

# COMPREHENSIVE BENEFITS FOR FACULTY AND STAFF



HEALTHIEST  
**100**  
WORKPLACES IN AMERICA  
Healthiest Employers LLC

**2:1**  
RETIREMENT MATCH  
in the Basic  
Retirement Plan

**10**  
STRAIGHT YEARS AS A TOP  
UNIVERSITY WORKPLACE  
Chronicle of Higher Education

**NATIONALLY  
RECOGNIZED**  
FOR WORK-LIFE  
EFFECTIVENESS  
WorldatWork

## CARING FOR YOUR HEALTH & WELL-BEING

### Health Plans

Choice of health plan types with nationwide coverage and access to world-class medical care at the University of Michigan Health System. Cover a spouse or other qualified adult and children up to age 26. Includes prescription drug coverage.

### Dental Plans

Three plan options available for preventive care through major restorative services, including orthodontia.

### Vision Plan

Coverage for exams and eyeglasses/contact lenses.

### Flexible Spending Accounts

Set aside pre-tax dollars for health care and dependent care expenses.

### Well-Being Programs

Programs and resources offered by MHealthy to support your physical, mental and emotional well-being.

## INVESTING IN A SECURE FUTURE

### Retirement Plans

Two-for-one university match of your pre-tax contributions to the Basic Retirement Plan after 12 months (up to a defined maximum). Save even more for retirement on a pre-tax or Roth after-tax basis with a 403(b) Supplemental Retirement Account and the 457(b) Deferred Compensation Plan. Invest with TIAA or Fidelity Investments, or both.

### Long-Term Disability Plan

Receive 65% of base salary, full retirement contribution and continuation of benefits if you become totally disabled.

### Life Insurance

Automatic \$30,000 coverage on date of hire. Additional coverage up to 8 times salary.

### Legal Services Plan

General legal services for you and your family, including will preparation.

## PROMOTING BALANCE

### Time Away From Work

Generous paid time off for vacation, holidays and sick time, as well as paid maternity and parental leave.

### Work-Life Programs

Programs to strengthen a workplace culture that supports personal and family life, including child care, elder care, lactation resources and flexible work arrangements.

### Children's Centers

Three early childhood centers offer faculty and staff the highest quality early education and care for their children.





HUMAN RESOURCES  
**WORK-LIFE RESOURCE CENTER**  
UNIVERSITY OF MICHIGAN



## Resources to help you integrate work or school and your personal life.

### **U-M CHILDREN'S CENTERS**

On-campus weekday programs for young children in Ann Arbor, Dearborn, and Flint.  
[hr.umich.edu/childrens-centers](http://hr.umich.edu/childrens-centers)

### **CHILD CARE RESOURCES**

Information, links, and online child care listings.  
[hr.umich.edu/child-care-resources](http://hr.umich.edu/child-care-resources)

### **CAMPUS CHILD CARE HOMES NETWORK**

Licensed, independent Ann Arbor-area home child care providers who serve U-M families.  
[hr.umich.edu/campus-child-care-homes-network](http://hr.umich.edu/campus-child-care-homes-network)

### **KIDS KARE AT HOME**

Occasional back-up child care.  
[hr.umich.edu/kids-kare](http://hr.umich.edu/kids-kare)

### **FAMILY HELPERS**

Online profiles of U-M students and retirees who offer child care and other family support.  
[hr.umich.edu/family-helpers](http://hr.umich.edu/family-helpers)

### **LACTATION AND PARENTING RESOURCES**

Information including U-M lactation room locations and set-up guide, and parenting resources.  
[hr.umich.edu/lactation-resources](http://hr.umich.edu/lactation-resources)

### **ELDER CARE RESOURCES**

Information and local/nationwide resources.  
[hr.umich.edu/elder-care](http://hr.umich.edu/elder-care)

### **FLEXIBLE WORK OPTIONS**

Information on flexible work arrangements, sample templates, and U-M policies/federal laws affecting workflex.  
[hr.umich.edu/flexible-work-options](http://hr.umich.edu/flexible-work-options)

### **EDUCATIONAL RESOURCES**

Annual Work-Life "Connecting the Dots" conference for U-M staff, presentations and information on work-life integration.  
[hr.umich.edu/connecting-the-dots](http://hr.umich.edu/connecting-the-dots)

### **CARE.COM**

Online listings of community caregivers who offer child care and other household help.  
[hr.umich.edu/care-com](http://hr.umich.edu/care-com)

## For more information, visit: [hr.umich.edu/worklife](http://hr.umich.edu/worklife)

Questions? E-mail [worklife@umich.edu](mailto:worklife@umich.edu) or call 734-936-8677

# Benefit Plans

## Caring for your Health and Well-Being

### Health Plans

A number of [health plan coverage options](#) are available allowing you to select the plan that best meets your needs.

### Prescription Drug Plan

When you enroll in a U-M health plan, you will be concurrently enrolled in the [U-M Prescription Drug Plan](#).

### Dental Plan

The University of Michigan [Dental Plan](#) offers three coverage choices: Option 1, Option 2, and Option 3. The options have differing costs, coverage, and features. If you choose an option that requires a cost, you pay the additional cost through payroll deductions. Coverage is available for dependents who meet age and other guidelines. Orthodontia benefits are for dependent children only.

### Vision Plan

[Vision coverage](#) is offered to eligible faculty and staff through Davis Vision, a preferred provider organization (PPO). As a plan participant, you receive one eye examination and one pair of eyeglasses every year. You can purchase a voucher directly from Davis Vision for additional pairs of eyeglasses or contact lenses.

### Flexible Spending Accounts

Enrolling in either or both the [Health Care or Dependent Care Flexible Spending Account](#) allows you to pay certain medical, dental, and child care bills with tax-free money.

### Business Travel Accident Insurance

The university provides [travel accident insurance](#) for all faculty and staff while traveling on university business. Coverage is effective from the date of employment and terminates on the last day of university employment.

### Well-Being Programs

The [Work-Life Resource Center](#) exists to help the University of Michigan provide an environment supportive of, and sensitive to, the healthy integration of work and personal life. Services for parents include child care referral consultations and the Kids Kare at Home backup care program. The Work-Life Resource Center also coordinates a network of home-based child care providers that serve the U-M community. Resources for eldercare and flexible work arrangements, and educational programs such as the annual work-life conference are also available.

[Kids Kare at Home](#), sponsored by WLRC, is a program to help families at the University of Michigan when their children are sick. WLRC has contracted with an established home health care agency from the community to provide this service. Kids Kare is available for children ages 13 and under, or for children with special needs who cannot be left alone. For more information, [contact Kids Kare at Home at WLRC](#).

The [Faculty and Staff Counseling and Consultation Office](#) offers a number of services designed to help with personal difficulties that may be encountered at work and home. Services include short term counseling on personal, emotional, family and work place issues; critical incident, trauma and grief



# Benefit Plans

counseling; educational presentations on a variety of emotional and mental health topics. All FASCCO services are free of charge and confidential.

The [Office of Counseling and Workplace Resilience](#) is an assessment, referral, consultation and short-term counseling service for Michigan Medicine employees. The primary purpose of the Office of Counseling and Workplace Resilience is to assist in the identification and resolution of personal or work-related issues that may affect productivity and overall work satisfaction as well as the employees well-being. All active faculty, staff and temporary employees of Michigan Medicine including immediate families are eligible.

[Mediation Services](#) provides consultation and mediation to help solve workplace concerns between parties who are willing to participate in mediation. Mediation provides participants with an avenue to try and reach a mutually acceptable resolution.

[Work Connections](#) is an integrated disability management program designed to assist and support faculty and staff members when they experience an illness or injury, either work-related or non-work-related, that prevents them from working. Work Connections offers access to university programs and services that continues through your recovery and safe return to work.

## **Investing in a Secure Future**

### **Retirement Planning**

The University of Michigan offers the [Basic Retirement Plan](#) with a two-for-one match of your retirement savings plan contributions after you complete a 12-month waiting period. Your retirement contributions and earnings are vested immediately. In addition to your Basic Retirement plan, you may also establish a [403\(b\) Supplemental Retirement Account](#) (SRA) and or a [457\(b\) Deferred Compensation Plan](#). You may choose to make [after-tax Roth contributions](#) to your 403(b) SRA and 457(b) accounts.

### **Expanded Long-Term Disability**

The [Expanded Long-Term Disability](#) plan pays 65% of your covered pre-disability base salary in the event you should become totally disabled. The plan also pays the cost to continue most of the benefits in which you are enrolled at the time of disability.

### **Life Insurance**

The university offers three group term life insurance plans to eligible faculty:

**University Plan** — \$30,000 of coverage for you paid by the university. Newly hired faculty and staff members are enrolled automatically.

**Optional Plan** — your choice of coverage in a flat amount of \$5,000 or \$50,000, or a multiple from one to eight times your annual salary to a maximum of \$1.5 million, paid for by you. You must enroll to participate. The amount of coverage you choose and its cost will increase when your salary increases if your coverage is based on your salary. Your cost will also increase when you move into the next higher age bracket. There is a nonsmoker discount on the Optional Plan premium. A health statement may be required with approval from MetLife.

**Dependent Plan** — coverage for your spouse or other qualified adult or your dependent children, paid for by you. You must be enrolled in the University Plan in order to enroll your dependents in the

# Benefit Plans

Dependent Plan. A health statement is required for coverage on your spouse or other qualified adult. Health statements are not required for coverage of dependent children.

## Legal Services Plan

A low monthly fee entitles you to coverage for many common legal needs under the [Legal Services Plan](#), such as simple wills and estate planning, powers of attorney, real estate matters, family law matters (not including divorce), debt defense, defense of civil lawsuits, document preparation and identity theft protection. Telephone advice and office consultations are also covered.

## Promoting Balance

### Time Away from Work

Please note that the benefits and services listed below are not administered by the Benefits Office.

### Sick Leave

[See the Standard Practice Guide section 201.11-1](#) for information on paid sick time. Contact your department if you have questions about sick leave. 15 sick days renewed every fiscal year.

### Vacation

[View the Standard Practice Guide section 201.64-1](#) for information on vacation time for instructional staff. Contact your department if you have questions about vacation time. 22 vacation days renewed every fiscal year.

### Holidays

The university observes seven holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, the day following Thanksgiving and Christmas Day, and four Season Days. [Learn about substituting holidays.](#)

Season Days are the four days between the Christmas and New Year's Day holidays and employees receive time off on those days. [Learn more about Season Days.](#)

### CME Funds

Each faculty member receives up to \$2,000 per year based on FTE for continuing medical education.

### Maternity (Childbirth) and Parental Leave

[View the Standard Practice Guide section 201.30-6](#) for information on paid maternity and parental leave following a new child's birth or placement for adoption, foster care or legal guardianship. Faculty who are eligible for modified duties may choose parental leave in lieu of one semester of modified duties. Contact your department if you have questions about maternity or parental leave.

### Work-Life Programs

Programs to strengthen a workplace culture that supports [personal and family life](#), including [child care](#), [elder care](#), [lactation resources](#) and flexible work arrangements.

### Children's Centers

[Three early childhood centers](#) offer faculty and staff the highest quality early education and care for their children.

# Benefit Plans

## **MCard Faculty and Staff Discounts**

Several businesses and organizations offer [discounts](#) when you show your Mcard at the time of payment or at time of offer. These discount offers are subject to change without notice! If you have questions, contact the business or organization for more information.

## **All About Ann Arbor**

### **Go Blue Guide to Life at Michigan Medicine**

[Go Blue Guide](#)

### **All About Ann Arbor**

[All About Ann Arbor](#): News, Events, Features, Food, Sports

[MLIVE](#): Get the latest Ann Arbor Local News, Sports News & US breaking News

### **Destination Ann Arbor**

We are **#AlwaysA2**. [Ann Arbor](#) is many things, including a bustling university town, culinary hotspot, and a tech hub with a walkable downtown that includes world-class arts and culture. Located in southeast Michigan's Lower Peninsula, Ann Arbor lies at the center of a greater collection of communities in Washtenaw County. With so many thriving communities nearby, Ann Arbor has become a cultural melting pot and urban oasis.

## **Why Michigan?**

### **Umich.edu**

[U-M](#) is considered one of the best university workplaces in the U.S., according to the Chronicle of Higher Education. We place a high priority on creating an environment that enables faculty and staff to do their best work and values the contributions of all employees in making Michigan a top public university.

### **University of Michigan Rankings**

University of Michigan—Ann Arbor is a public institution that was founded in 1817. [U.S. News: A World Report Rankings](#).

### **Michigan Medicine Rankings**

[U.S. News and World Report](#) annually evaluates hospitals for its [Best Hospitals](#) list by rating high-quality patient care, commitment to patient safety, clinical resources, family centeredness and other measures. For 2021-22, the University of Michigan's hospitals were among the nation's very best hospitals, putting us on the Honor Roll, and once again the number one hospital in Michigan.

[Geriatrics #12](#)

[Division of Geriatrics and Palliative Medicine](#)