Adjunct faculty members receive the following benefits consistent with the terms of their labor agreement. The following summarizes all of the benefits provided to adjunct faculty employees, except those benefits that are mandated by law. This document is a summary only, and is not intended to describe each benefit in detail. In the event there is a conflict between this summary and the insurance plan or the collective bargaining agreement (CBA) itself, the contents of the plan/CBA shall prevail.

**Sick and Emergency Leave**

Adjunct faculty are credited with one hour of sick and emergency leave per weekly contact hour taught during each academic semester and during the Spring/Summer sessions. This bank may accumulate from year to year, up to a maximum of 50 hours.

**Health Insurance**

Adjunct faculty members may elect to participate in one of two MESSA Choices II PPO plans or one of two MESSA ABC Plan PPO High Deductible Health Plans. Detailed information about the four available plans can be found at:

http://www.mc.edu/hr/hr_healthwellness_faculty_medical.shtml.

All less than full-time faculty members who elect health insurance coverage are responsible for a prorated amount of the premium as determined by his/her teaching load each academic semester and during the Spring/Summer sessions. *(CBA: Article XV)*

**Health Savings Accounts**

Employees that elect an ABC Plan (High Deductible Health Plan) are eligible to participate in a Health Savings Account. The Health Savings Account allows you to use pretax dollars to pay for health expenses not covered by another source, as defined by the IRS.

**Dental Insurance**

Adjunct faculty, by request, may receive dental insurance by paying a pro-rata share of the premium cost as determined by his/her teaching load each academic semester and during the Spring/Summer sessions. The employee must be enrolled in the College Health Insurance program to elect dental insurance coverage.

Effective January 1, 2015, the dental plan provides 100% coverage for preventative services and 80% coverage for specified services, including implants, up to a maximum of Two Thousand ($2,000) Dollars per calendar year per person, with the exception of orthodontic services which is a lifetime maximum of One Thousand Five Hundred ($1,500) Dollars for covered individuals up to age nineteen (19). * (CBA: Article XV)*
**Vision Insurance**

Adjunct faculty, by request, may receive vision coverage by paying a pro-rata share of the premium cost as determined by his/her teaching load each academic semester and during the Spring/Summer sessions. The employee must be enrolled in one of the College Health Insurance programs to elect vision insurance coverage.

Effective January 1, 2015, the vision plan provides 100% coverage for in network exams, lenses and medically necessary contacts. In network frames are covered at $65 plus 20% off remaining balance. In network cosmetic contacts are covered at $125 plus 10% off remaining balance.

**Effective Date of Medical Insurance**

The effective date of coverage for adjunct faculty who choose to participate in the pro-rated medical insurance program will be the first of the month of the beginning of a new academic semester. (This is not outlined in the labor agreement, but is the college-wide standard.)

**Supplemental Disability Insurance:**

Supplemental Disability Insurance: Employees may purchase, at their expense and through payroll deduction, additional disability insurance from AFLAC. Terms and conditions of such supplemental disability insurance are determined by AFLAC. The College neither endorses nor recommends this supplemental insurance.

**Retirement**

Upon hire, employees will automatically be enrolled in the Pension Plus Plan administered by the Michigan Public School Employees Retirement System (MPSERS).

Employees who are new to MPSERS will be offered the option to participate in one of two plans administered by MPSERS: the Pension Plus Plan or the Defined Contribution Plan.

Employees will be given an election period to make their decision. If the employee does not make a decision, they will default to the Pension Plus Plan at the expiration of the election period. Once a decision has been made by the employee (or by default), the decision is irrevocable.

**Deferred Compensation**

Adjunct faculty may defer a portion of their salary into tax-sheltered long-term savings plans (403(b) and/or 457(b) programs). The College offers several investment options.

**Educational Grant Waiver**

Adjunct faculty, their spouse, and dependent children (up to age twenty-five [25] as defined by the Internal Revenue Code of the United States) may enroll in Mott College credit and non-credit courses. Adjunct faculty shall be provided educational grants in the amount of credit hours taught in that semester. Adjunct faculty shall be provided educational grants in the amount of
credit hours taught in that semester. Grant credits shall accumulate for a period of two (2) years. 
(CBA: Article X)

**Employee Assistance Program (EAP)**

Employees have an Employee Assistance Program available to them operated by Help Net. The 
Employee Assistance Program provides counseling to the employee and any household members 
at no cost to the employee for a variety of issues.

*For additional information, contact Susan Praski at 810-762-0503 in the Human Resources 
department at Mott Community College.*