This document is intended to provide an overview of benefits for Administrative Professional employees 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:** Detailed benefit summaries for each of the plans below are available at [http://www.oakland.edu/uhr/benefits/benefitssummaries](http://www.oakland.edu/uhr/benefits/benefitssummaries).

**Medical Insurance:** Administrative Professional employees 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 HealthyChoice Incentives HMO medical plans. Medical insurance becomes effective the first of the month following thirty (30) days of employment. The University pays the lowest cost HMO amount for Administrative Professionals and their covered dependents. Employees pay the additional cost of other options.

**Dental Insurance:** Delta Dental insurance is available at no cost for all full-time Administrative Professional employees and their covered dependents. This is a comprehensive plan that covers preventive, basic, major and orthodontic benefits for the entire family. The maximum annual benefit is $1,000 per covered person. The maximum orthodontic benefit is $1,500 lifetime per eligible dependent. Dental insurance becomes effective the first of the month following thirty (30) days of employment.

**Optical Insurance:** Oakland University provides coverage through Co-Op Optical or Blue Cross/Blue Shield Vision at no cost to Administrative Professional employees scheduled to work a minimum of twenty (20) hours per week and their covered dependents. Eligible Administrative Professional employees 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 Co-Op plan, employees can receive an annual eye exam. Optical insurance becomes effective the first of the month following thirty (30) days of employment.
Life Insurance: Oakland University provides Administrative Professional employees 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 life insurance coverage on an optional basis. All premiums for additional coverage are paid by the employee. Life insurance is effective the first of the month following thirty (30) days of employment.

Collective “Additional” Life Insurance: The University provides the full-time Administrative Professional employees with two (2) units of decreasing term life insurance. The dollar value of this coverage is determined by the age of the insured and decreases as age advances. Coverage ceases at age seventy (70). Detailed literature is available from the Benefit and Compensation Services Office. Premiums for this coverage are fully paid by the University, but an application is required within thirty (30) days following employment.

Accidental Death and Dismemberment: Administrative Professional employees scheduled to work a minimum of twenty (20) hours per week may elect to purchase accidental death and dismemberment insurance for themselves and their dependants. All premiums for additional insurance coverage are 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 first 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; and the “work days” between Christmas Day and New Year’s Day.

Leave Accruals: For the first six months of employment, a full-time Administrative Professional accrues vacation leave at a rate of 8.00 hours per month. Thereafter, the full-time employee accrues vacation leave at the rate of 14.67 hours per month. Sick time for full-time employees is up to 130 work days per year, renewed on the anniversary date and based on years of service. Personal time for full-time employees is twenty-four (24) hours per year effective each July 1 and prorated for new hires.
Long Term Disability: A long-term disability plan is provided for all Administrative Professional employees who are scheduled to work a minimum of thirty (30) hours per week. Long Term Disability insurance (LTD) is effective the first 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 base monthly earnings or up to a maximum monthly benefit of $5,000. While receiving disability benefits, employees will have reduced university contributions made to existing Employer Sponsored Retirement Plans. Employees must have been participants in the plan at the start of their disability. Premiums for this coverage will be paid by the University.

Multiple Option Retirement: Oakland University provides all Administrative Professional employees the option of participating in the Multiple Option Retirement Program at date of hire. Full-time employees are eligible date of hire for the University contribution. Part-time employees working 30-39 hours per week must wait three (3) years and employees working 20-29 hours per week must wait four (4) years. If Administrative Professional employees 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 14% of base salary on a monthly basis for participating Administrative Professional employees. The University provides Administrative Professional employees the option of investing, at the employee’s expense, in supplemental retirement tax-deferred vehicles.

Retiree Health Care: Early Retirement A retiree with twenty-five (25) years of full-time service who has not attained age sixty-two (62) may elect to continue group hospital-medical coverage at her/his expense by making advance arrangements with the Benefit and Compensation Services Office. Upon attainment of age sixty-two (62), and until age sixty-five (65), and only if the retiree has maintained OU group hospital-medical coverage, the retiree would become eligible for premium payments to be paid by the University, as long as funding is available.

Medicare Complementary Coverage Upon age sixty-five (65), Administrative Professional employees hired prior to July 1, 2006, and who meet the retirement eligibility requirements will receive a partial contribution from the university toward the cost of Medicare complementary coverage.

Upon age sixty-five (65), Administrative Professional employees hired on or after July 1, 2006, and who meet the retirement eligibility requirements may elect to continue group “access only” hospital-medical coverage at her or his expense by making advance arrangements with the Benefit and Compensation Services Office.
Tuition/Career Development: Administrative Professional employees 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. The spouse of any Administrative Professional employee, and/or dependent children less than twenty-five (25) years of age, if admitted to the University through its normal procedures, may enroll in any credit course, subject to Registrar’s requirements, and 50% tuition shall be charged for up to thirty-two (32) credit hours per year.

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 and use of Recreation and Athletics Center. Some of these services may require an employee-paid fee.

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