

Orientation to

# Total Rewards at Washtenaw Community College



2022

## For OPT Staff

Washtenaw Community College provides comprehensive, market-competitive benefits that meet the needs of our employees and their families. This brochure provides a summary of the benefits available to you.





# Health & Wellness Benefits

Supporting proper care of our minds and bodies for optimal health and functioning.

## Who can be covered on my plan?

**Spouses and Children:** Your legally married spouse and your eligible children up to age 26 (through end of calendar year). Eligible children include: your natural children, foster children, stepchildren, adopted children, or any child for whom you are the legal guardian.

**Proof of Dependency:** Official birth certificate (dependents) and/or marriage license (spouse) should be uploaded as part of your benefits enrollment via Bswift (our enrollment software).



## When is my coverage effective?

On the 1st day of the month following your date of hire. For example, if hired on June 15, coverage begins on July 1. The benefits you elect now are effective through the end of the calendar year (December 31).

## When can I make changes to my benefits?

- **Annual Open Enrollment:** This occurs every Autumn (around November 1). Any changes made during Open Enrollment will be effective January 1 of the following year.
- **Life Events:** Such as: marriage, divorce, birth or adoption, death of a spouse or dependent, the start or termination of your spouse's employment, their annual enrollment period, or if a dependent becomes or ceases to be eligible. If you have one of these events mid-year, you can make changes to your benefits within 30 days of the event date by adding a Life Event Enrollment to your Employee File in the Bswift Benefits system (via Blackboard).

## What if I already have healthcare coverage?

If you choose to maintain other coverage outside of WCC, you can “waive” our healthcare and/or dental plans and receive a rebate of \$1,500- \$1,650/year (divided into 24 installments annually).

## Important Deadline to Enroll or Waive Benefits

You must make your health benefits elections **within 30 days from your date of hire**. If you do not, you will default into the BCBS Simply Blue single coverage plan with unfunded HSA. (\$2,831.28/year)



## SPECIAL NOTICE for Medicare Eligible Employees and Dependents

WCC's health plans include prescription drug coverage which exceeds the coverage provided under Medicare Part D. Therefore, WCC's prescription drug coverage is considered 'creditable coverage' per Medicare Part D criteria.

HSA Accounts: To be eligible to contribute to a health savings account you can't be covered by any other medical plan including Medicare Parts A and/or B, you can't be claimed as a dependent on someone else's tax return, and you can't be covered by a spouse's flexible spending account.

[Review Medicare FAQs](#)



# Health & Wellness Benefits

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## Our Medical and Prescription Drug Plans

### WCC offers High Deductible Health Plans (HDHP):

- You play an active role in managing your healthcare expenses. Just as you shop around for the most competitive rates/cost when getting a mortgage or buying a car, you should do the same when seeking healthcare.
- You pay 100% of costs up to the plan deductible amount. The plan deductible and out of pocket costs vary among plans.
- Can be combined with a Health Savings Account (HSA). If you choose a plan with a Funded HSA Account, the College will fund up to 100% of your deductible to help with those costs.

### What plan is best for me?

HMO or PPO? Both plans provide excellent medical coverage, behavioral healthcare, and use a network of physicians, hospitals and other professionals to give you the highest quality care. The difference between them is the way you interact with those networks, described below.

- **Blue Care Network HMO:** is a managed care plan which requires a Primary Care Physician (PCP); nearly all providers in southeastern Michigan participate in the plan. Getting a referral to see a specialist is easy and often managed virtually, without the need for an appointment. You continue to pay 20% of medical services and prescription copays after meeting the plan deductible, but services and prescription copays are offered at a discounted rate until you reach the annual maximum out of pocket amount. If you are traveling out of state/country, or have children attending college out of state, urgent/emergency services are covered.
- **Simply Blue PPO** provides more flexibility with providers and specialists; this often means fewer referrals. In-network medical services are covered 100% after you meet the plan deductible and prescription copays are offered at a discounted rate. If you spend a considerable portion of time out side of Michigan, or have a child attending college out of state, this plan provides a national network of participating providers.



[Review a Cost Comparison Scenario](#)



### Should I take the self-funded, 50% funded, or 100% funded plan?

This depends on how much you and/or your family expect to utilize the plan benefits. If you are pretty healthy and rarely seek medical care, then you are likely to save money by choosing one of the lower cost plans (HMO unfunded or 50% funded)—you probably won't use the HSA funds the college offers. On the other hand, if you regularly seek care or have a growing family, it may be in your best interest to take one of the funded options and use the HSA funding to cover the costs towards your deductible. With all of the plan options, you have the ability to add additional funds to your HSA account up to the federally allowed limits via payroll deduction.

[Find a Doctor](#)



**Blue Care Network**  
of Michigan

1. Select Location
2. Choose Blue Care Network (HMO and POS plans)

HMO Cost Overview						
Plan	Your Coverage Level	Your Cost Per Pay*	Your Annual Cost	Your Plan Deductible	WCC's Deposit into Your HSA	Your Max Out of Pocket Cost**
BCN Self-Funded	Single	\$9.25	\$222	\$1,400	\$0.00	\$2,300
	Double	\$21.00	\$504	\$2,800	\$0.00	\$4,600
	Family	\$26.00	\$624	\$2,800	\$0.00	\$4,600
BCN 50% Funded	Single	\$20.00	\$480	\$1,400	\$700	\$1,600
	Double	\$45.00	\$1,080	\$2,800	\$1,400	\$3,200
	Family	\$50.00	\$1,200	\$2,800	\$1,400	\$3,200
BCN 100% Funded	Single	\$55.00	\$1,320	\$1,400	\$1,400	\$900
	Double	\$120.00	\$2,880	\$2,800	\$2,800	\$1,800
	Family	\$125.00	\$3,000	\$2,800	\$2,800	\$1,800

**Opt-Out** = \$1,500/yr or \$62.50 per pay

\*Cost per pay: deductions for benefits are only deducted from 24 pays per year. On occasions when there are 3 pay periods within a month, deductions will not be made from that 3rd pay.

\*\*Max out of pocket: this is the amount you have to reach before 100% of eligible costs are covered; however, after meeting the deductible your costs are reduced to a 20% co-insurance up to the max out of pocket. This amount includes any funds deposited into your HSA account from WCC. This amount is for **in-network expenses only**, please consult the [summary plan document on Blackboard](#) or your BCBSM online account to view costs related to using out of network providers.

HMO Coverage Overview - In -Network	
<b>100% Covered</b>	Preventative Care: services like annual exams, vaccinations, pre-natal care, and recommended screenings
<b>20% co-insurance applies once deductible is met. 100% Covered once deductible and max out of pocket are met.</b>	Office visits, Substance Abuse Inpatient/Outpatient, Chiropractic Care (30 visits/year), Rehabilitation Services (Physical, speech, occupational - limited to 60 consecutive days), Emergency Care, Hospital Care, Surgical Services, Diagnostic Services, Mental Health Inpatient/Outpatient
<b>\$0-49 Co-pay before deductible is met</b>	Alternative Options for Care: 24 Hour Nurse Line (\$0) Online Visits: Medical or Behavioral Therapy (\$5 - 49)
<b>Prescription co-pays apply after plan deductible is met</b>	\$4 preferred generic \$15 non-preferred generic \$40 preferred brand \$80 non-preferred brand 20% specialty



[Find a Doctor](#)



1. Select Location
2. Choose PPO Plans

PPO Cost Overview						
Plan	Your Coverage Level	Your Cost Per Pay*	Your Annual Cost	Your Plan De-deductible (In Network†)	WCC's Deposit into Your HSA	Your Max Out of Pocket Cost**
BCBS Self-Funded	Single	\$174.90	\$4,197.60	\$1,400	\$0.00	\$2,300
	Double	\$419.06	\$10,057.44	\$2,800	\$0.00	\$4,600
	Family	\$523.82	\$12,571.68	\$2,800	\$0.00	\$4,600
BCBS 50% Funded	Single	\$159.25	\$3,822.00	\$2,000	\$1,000	\$2,000
	Double	\$385.93	\$9,262.32	\$4,000	\$2,000	\$4,000
	Family	\$501.29	\$12,030.96	\$4,000	\$2,000	\$4,000
BCBS 100% Funded	Single	\$232.93	\$5,590.32	\$1,400	\$1,400	\$900
	Double	\$535.73	\$12,857.52	\$2,800	\$2,800	\$1,800
	Family	\$640.49	\$15,371.76	\$2,800	\$2,800	\$1,800

Opt-Out = \$1,500 per year or \$62.50 per pay

\*Cost per pay: deductions for benefits are only deducted from 24 pays per year. On occasions when there are 3 pay pe-riods within a month, deductions will not be made from that 3rd pay.

\*\*Max out of pocket: this is the amount you have to reach before 100% of eligible costs are covered; however, most expenses are covered 100% after you reach your plan deductible. This amount includes any funds deposited into your HSA account from WCC. **This amount is for in-network expenses only**, please consult the [summary plan document on Blackboard](#) or your BCBSM online account to view costs related to using out of network providers.

PPO Coverage Overview - In -Network	
<b>100% Covered</b>	Preventative Care: services like annual exams, vaccinations, pre-natal care, and recommended screenings
<b>100% Covered after in-network deductible is met.</b>	Office visits, Substance Abuse Inpatient/Outpatient, Chiropractic Care (12 visits/year), Rehabilitation Services (Physical, speech, occupational - 30 visits/year), Emergency Care, Hospital Care, Surgical Services, Diagnostic Services, Mental Health Inpatient/Outpatient
<b>\$0-49 Co-pay before deductible is met</b>	Alternative Options for Care: 24 Hour Nurse Line (\$0) Online Visits: Medical or Behavioral Therapy (\$5 - 49)
<b>Prescription co-pays apply after plan deductible is met</b>	\$5 generic \$25 brand \$50 non-formulary

# Health & Wellness Benefits

Supporting proper care of our minds and bodies for optimal health and functioning.

## How will I pay for costs related to Healthcare?

If you are enrolled in one of WCC's group healthcare plans (BCN HMO or Simply Blue PPO), you can use a Health Savings Account (HSA) to save tax-free dollars and to pay for expenses related to healthcare, prescription medications, dental care, vision and even some over the counter products. [Here is a full list of eligible expenses](#). **Just remember** that even though you can use these funds for other health and wellness related expenses, only the costs related to Healthcare count toward your annual plan deductible.

## How can I contribute to a Health Savings Account?

When you first enroll in a medical plan with WCC, you can elect an amount to contribute to your HSA account in addition to what WCC contributes (amount depends on the plan option you choose - 0%, 50% or 100% of your plan deductible). You can contribute up to the IRS annual limits as shown in the chart below and the amount will be deducted from your payroll deposit each pay period. If at anytime you wish to change this amount, you can fill out a change form found on our Blackboard site (Human Resources--> HR/Payroll Forms).

[Learn more about the advantages of contributing to an HSA.](#)



Review the annual contribution limits that fit your insurance coverage (Single or Double/Family) **The 2022 tax year IRS limits for HSA are \$3,650 for single and \$7,300 for Double/Family (includes the college contribution).**

Healthcare Plans & HSA Contributions								
	BCN HMO or Simply Blue PPO 100% Funded		BCN HMO or Simply Blue PPO Unfunded		Simply Blue PPO 2K/4K 50% Funded		BCN HMO 50% Funded	
	Single	DbI/Fam	Single	DbI/Fam	Single	DbI/Fam	Single	DbI/Fam
College Contribution	\$1,400	\$2,800	\$0	\$0	\$1,000	\$2,000	\$700	\$1,400
Employee Contribution Limit	\$2,250	\$4,500	\$3,650	\$7,300	\$2,650	\$5,300	\$2,950	\$5,900
IRS Limit	\$3,650	\$7,300	\$3,650	\$7,300	\$3,650	\$7,300	\$3,650	\$7,300

For any of the above plans, if you are age 55 or older at any time during the tax year, you can add \$1,000 to the numbers above. Goal amount **must** be specified as it will default to the coverage allowed IRS limits. If you plan to retire or claim social security in the 2022 calendar year, please refer to the IRS guidelines: <https://www.irs.gov/pub/irs-pdf/p969.pdf>

## How can I save money on prescription drugs and medical procedures?

- **For prescription drugs:** Use apps and websites like GoodRX, WellRX, and Pharmacy Checker to save up to 80%.
- **For common medical procedures:** use the "Find a Doctor" feature on the BCBSM website, search for your procedure and compare costs for more than 400 health care services. You can save hundreds of dollars using this feature.
- **Options for care:** on the BCBSM website click the link that says "Find Care". Discover free and low-cost alternatives to Urgent and Emergency Care such as: 24/7 Nurse Hotline, Online Visits (Telemedicine), and Retail Health Clinics.



# Health & Wellness Benefits

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## Dental Insurance

Our dental plan is provided by Blue Cross Blue Shield (BCBS) of Michigan.

**There is no cost to enroll in our dental plan; the college covers the cost of this benefit for you and your dependents.** Employees may “opt out of coverage” and receive \$150 annually. The Plan is 80%/20% cost share = College pays 80% of claim, employee pays 20%. View the Plan document under the Human Resources Tab in [Blackboard](#) for more information.



## Vision Insurance Overview



- Eye Exam Copay \$10. Every 12 months.
- Lenses Copay \$25. Clear glass or plastic lenses in any bifocal, trifocal or lenticular prescription. Every 12 months.
- Frames Copay \$0 (Davis Vision Collection \$160) or frame allowance \$130 plus 20% off balance. Every 24 months.
- Contact Lens Exam, fitting and follow-up Copay \$25. Davis Vision Collection or standard soft contacts covered in full. Specialty contacts \$60 allowance less copay plus 15% off balance. Every 12 months. Contact Lenses in lieu of eyeglasses Copay \$0.

Vision (Versant Health)	PER PAY COST	ANNUAL COST
Single	\$3.04	\$72.96
Double ( employee + 1)	\$5.46	\$131.04
Family (employee + 2 or more)	\$8.50	\$204.00

More information at <https://davisvision.com/>

## Health & Wellness Rebate

WCC will reimburse employees each year for his/her personal dental, vision, or health/wellness membership fees. This includes home gym equipment, health and wellness related apps and subscriptions. All wearables such as smart watches and clothing are excluded.

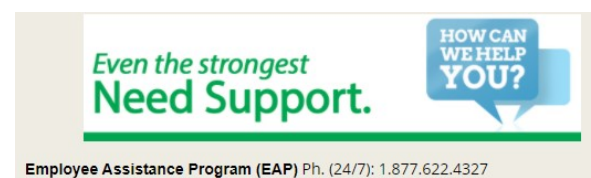
**\$100 Annually (fiscal year)**



## Employee Assistance Program (EAP)

Free resources, referral services and confidential counseling services available to employees and eligible dependents

- Emotional Health and Family Support: Use the Online chat feature, Call an EAP counselor, or schedule an in-person visit
- Request referrals: child care, eldercare, adoption, and more
- Financial and Legal Assistance, plus Job and Career Support
- [Connect with a Virtual Counselor](#)



# Financial Benefits

Supporting financial stability now and in the future.

## What other ways can I save for Health or Daycare expenses?\*

- **Medical Flex Spending:** Also known as a Flexible Spending Account (FSA) allows you to set aside money from your paycheck pretax to pay for out-of-pocket health care expenses, such as copayments and coinsurance. When you pay less in taxes, you have more money in your pocket. *You can only have this type of account if you do not have an HSA.*
- **Limited Flex Spending:** Only a Limited Flex Account can be used in conjunction with an HSA account. If you have dental and vision expenses not covered by WCC's Health Plans (i.e., deductibles, co-payments, etc.), this reimbursement account could be for you.
- **A Dependent Care FSA (DCFSA)** is a pre-tax benefit account used to pay for eligible dependent care services, such as preschool, summer day camp, before or after school programs, and child or adult daycare. It's a smart, simple way to save money while taking care of your loved ones so that you can continue to work.

*Important Notes:* Limited and Medical Flex = \$2,600 max/yr. and Dependent Care Flex = \$5,000 max/yr. You must use all of the funds within the calendar year, or else you will lose them.

# Income Replacement Benefits

Providing income during life's most unexpected times.

## Employer-Provided Benefits

- **Term Life Insurance:** Provided by NY Life at 1x your annual salary
- **Accidental Death & Dismemberment (AD&D):** Provided by NY Life at 1x your annual salary
- **Short-Term Disability:** 100% of base pay and benefits up to 90 continuous days of disability (WCC paid sick bank)
- **Long-Term Disability:** 66 2/3% of base pay following 90 continuous days of disability, provided by NY Life
- **Worker's Compensation:** 100% of base pay and benefits

## Supplemental Benefits (additional cost)

- **Term Life and AD&D Insurance:** Provided by NY Life at an additional 1x or 2x your annual salary (rates calculated in enrollment system)
- **TransElite Life & Long-Term Care Plan\*:** Get guaranteed issue life and Long-Term Care coverage for your most precious asset, you.
- **Aflac\*** - Group Accident, Critical Illness, and Hospitalization policies are available
- **Dependent/Spousal Life:** \$10,000 spouse/\$5,000 child (up to age 26), provided by NY Life

*\* Aflac and TransElite Life & LTC are provided through a third-party. You can review plan brochures and rates on the Benefits Enrollment site. You must set up an appointment with The Schreck Team to complete the enrollment process.*

## How do I elect my Beneficiaries for these employer-provided benefits?

When you enroll or waive benefits using our Benefits Enrollment site, you can add Beneficiaries who are your dependents or you can designate others, your estate, or a trust. To do this, go to your Profile --> Beneficiaries --> Add Beneficiary. You may also remove or update your beneficiaries as necessary.

Please note that the beneficiaries you list or update here are only tied to your life insurance policies and may be different than those you've elected for other accounts such as your HSA or retirement accounts.





# Lifestyle Benefits

Supporting an enjoyable, engaged, and meaningful life.



**Employer-Provided LegalShield Personal Protection Plan:** Advice, representation, document review, and estate planning benefits for you and eligible dependents. [Learn more](#). Rates can be found on the enrollment site.

**IDShield:** This plan helps protect you and eligible family members against identity theft, fraud, and any future issues that may arise. **Add ID Shield** to your plan: **\$4.48** per pay for single or **\$7.48** per pay Family. [Learn more](#).

## What about Tuition Benefits?

- **Tuition-free credit and non-credit courses:** Employees and eligible dependents\* can register for unlimited classes at WCC. \*Students must supply their SSN on their student application for the waiver to be applied.
- **Tuition reimbursement for Employees:** up to 9 credit hours of tuition reimbursed annually for attendance at other institutions. Complete the Tuition Reimbursement Form on Blackboard-->Human Resources-->HR/Payroll Forms.

## What about holidays and leave time?

- Twelve (12) paid **Holidays** (as determined by the college)
- **Planned Time Off (PTO):** Per the collective bargaining agreement, the amount of PTO is determined by the number of full years of continuous service completed by an Association member in the OPT classification as of July 1st of the fiscal year.
- At completion of your probationary period, you will receive you will receive **88 hours**. You will receive additional PTO based on the collective bargaining agreement PTO eligibility schedule.

## How do I report Time Off?

Most employee use Ultratime to report absences, or to log their time worked. Training available.

## What additional incentives or discounts are available?

As a WCC employee, you will have access to a multitude of additional incentives and discounts through our partner businesses including: discounts at Barnes & Noble, on Microsoft Office Software for home, Health & Fitness Center discount, and many more. [Review all perks and discounts here](#).

## How can I open an additional retirement savings account?

Pre-tax payroll deduction for 403b and 457b accounts are available. You must open an account and complete the Salary Reduction Form (on Blackboard). Contact Representatives to enroll\*.

**TIAA**—Eric Roberts—1-800-732-8353 - [Can self-enroll](#)\*

**Valic**—Paul Downs—734-451-0618

**Lincoln Financial** - Kirsten Burchill 1-888-824-1330

