



<b>Sick Leave</b>	Up to 240 hours (six (6) weeks) at full salary per fiscal year.
<b>Short-Term Disability</b>	One year waiting period. Eligible full-time faculty who have used six (6) weeks of sick leave will be paid at 75% of base annual salary for up to six months. Sick leave bank may be available to bring salary to full pay. Faculty who accumulate annual leave will use accumulated and unused annual leave to make up the difference between STD and full salary.
<b>Long-Term Disability</b>	One year waiting period. After 6 months of disability, this policy provides for the payment of up to 60% of your basic annual salary (less social security, retirement, workers' compensation, etc.), for full-time faculty members who, in the opinion of the University's carrier, are considered to be totally disabled. Premiums paid by University.
<b>Dependent Care Leave</b>	Academic year faculty may use sixty (60) hours of Dependent Care Leave.
<b>Personal Leave Days</b>	Faculty will be granted sixteen (16) hours of paid personal leave per fiscal year.
<b>Hospitalization/Medical And Prescription Drug Program</b>	Blue Cross Blue Shield Community Blue PPO with ECM \$2000/4000 Coverage effective on date of hire. \$500 individual/\$1000 family deductible; \$2000 individual/\$4000 family co-insurance maximum; \$20 Office co-pay/\$150 ER co-pay. Drug co-pays: \$10 generic/\$20 brand name at NMU Health Center; \$15 generic/\$30 brand name/\$60 specialty drug co-pay at participating pharmacy. Mail order option available. Benefit year is January 1 to December 31.
<b>Dental Coverage</b>	The University will pay the full cost of a two-person dental plan for all full-time NMUFA faculty who complete the necessary enrollment forms. Family coverage may be purchased. Benefit year is January 1 to December 31.
<b>Optical Coverage</b>	The University will pay the full cost of a family optical plan for all full-time faculty who complete the necessary enrollment forms. Benefit year is a rolling 12-month cycle
<b>Life Insurance with Accidental Death &amp; Dismemberment</b>	Immediate coverage equal to 1.5x annual salary rounded to next \$1,000 paid by University. Supplemental options of .5, 1, 2, 3, 4, and 5 times annual salary and spouse/dependent coverage of may be purchased. Coverage includes a double indemnity clause in case of Accidental Death and Dismemberment. Maximum of \$500,000.
<b>Retirement</b>	The University will contribute 6.5% of salary paid to TIAA-CREF 403(b) Retirement Plan. In addition the University will further match an employee's personal contribution of up to 5% of salary.
<b>Designated Individuals</b>	NMUFA faculty may designate an individual, in lieu of a spouse, for the purposes of Funeral Leave, Dependent Care Leave, and Family and Medical Leave Act (FMLA) Leave. The name of the individual must be on file with the Human Resources department six (6) months prior to the utilization of such leave.
<b>Household Member Program Benefits (HMP)</b>	Under the HMP, a full-time NMUFA faculty member who does not already enroll a spouse in the health care plan may enroll one adult individual for benefit coverage if certain criteria are met. Additional information may be found in the NMUFA Master Agreement or by contacting the Human Resources Department.
<b>Tuition Scholarship Program</b>	Faculty, spouses and dependent children may take classes with no credit hour limit. In the event of death, surviving spouse and dependent children may continue in the program until completion. NMU will abide by State and Federal laws regarding the taxability of benefits.

<b>Flexible Spending Accounts</b>	NMUFA faculty members may elect to participate in a flex spending account in which a pre-tax payroll deduction is made to fund out of pocket un-reimbursable medical, dental and optical expense, or to fund dependent care. Subject to IRS regulations.
<b>Recreation Membership</b>	Each faculty member who completes the appropriate application will be provided a single Physical Education Recreation Facility membership or Walking Pass at no cost. Family membership available at reduced rate through payroll deduction. Once per year, employees may sponsor one (1) person, in lieu of a spouse, for a recreation membership at the reduced rate. NMU will abide by State and Federal laws regarding the taxability of benefits.
<b>Bookstore Discount</b>	20% discount on books; 10% discount on other merchandise items. Some exclusions apply and does not include sale items.
<b>Jury Duty</b>	Full pay for regularly scheduled hours of work missed less what court pays.
<b>Funeral Leave</b>	Five days, three days, or one day of paid funeral leave. Please refer to the Master Agreement for details.
<b>Deferred Pay</b>	In your first year of employment you will receive your academic year salary over 20 pay periods. Tenure track and continuing status faculty members have the option to spread their pay evenly over 26 pay periods starting with the second year of employment.
<b>Social Security Benefits</b>	Mandatory University and employee contribution. Monthly benefits at retirement or in case of total disability.
<b>Military Reserve and National Guard Duty</b>	The employer will abide by Federal and State laws pertaining to the leave of absence, rehire, and status after rehire or leave of absence of employees who are members of either the National Guard or a unit of the United States Reserve Forces.
<b>Workers' Compensation</b>	Employees who are granted Workers' Compensation will be paid the difference between regular salary and payments received under provision of the Act for up to six (6) consecutive months after which they may apply for long-term disability benefits, if eligible.
<b>Parking</b>	Faculty, upon completion of necessary forms, will receive one (1) free parking permit and the option of pre-tax payroll deduction for any additional parking permit fees.
<b>Library</b>	Access to University library.
<b>Tax-Deferred 403(b) Plans, and 457(b) Plans</b>	Available through payroll deduction.
<b>Banking, Credit Unions</b>	Electronic funds transfer available.

These are summaries of benefits available and are subject to change. Union contracts, personnel policies, master benefit policies and the rules of insurance providers and administrators control the benefits available. If you have questions about benefits, consult your current union agreement\* or contact the Human Resources Department at 227-2470.

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