Sergeants who have completed three (3) or more years of service the option of participating in the Multiple Option Retirement Program. If Police Sergeants 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 13% of base salary on a monthly basis for participating Police Sergeant. The University provides Police Sergeants the option of investing, at the employee's expense, in supplemental retirement tax-deferred vehicles.
Retiree Health Care:	<p><u>Early Retirement</u></p> <p>A retiree with twenty-five (25) years of full-time service or who has fifteen (15) years of full-time service at age sixty-two (62) funding is available for monthly premium costs of group health coverage for a retired Sergeant and his/her spouse who meets these criteria: 1) satisfies the definition of an official retiree; 2) retires from a Sergeant position, 3) retires after July 1, 2000, 4) has attained at least age fifty-five (55) and 5) will require at least ten (10) uninterrupted years as a Sergeant at Oakland University.</p> <p><u>Medicare Complementary Coverage</u></p> <p>Upon age sixty-five (65), any employee hired or promoted to the rank of Sergeant on or after July 1, 2005 may elect to continue "access only" group hospital-medical coverage at her/his expense by making advance arrangements with the Benefit and Compensation Services Office.</p>
Tuition/Career Development:	<p>Police Sergeants 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.</p> <p>The spouse or Other Qualified Adult (OQA) of any Police Sergeant 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.</p>
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.