



**Washtenaw**  
Community College

**FACULTY**

# Total Rewards at Washtenaw Community College

**2026**

## Health & Wellness



## Compensation



## Retirement & Estate Planning



## Work-Life Harmony



## Family Education Benefits



## Additional Benefits & Resources



# Total Rewards at WCC

## Overview

### Eligibility

All full-time employees, their legally married spouses, and children up to age 26 are eligible for benefits. Eligible children include: your natural children, foster children, stepchildren, adopted children, or any child for whom you are the legal guardian. **NOTE:** When adding family members to your plan, please provide legal documents such as marriage license or birth certificates for children. Directions for uploading documents are provided at the end of this brochure.

**Enrollment Deadline:** You must elect or waive healthcare coverage within 30 days of your 1<sup>st</sup> work day.

### Benefit Year & Life Events

**Your initial coverage begins on the 1<sup>st</sup> 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). In November of each year, during **Open Enrollment** you will have an opportunity to review your benefits and make changes for the upcoming calendar year, beginning January 1.

**Life Events:** If you have one of these events mid-year, you can make changes to your benefits within **30 days of the event date:** marriage, divorce, birth or adoption, death of a spouse or dependent, the start or termination of your spouse's employment, or their annual enrollment period.

### Waive Coverage

If you do not wish to enroll in healthcare coverage provided by your employer, you will receive an annual rebate of \$2,000 - \$2,150 (divided into 24 installments).

### Medicare Eligible Employees and Spouses

Our healthcare plans include prescription drug coverage which is considered 'creditable coverage' per Medicare Part D criteria. To be eligible to contribute to a health savings account (HSA) you cannot be covered by any other medical plan including Medicare Parts A and/or B.

[Medicare FAQ](#)

### Benefits Contacts

General Inquiries: [benefits@wccnet.edu](mailto:benefits@wccnet.edu)  
Andrea Mendrick - Manager, Total Rewards  
[ahemphill@wcccnet.edu](mailto:ahemphill@wcccnet.edu)

### High Deductible Health Care Plans

- Consumer-driven healthcare requires that you play an active role in managing the plan expenses. You have the ability to shop for competitive rates and choose your providers within the BCBS/ or Priority Health Network.
- **You pay 100% of the healthcare costs until you reach the plan deductible.** The plan deductibles and maximum out of pocket costs vary by plan. There are no copays at point of service.
- Use a Health Savings Account (HSA) to pay for healthcare related expenses. The college offers plans that will fully fund the plan deductible amounts.
- Shop around for the best prices on medical procedures and Prescription Drugs

### Medical Plan Resources

| Plan Name               | Find a Doctor                      | Plan Summary                 | Drug Formulary                 |
|-------------------------|------------------------------------|------------------------------|--------------------------------|
| Priority Health PPO     | <a href="#">Find a Doctor Tool</a> | <a href="#">Plan Summary</a> | <a href="#">Drug Formulary</a> |
| BCBS MI PPO (1700/3400) | <a href="#">Find a Doctor Tool</a> | <a href="#">Plan Summary</a> | <a href="#">Drug Formulary</a> |
| BCBS MI PPO (2000/4000) | <a href="#">Find a Doctor Tool</a> | <a href="#">Plan Summary</a> | <a href="#">Drug Formulary</a> |

### Coverage while Traveling

All plans offer coverage for urgent care or emergency care throughout the U.S. and Internationally.

- BCBS Plans - [BlueCard Global Core](#)
- Priority Health - Cigna Open Access Network



Priority Health PPO w/ HSA



| Plan Overview                      |  |
|------------------------------------|--|
| Health Savings Account (HSA)       | Funding options: <ul style="list-style-type: none"><li>Self-Funded - Employees contribute if they choose</li><li>50% Funded - WCC funds \$1,000 individual or \$2,000 Dbl./ Family</li></ul> |
| Plan Deductible                    | \$2,500 Individual/\$5,000 Double or Family<br><i>20% coinsurance applies after deductible is met.</i>   |
| Out of Pocket Maximum (in Network) | \$4,500 Individual/ \$9,000 Double or Family   |
| Preventative Care                  | 100% coverage for annual exams, vaccinations, prenatal care and recommended screenings.  |
| Questions                          | Review the Priority Health <a href="#">Plan Document</a> .   |

**Payroll deductions and HSA funding:** all benefits deductions occur 2x per month (24x per year). If you choose a plan with HSA funding from WCC, the deposit into the HSA account will occur on the first pay received in the month following your hire date.

2026 RATES PER PAY

| Plan        | Individual Rate | Double Rate     | Family Rate     |
|-------------|-----------------|-----------------|-----------------|
| Self-Funded | \$5.00 per pay  | \$8.50 per pay  | \$12.00 per pay |
| 50% Funded  | \$34.00 per pay | \$84.00 per pay | \$94.00 per pay |

[Priority Health FAQ](#)



# Health & Wellness Benefits at WCC

**2026**  
Healthcare Coverage

## BCBS PPO with Health Savings (HSA)



| Plan Overview                      |   |
|------------------------------------|---|
| Health Savings Account (HSA)       | Funding options: <ul style="list-style-type: none"><li>• Self-Funded - Employees contribute if they choose</li><li>• 50% Funded - WCC funds \$1,000 individual or \$2,000 dbl./family</li><li>• 100% Funded - WCC funds \$1,700 individual or \$3,400 dbl./family</li></ul> |
| Plan Deductibles                   | <ul style="list-style-type: none"><li>• Self-Funded or 100% Funded Plans: \$1,700 Individual or \$3,400 Double/ Family</li><li>• 50% Funded Plan: \$2,000 individual or \$4,000 Double/Family</li></ul>   |
| Out of Pocket Maximum (in Network) | <ul style="list-style-type: none"><li>• Self-Funded or 100% Funded Plans: \$2,700 Individual or \$5,400 Double/ Family</li><li>• 50% Funded Plan: \$3,000 individual or \$6,000 Double/Family</li></ul>   |
| Preventative Care                  | 100% coverage for annual exams, vaccinations, prenatal care and recommended screenings.   |
| Questions                          | Review the <a href="#">BCBS Plan Document</a> .   |

**Payroll deductions and HSA funding:** all benefits deductions occur 2x per month (24x per year). If you choose a plan with HSA funding from WCC, the deposit into the HSA account will occur on the first pay received in the month following your hire date.

## 2026 RATES PER PAY

| Plan        | Individual Rate  | Double Rate      | Family Rate      |
|-------------|------------------|------------------|------------------|
| Self-Funded | \$88.90 per pay  | \$252.53 per pay | \$272.98 per pay |
| 50% Funded  | \$115.12 per pay | \$301.11 per pay | \$313.06 per pay |
| 100% Funded | \$159.74 per pay | \$394.20 per pay | \$414.65 per pay |



# Anytime, anywhere, you have care that's always there



**VIRTUAL CARE**  
(PREVIOUSLY BLUECROSS ONLINE VISITS <sup>SM</sup>)

When you're not feeling well and can't see your primary care provider, you have convenient, affordable health care virtually with Virtual Care by Teladoc Health®. You can connect virtually with a U.S. board-certified doctor or therapist using your mobile device.

## You can meet face-to-face online or by telephone with:

- A doctor for minor illnesses, such as sinus and respiratory infections, colds and flu, eye irritation or redness, and rashes, when your primary care provider isn't available
- A therapist or psychiatrist to help you work through challenges, such as anxiety, depression, grief or insomnia

### Get started today.

Visit [bcbsm.com/virtualcare](https://bcbsm.com/virtualcare) for a link to download the Teladoc Health app.

## Why use Virtual Care?

- Available 24/7 anywhere in the U.S., even when you're traveling
- Medical care available anytime, without an appointment
- Specially trained doctors and therapists with backgrounds, such as pediatrics, family medicine, counseling, psychology and psychiatry
- Family members on your health plan can use it too
- Therapy and psychiatry available by appointment only, evening and weekend hours available

**YOU HAVE CHOICES FOR CARE. LEARN MORE AT [BCBSM.COM/FINDCARE](https://bcbsm.com/findcare).**

If you have questions about your Virtual Care account, call 1-800-835-2362.

Remember to coordinate all your care with your primary care provider. Follow up with him or her after receiving care elsewhere.

This information isn't intended to be medical advice. In an emergency, call 911 or go to an emergency room near you.

Teladoc Health® provides Virtual Care Solutions for Blue Cross Blue Shield of Michigan and Blue Care Network. Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association.





### PNC Bank Health Savings Accounts (HSA) Enrollment Guidelines

- 1. **Enroll** - in a healthcare plan.
- 2. **Contribute** - During benefits enrollment elect to contribute to the account (optional). You can change your contributions at anytime during the year by completing an [HSA Deduction form](#).
- 3. **Activate** - your account and debit card. You will receive an email from PNC with instructions on activation and use of your account.
- 4. **Save and Invest** - Gain tax savings on contributions to your account, invest your funds and let them grow tax-free. [Learn More.](#)
- 5. **Pay for Eligible Expenses** - Pay for services, prescriptions, and much more...

[List of Eligible Expenses](#)

### 2026 IRS Contribution Limits for HSA Accounts

**Individual** plan subscribers can contribute up to \$4,400 per year and **Double or Family** plan subscribers can contribute up to \$8,750. These contribution amounts include any contributions that your employer makes to your account. Employees who are **age 55 and above** can contribute an additional \$1,000 per year to the account.

### Other Flexible Savings Accounts

| Medical Flexible Savings Accounts   | Limited Purpose Savings Accounts                                 | Dependent Care Reimbursement Accounts  |
|---|--|--|
| <b>Eligibility:</b> Must not be contributing to an HSA account.                             | <b>Eligibility:</b> Any full-time employee                       | <b>Eligibility:</b> Must have at least one (1) qualifying child aged 12 or under.        |
| <b>Eligible Expenses:</b> Medical, dental or vision services, prescriptions, and much more. | <b>Eligible Expenses:</b> Non-medical, Dental or Vision expenses | <b>Eligible Expenses:</b> Daycare, preschool, summer camps, and before/after school care |
| <b>Contribution Limits:</b> \$3,400/year  | <b>Contribution Limits:</b> \$3,400/year                         | <b>Contribution Limits:</b> \$7,500/year   |

# Health & Wellness Benefits at WCC

## Voluntary Benefits



### Dental Insurance

- No cost to enroll in the plan
- The plan covers 80% of in-network dental expenses, employee is responsible for the remaining 20%.
- View the plan document to learn more. [Dental Plan](#).

### Vision Insurance

| Coverage Level | Rate Per Pay |
|----------------|--------------|
| Single         | \$3.37       |
| Double         | \$6.06       |
| Family         | \$9.43       |



View the [Plan document](#) to learn more.

### Annual Health & Wellness Reimbursement

WCC will reimburse employees each year for his/her personal dental, vision, or health/wellness membership fees up to **\$160**. This includes home gym equipment, health and wellness related apps and subscriptions. All wearables such as smart watches and clothing are excluded. Reimbursement Form located on Intranet.



## Family Tuition Benefits

**All full-time employees and eligible dependents\* may take unlimited WCC credit and non-credit classes at WCC.**

*\*Children up to age 26*





# Health & Wellness Benefits at WCC

## Employee Assistance Plan (EAP)

### Here to help. And support. And problem-solve.

With our Employee Assistance & Work/Life Support Program, you can get support for everyday issues and life challenges. The Employee Assistance & Work/Life Support Program is here to connect you with real people who can help you find real solutions to life's challenges.

These services are all confidential and available at no additional cost to you and anyone living in your household.



To access mindfulness exercises and discover stress management techniques, explore our Managing Stress Toolkit at [Cigna.com/ManagingStress](https://Cigna.com/ManagingStress).



#### Emotional Health

Get 1-6 sessions per issue per year with a dedicated, licensed counselor at no cost to you.

Start by calling or using live chat to get a referral. Face to face or virtual sessions available for topics such as:

- Relationships and parenting
- Behavioral health and substance use

- Stress management

#### Home Life Referrals

Referrals for community resources/services

- **Adoption:** Learn more about your options and the agencies that can help.
- **Child care:** We'll help you find a place, program or person that's right for your family.
- **Education guidance:** We'll help you make the best decisions for your family for college searches and more.
- **Convenience services:** Shorten your to-do list with referrals for home maintenance, relocation, dining and more.
- **Senior care:** Learn about solutions related to caring for an aging loved one.
- **Pet care:** From veterinarians to dog walkers, we'll help you ensure your pets are well taken care of.
- **Prenatal care:** Find guidance through every pregnancy stage.

#### Financial and Legal Assistance

- **Legal consulting:** Get a free 30-minute consultation with a network attorney and 25% off select fees.†
- **Financial services referral:** Free 30-minute financial consultations by phone per topic and 25% off tax preparation.†
- **Identity theft:** Get a free 60-minute expert consultation by phone for prevention or if you are victimized.

Customers are required to pay the entire discounted charge for any discounted legal and/or financial services.

Legal consultations related to employment matters are excluded. Additional restrictions may apply.

#### Employee Assistance & Work/Life Support Program

## 24/7

#### Connect anytime

Call **1.877.622.4327**.

TTY/TDD users call 711.

Connect through

[myCigna.com](https://myCigna.com)

Employer ID:

wcc

(for initial registration)



#### Connect anytime

Call **1.877.622.4327**.

TTY/TDD users call 711.

Connect through

[myCigna.com](https://myCigna.com)

Employer ID:

wcc

(for initial registration)





# Estate Planning Benefits at WCC

## Legal & Life Benefits



| Plan        | Employee Only | Family Plan |
|-------------|---------------|-------------|
| LegalShield | \$9.48        | \$9.48      |
| IDShield    | \$4.48        | \$9.48      |
| Combined    | \$13.95       | \$16.95     |

### LegalShield Plan Benefits:

- Legal advice and consultation
- Estate Planning Preparation
- Other discounted Legal services & more...

### IDShield Plan Benefits:

- Threat monitoring, fraud protection, real-time alerts, and more... [Plan document.](#)

## Employer Provided Benefits

- **Term Life Insurance:** Benefit is 2x your annual salary
- **Accidental Death & Dismemberment (ADD):** Benefit is 2x your annual salary



## Voluntary Benefits

- **Term Life Insurance with ADD,** purchase additional benefits up to 2x your salary
  - Quotes available during New Hire Enrollment, or Open Enrollment in the benefits portal.
- **Dependent & Spousal Funeral/Burial Policies:**
  - Dependents covered up through age 26
  - Cost per pay: \$.94 for dependent(s) or \$1.94 for spouse and dependents
  - Policy pays \$5,000 (child), \$10,000(spouse)

## Electing & Updating your Beneficiaries

During your New Hire Enrollment, or at anytime after you have made benefits elections, you can add or update your beneficiaries. **NOTE:** the beneficiaries you list or update in the benefits portal 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.

# Retirement Benefits at WCC

## Retirement Plans

### Choose from 3 Plans

#### WCC Optional Retirement Plan

- A 401(a) account ; you contribute 3%, WCC contributes 12%
- Plus, a retiree healthcare account (RHS); you contribute 1% salary and WCC contributes \$1400 annually to the RHS account.
- No vesting requirement.



EMPLOYEE  
CONTRIBUTION

3%



EMPLOYER  
CONTRIBUTION

12%

**ATTENTION  
PLEASE**

#### Steps to Enroll

1. **Create an account** with [TIAA](#) (WCC specific link)
2. **Plus**, complete [this form](#) to notify Payroll of your enrollment



**MICHIGAN OFFICE OF  
RETIREMENT SERVICES**  
*Big Plans. Small Steps.*

#### The Defined Contribution Plan (DC)

- Two retirement accounts:
  - 401(k): WCC contributes 9%
  - 457(b): You contribute 5%
- Vesting can take up to 4 years
- You decide how investments are made

#### The Pension Plus 2 Plan

- Three retirement accounts:
  - 401(k): WCC contributes 3%
  - 457(b): You contribute 4%
  - Pension: You and WCC contribute 6.2% each
- Vesting can take up to 10 years

Learn more at [PickMiPlan.org](https://PickMiPlan.org)





# Work-Life Harmony at WCC

## Leaves of Absence

### Paid Leave Time\*

| Leave Category    | Professional Faculty                                     | Classified Faculty   |
|-------------------|--|--|
| Holidays          | N/A  | 13 days throughout the year including 1 Floating Holiday   |
| Personal Business | 32 hours per year  | 40 hours per year  |
| Vacation          | N/A  | Accrued monthly: <ul style="list-style-type: none"><li>&lt; 3 years service = 10 hours per mo.</li><li>3+ years of service = 14.67 hours per mo.</li></ul> |
| Sick              | Accrued monthly September - April:<br>10 hours per month | Accrued monthly September - August:<br>8 hours per month   |
| Bereavement       | 5 days   | 5 days   |

*\*Please refer to the WCCEA contract for more information related to leaves of absence.*

### Use of Leave Time

**Usage:** To the extent possible, Faculty should work with their departments to schedule vacation or personal time. Vacation and Sick time can be used as accrued.

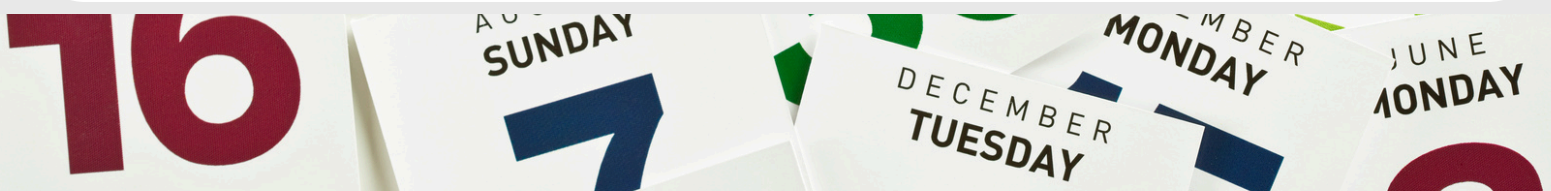
#### Minimum Increments for use:

- Professional Faculty: Full class contact hours; you must have enough time available to cover your absence, no partial dock/usage allowed. Typically leave time is reported in 4 or 8 hour blocks.
- Classified Faculty: are paid by the hour, so they can report as little as .25 hour leave.

#### Reporting Time Off:

- Professional Faculty: Notify your Dean as soon as possible. Use Absence forms found on the Intranet and submit to your Dean.
- Classified Faculty: Notify your supervisor or request time in advance. Report absence time using Ultratime.

**Rollover and Separation:** All accrued time rolls over each academic year. Any unused sick or personal leave are not payable at resignation/retirement.



# Enrolling in Benefits at WCC

## WCC Benefit Portal



HUMAN RESOURCES

### Benefits Enrollment Instructions:

1. Go to Intranet /Human Resources/Benefits at WCC to access the enrollment site. (image of family)
2. Log in: Username = your NetID (email name), Password = Last 4 digits of SSN
3. Click "Start Your Enrollment"
4. Review Personal information (edit if needed)
5. Family Information: add spouse and/or dependents
6. Selecting your benefits – all eligible plans/benefits will be displayed
  - View Plan Options to make elections or choose to Waive Benefits
  - Choose who (dependents) will be covered by the plan
7. Review elections and edit selections if necessary
8. Check the box to Agree and Finish Enrollment
9. View, Print or Email your confirmation statement
10. **Upload all proof of dependency documents** (birth certificates, marriage licenses, etc.) via the My Profile -->Employee File Menu Option.
  - View and Upload
  - File Upload and Save
11. **Review your Beneficiaries;** add others if needed. You can add beneficiaries who are not your dependents. These are the beneficiaries for all of your employer-provided benefits such as Life Insurance and AD&D.

### Benefits Contacts:

General inquiries: [benefits@wccnet.edu](mailto:benefits@wccnet.edu)

Andrea Mendrick: [ahemphill@wccnet.edu](mailto:ahemphill@wccnet.edu)

