



Washtenaw
Community College

INDEPENDENT STAFF

Total Rewards at Washtenaw Community College

2025

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 1st work day.

Benefit Year & Life Events

Your initial coverage begins 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). 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
Andrea Mendrick - Manager, Total Rewards
ahemphill@wccnet.edu

Health & Wellness Benefits at WCC

Healthcare Coverage



**Blue Cross
Blue Shield
Blue Care Network
of Michigan**

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/BCN Network.
- **You pay 100% of the healthcare costs until you reach the plan deductible.** The plan deductibles and maximum out of pocket costs will vary. 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.

HMO or PPO?

BCN HMO offers in-network coverage throughout Michigan and Northwest Ohio. This plan requires you to choose a Primary Care Provider (PCP) to help manage your care. Once you meet the plan deductible, you pay a coinsurance of 20% until you meet the annual out of pocket maximum.

BCBS PPO offers a wider network of providers throughout the U.S.. In-network medical services are covered at 100% once you meet the plan deductible.

Coverage while Traveling

Both the HMO and PPO plans offer coverage for urgent care or emergency care throughout the U.S. and Internationally through [BlueCard Nationwide Travel](#).

[Find a Provider](#)

Search to see if your current doctor is in our Network.
Choose Plan: Blue Care Network HMO, or Blue Cross Blue Shield PPO.



BCN HMO with Health Savings (HSA)



Plan Overview	
Health Savings Account (HSA)	Funding options: <ul style="list-style-type: none">Self-Funded - Employees contribute if they choose50% Funded - WCC funds \$825 individual or \$1,650 dbl./family100% Funded - WCC funds \$1,650 individual or \$3,300 dbl./family
Plan Deductible	\$1,650 Individual/\$3,300 Double or Family
Out of Pocket Maximum (in Network)	\$2,300 Individual/ \$4,600 Double or Family
Preventative Care	100% coverage for annual exams, vaccinations, prenatal care and recommended screenings.
Questions	Review the BCN Plan Document or call 1-855-237-3501.

Payroll deductions and HSA funding: all benefits deductions occur 2x per month. If you choose a plan with HSA funding from WCC, the deposit into the HSA account will occur on the first scheduled pay date in the month your benefits are effective.

Plan	Individual Rate	Double Rate	Family Rate
Self-Funded	\$13.50 per pay	\$25.00 per pay	\$35.00 per pay
50% Funded	\$33.00 per pay	\$83.00 per pay	\$93.00 per pay
100% Funded	\$103.00 per pay	\$233.00 per pay	\$243.00 per pay

Health & Wellness Benefits at WCC

Healthcare Coverage

BCBS PPO with Health Savings (HSA)



Plan Overview	
Health Savings Account (HSA)	Funding options: <ul style="list-style-type: none">• Self-Funded - Employees contribute if they choose• 50% Funded - WCC funds \$1,000 individual or \$2,000 dbl./family• 100% Funded - WCC funds \$1,650 individual or \$3,300 dbl./family
Plan Deductibles	<ul style="list-style-type: none">• Self-Funded or 100% Funded Plans: \$1,650 Individual or \$3,300 Double/ Family• 50% Funded Plan: \$2,000 individual or \$4,000 Double/Family
Out of Pocket Maximum (in Network)	<ul style="list-style-type: none">• Self-Funded or 100% Funded Plans: \$2,250 Individual or \$4,500 Double/ Family• 50% Funded Plan: \$3,000 individual or \$6,000 Double/Family
Preventative Care	100% coverage for annual exams, vaccinations, prenatal care and recommended screenings.
Questions	Review the BCBS Plan Document or call 1-855-237-3501.

Payroll deductions and HSA funding: all benefits deductions occur 2x per month. If you choose a plan with HSA funding from WCC, the deposit into the HSA account will occur on the first scheduled paydate after the 1st of the month.

Plan	Individual Rate	Double Rate	Family Rate
Self-Funded	\$121.07 per pay	\$352.52 per pay	\$444.00 per pay
50% Funded	\$134.14 per pay	\$355.80 per pay	\$466.26 per pay
100% Funded	\$187.82 per pay	\$483.59 per pay	\$582.39 per pay



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



VIRTUAL CARE
(PREVIOUSLY BLUECROSS ONLINE VISITS SM)

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 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; either BCN HMO or BCBS PPO.
- 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](#)

2025 IRS Contribution Limits for HSA Accounts

Individual plan subscribers can contribute up to \$4,300 per year and **Double or Family** plan subscribers can contribute up to \$8,550. 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
Eligibility: Must not be contributing to an HSA account.	Eligibility: Any full-time employee	Eligibility: Must have at least one (1) qualifying child aged 12 or under.
Eligible Expenses: Medical, dental or vision services, prescriptions, and much more.	Eligible Expenses: Non-medical, Dental or Vision expenses	Eligible Expenses: Daycare, preschool, summer camps, and before/after school care
Contribution Limits: \$3,050/year	Contribution Limits: \$3,050/year	Contribution Limits: \$5,000/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 (children up to age 26) may take unlimited credit and non-credit classes at WCC.



TUITION REIMBURSEMENT

Up to 12 credit hours of tuition will be reimbursed annually for coursework completed at other institutions. Please review [guidelines](#).

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.



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

Employer ID:

wcc

(for initial registration)



Connect anytime

Call **1.877.622.4327**.

TTY/TDD users call 711.

Connect through

myCigna.com

Employer ID:

wcc

(for initial registration)



Estate Planning Benefits at WCC

Legal & Life Benefits



Plan	Employee Only	Family Plan
LegalShield	FREE	FREE
IDShield plus Legal Plan	\$4.48	\$9.48

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
 - Complimentary Policy for Independent Staff(no premium cost)
 - 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.

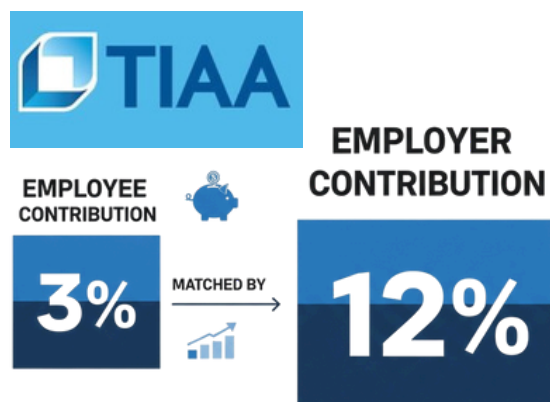
Retirement Benefits at WCC

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.



**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

Additional pre-tax accounts are available through [TIAA](#), such as 403b or 457b



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

The Defined Contribution Plan (DC)	The Pension Plus 2 Plan
<ul style="list-style-type: none">• Two retirement accounts:<ul style="list-style-type: none">◦ 401(k): WCC contributes 9%◦ 457(b): You contribute 5%• Vesting can take up to 4 years• You decide how investments are made	<ul style="list-style-type: none">• Three retirement accounts:<ul style="list-style-type: none">◦ 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](#)



Work-Life Harmony at WCC

Leaves of Absence

Paid Leave Time*

Leave Category	Professional-Managerial	Technical
Holidays	13 days throughout the year including 1 Floating Holiday	
Personal Business	40 hours per year	
Vacation	Accrued monthly: <ul style="list-style-type: none">< 2 years service = 12 hours per mo.> 2 years of service = 16 hours per mo.	Accrued monthly: <ul style="list-style-type: none">< 3 years service = 10 hours per mo.3+ years of service = 14.67 hours per mo.
Sick	Accrued monthly: 10 hours per month	
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. You will review your balances in the Employee Dashboard.	

**Please refer to the [Handbook](#) for more information related to leaves of absence.*

Use of Leave Time

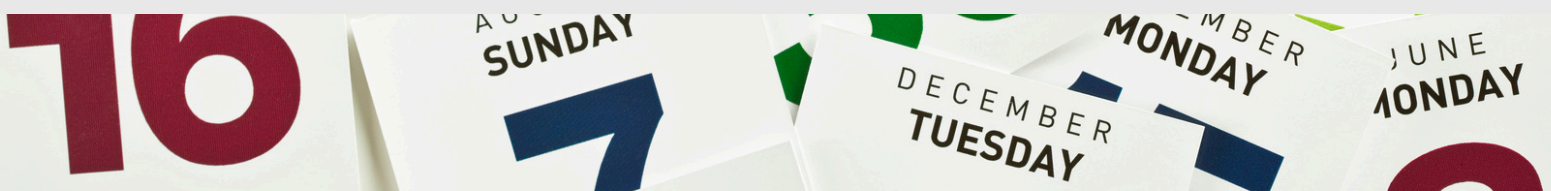
Usage: To the extent possible, Staff should work with their departments to schedule vacation or personal time. Vacation and Sick time can be used as accrued.

Minimum Increments for use:

- Exempt/Salaried Staff: leave time is reported in **4 or 8 hour blocks**.
- Non-exempt/Hourly Staff: are paid by the hour, so they can report as little as **.25 hour leave**.

Reporting Time Off: Notify your supervisor or request time in advance. Report absence time using [Ultratime](#).

Rollover and Separation: All accrued time (sick and vacation) rolls over each academic year. Personal and Floating holiday must be used by June 30 of each 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

Andrea Mendrick: ahemphill@wccnet.edu

