

Orientation to

Total Rewards at Washtenaw Community College



2025

For Independent 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 Intranet).

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 \$2,000 - \$2,150/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.



2025 Healthcare Cost Overview and Coverage

HMO Cost Overview							
Plan	Your Coverage Level	Your Cost Per Pay*	Your Annual Cost	Your Plan Deductible	WCC's Deposit into Your HSA	Co-Insurance 20% after deductible	Max Out of Pocket Cost**
BCN No HSA College Funding	Single	\$13.50	\$324	\$1,650	\$0.00	\$650	\$2,300
	Double	\$25.00	\$600	\$3,300	\$0.00	\$1,300	\$4,600
	Family	\$35.00	\$840	\$3,300	\$0.00	\$1,300	\$4,600
BCN 50% HSA College Funding	Single	\$33.00	\$792	\$1,650	\$825	\$650	\$2,300
	Double	\$83.00	\$1,992	\$3,300	\$1,650	\$1,300	\$4,600
	Family	\$93.00	\$2,232	\$3,300	\$1,650	\$1,300	\$4,600
BCN 100% HSA College Funding	Single	\$103.00	\$2,472	\$1,650	\$1,650	\$650	\$2,300
	Double	\$233.00	\$5,592	\$3,300	\$3,300	\$1,300	\$4,600
	Family	\$243.00	\$5,832	\$3,300	\$3,300	\$1,300	\$4,600

***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 (*exception January 2025 benefits deductions will occur on the 2nd and 3rd pays*).

****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 (medical and RX). This amount is for **in-network expenses only**, please consult the [summary plan document on the](#)

Co-Insurance: Employees can contribute to an HSA via payroll deduction to cover any remaining responsibility for deductibles or co-insurance. The maximum contribution for 2025 (including any college contribution) is as follows: Single = \$4,300, Double/Family= \$8,550.

HMO Coverage Overview - In -Network	
100% Covered	Preventative Care: services like annual exams, vaccinations, pre-natal care, and recommended screenings
20% co-insurance applies once deductible is met. 100% Covered once deductible and max out of pocket are met.	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
\$65 Co-pay before deductible is met	Alternative Options for Care: 24 Hour Nurse Line (\$0) Online Visits: Medical or Behavioral Therapy (\$65+)
Prescription co-pays apply after plan deductible is met	\$4 preferred generic \$15 non-preferred generic \$40 preferred brand \$80 non-preferred brand 20% specialty



2025 Healthcare Cost Overview and Coverage

PPO Cost Overview							
Plan	Your Coverage Level	Your Cost Per Pay*	Your Annual Cost	Your Plan Deductible	WCC's Deposit into Your HSA	RX Copay (after deductible)	Max Out of Pocket Cost**
BCBS No HSA College Funding	Single	\$121.07	\$2,905.68	\$1,650	\$0.00	\$600	\$2,250
	Double	\$352.52	\$8,460.48	\$3,300	\$0.00	\$1,200	\$4,500
	Family	\$444.00	\$10,656.00	\$3,300	\$0.00	\$1,200	\$4,500
BCBS 50% HSA College Funding	Single	\$134.14	\$3,219.36	\$2,000	\$1,000	\$1,000	\$3,000
	Double	\$355.80	\$8,539.20	\$4,000	\$2,000	\$2,000	\$6,000
	Family	\$466.26	\$11,190.24	\$4,000	\$2,000	\$2,000	\$6,000
BCBS 100% HSA College Funding	Single	\$187.82	\$4,507.68	\$1,650	\$1,650	\$600	\$2,250
	Double	\$483.59	\$11,606.16	\$3,300	\$3,300	\$1,200	\$4,500
	Family	\$582.39	\$13,977.36	\$3,300	\$3,300	\$1,200	\$4,500

***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 (*exception January 2025 benefits deductions will occur on the 2nd and 3rd pays*).

****Max out of pocket:** this is the amount you have to reach before 100% of eligible costs are covered; however, Prescription coverage continues on a copay basis up to the Max out of pocket. **This amount is for in-network ex-penses only**, please consult the [summary plan document on the Intranet](#) or your [BCBSM online](#) account to view costs related to using out of network providers.

Co-Insurance: Employees can contribute to an HSA via payroll deduction to cover any remaining responsibility for deductibles or co-insurance. The maximum contribution for 2025 (including any college contribution) is as follows: Single = \$4,300, Double/Family= \$8,550.

PPO Coverage Overview - In -Network	
100% Covered	Preventative Care: services like annual exams, vaccinations, pre-natal care, and recommended screenings
100% Covered after in-network deductible is met.	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
\$65 Co-pay before deductible is met	Alternative Options for Care: 24 Hour Nurse Line (\$0) Online Visits: Medical or Behavioral Therapy (\$65+)
Prescription co-pays apply after plan deductible is met	\$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 depos-it each pay period. If at anytime you wish to change this amount, you can fill out a change form found on our the WCC Intranet (Human Resources--> HR/Payroll Forms).

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



The 2025 tax year IRS limits for HSA are \$4,300 for single and \$8,550 for Double/Family (including the college contribution). If you are age 55 or older at any time during the tax year, you can add \$1,000 to the numbers above. Your annual goal amount will default to the maximum allowed IRS limits unless you specify differently below.

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	Dbl/Fam	Single	Dbl/Fam	Single	Dbl/Fam	Single	Dbl/Fam
College Contribution	\$1,650	\$3,300	\$0	\$0	\$1,000	\$2,000	\$825	\$1,650
Employee Contribution Limit	\$2,650	\$5,250	\$4,300	\$8,550	\$3,300	\$6,550	\$3,475	\$6,900
IRS Limit	\$4,300	\$8,550	\$4,300	\$8,550	\$4,300	\$8,550	\$4,300	\$8,550

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.

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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 [on the Intranet](#) 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 \$150 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 \$150 allowance less copay plus 15% off balance. Every 12 months. Contact Lenses in lieu of eyeglasses Copay \$0.

Vision (Versant Health)	Per Pay
Single	\$ 3.37
Double (employee + 1)	\$ 6.06
Family (employee + 2 or more)	\$ 9.43

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.

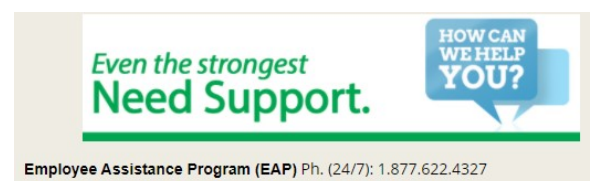
- For Independent Staff up to \$160
- For Executive Level Staff \$250



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 =\$3,050 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 2x your annual salary
- **Dependent/Spousal Life:** \$10,000 spouse/\$5,000 child (up to age 26), provided by NY Life
- **Accidental Death & Dismemberment (AD&D):** Provided by NY Life at 2x your annual salary
- **Short-Term Disability:** 100% of base pay and benefits up to 180 continuous days of disability (WCC paid sick bank)
- **Long-Term Disability:** 66 2/3% of base pay following 180 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.

** TransElite Life & LTC are provided through a third-party. You can review plan brochures and rates on our Intranet page. If you decide to elect these benefits, or want to learn more, please indicate your interest in the Benefits Enrollment site and you will be contacted by The Schreck Team to complete the application 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.



Professional/Managerial and Executive Staff can choose from these 3 Plans

Technical/Secretarial Staff can choose from these 2 Plans

Plan Name and Vendor	Pension Plus 2 Plan Michigan Office of Retirement Services (ORS)		Defined Contribution (DC) Plan Michigan Office of Retirement Services and VOYA		Optional Retirement Plan TIAA and Mission Square (RHS)
Overview	This plan includes a pension component, a personal healthcare fund (PHF), and a retirement investment accounts (401(k) and 457).		This plan includes a personal healthcare fund (PHF), and a retirement investment accounts (401(k) and 457).		This plan includes a retirement investment account and a Retirement Health Savings (RHS)account.
How long do you have to work to qualify?	Pension: You're vested after 10 years of full-time service. Savings/Investment Accounts: 2 years = 50% 3 years = 75% 4 years = 100%		Savings/Investment Accounts: 2 years = 50% 3 years = 75% 4 years = 100%		Upon hire you are 100% vested in these plans.
Income when you retire	Pension: The ORS takes an average of your 5 highest, consecutive years of earnings, times 1.5%. PLUS Savings/Investments: Based on contributions and investment performance.		Savings/Investments: Based on contributions and investment performance.		Savings/Investments: Based on contributions and investment performance.
Contributions		You	WCC		
	Pension	6.2%*	6.2%*	PHF	2%
	PHF	2%	2% match	Investments	3%
	Investments	2%	1% match		+ 4% mandatory
	Total	10.2%*	9.2%*	Total	5%**
	*The ORS may change this amount.		**You can contribute more (up to IRS limits) or less to these ac- counts, but WCC will only match up to 5% + a mandatory 4%.		
This plan may be best for you if...	You plan on working for 10 years or longer in the Michigan public school system.		You plan on working less than 10 years and you want your retirement savings to go with you.		You plan on working less than 10 years in the public school system and/or you want portable retirement savings, beneficiary benefits, and flexibility in investment options.
How to enroll OR remain a MPSERS member -->	1. Read more about the ORS plans at PickMiPlan.org 2. Receive a welcome letter in the mail containing your Member ID. 3. Elect your plan within 75 days at MiAccount 4. Complete the WCC Retirement Election Form . **What does vesting mean? To be vested means that you must earn a certain amount of service credit to have full rights to the funds your employer contributes to the plan on your behalf. If you leave your place of employment before you have earned vesting rights, you forfeit all of the contributions your employer has contributed. You are always 100% vested in the funds you contribute.				<u>IMPORTANT:</u> You must complete steps 1-4 to become enrolled in ORP. 1. Go to the TIAA site. 2. Choose "Ready to Enroll" and select the Optional Retirement Plan. Access Code: 103823 3. Follow the prompts to complete. 4. Complete the WCC Retirement Election Form .

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.](#)

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 12 credit hours of tuition reimbursed annually for attendance at other institutions. Complete the Tuition Reimbursement Form on Intranet-->Human Resources-->HR/Payroll Forms.

What about holidays and leave time?

- Twelve (12) paid **Holidays**
- **Floating Holiday** – 8 hours per fiscal year
- **Personal Business** – 40 hours per fiscal year, prorated
- **Sick*** – accrue 10 hours per month (15 days/year)

**Effective February 21, 2025, the Michigan Earned Sick Time Act (ESTA) was established, your rights under this act can be reviewed in this [Notice](#).*

Reporting Time Off

- Guidelines for notifying your Supervisor included here: [Board Policy 5090](#).
- We use Ultratime to report absences. [User guide](#).
- Salaried staff must use increments of 4 or 8 hours
- Hourly staff may use amounts as little as .25 hours

Vacation Accrual Rates

Technical/Secretarial:

- Less than 3 years of service: 15 days (120 hours) per year
- More than 3 years of service: 22 days (176 hours) per year

Professional/Managerial:

- Less than 2 years of service: 18 days (144 hours) per year
- More than 2 years of service: 24 days (192 hours) per year

Executive: 24 days (192 hours) per year

Timing of Accruals

Vacation and Sick hours begin to accrue the first month following your hire date. On or around the 10th of every month you will accrue leave time as described above.

What additional incentives or discounts are available?

As a WCC employee, you will have access to a wide assortment of additional incentives and discounts through our partner businesses including: discounts at Barnes & Noble, Microsoft, a 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. Contact Representatives below to enroll. Further instructions on the Intranet.

TIAA—Micah White 734-332-3513- [Can self-enroll*](#)

Valic—Paul Downs—734-800-9783

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





What do I need to do now?

Review our Intranet (snip below) pages for more information on specific health plans and other voluntary benefits.

- ☐ Within 30 days of hire. Enroll or Waive all Health & Wellness and Lifestyle Benefits. Instructions on next page.
- ☐ Within 75 days of hire. Elect a Retirement Plan. Follow all of the steps on page 8 to complete.
- ☐ Within 30 days, Review all [Federally Mandated and Other Compliance Notices](#)



What happens after I complete my enrollment?

1. Your Health Benefits will become effective the first day of the month following your start date.
2. You should receive notification and/or benefit cards in the mail in about 14 days (after the 1st of the month).
3. If you have elected to enroll in an HSA or FSA account, Legal or Identity Protection Plan, or Vision, you will get confirmation of enrollment and an email with further instructions in about 7-10 days. **Look for an Email from PNC Bank email to verify and activate your account.**
4. Payroll deductions and HSA contributions will begin on your first pay of the month when benefits are effective; if premiums or other deductions were missed during the 30-day enrollment window, a “catch-up” deduction will be made on the second payroll.

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

Andrea Mendrick: ahemphill@wccnet.edu

Benefits FAQ's

