

OAKLAND UNIVERSITY
POLICE OFFICER EMPLOYEES
BENEFIT SUMMARY

This Police Officer Employees Benefit Summary (“Summary”) describes the benefits provided by Oakland University to all Police Officer group employees (“Benefits”). Benefits are subject to all terms and conditions stated in the University's respective third-party and/or other, insurance, retirement plan and/or other contracts and agreements, including without limitation those terms and conditions applicable to eligibility, coverage, satisfaction of preconditions, and the circumstances under which each respective Benefit is provided and terminates, and an Police Officer group employee’s (“Police Officer[s]”) participation in each respective Benefit is contingent upon the Police Officer’s satisfaction of any and all such terms and conditions. Taxation of benefits as income will be consistent with applicable Internal Revenue Code sections, and the regulations promulgated thereunder (“IRC”).

Police Officers may rely upon this Summary; provided however, the University may prospectively enhance, change or terminate any Benefit identified in this Summary (collectively “modify” or “modification”), for all Police Officers from time-to-time in the University’s sole and absolute discretion. If the University intends to prospectively modify a Benefit, the University will provide each Police Officer with reasonable prior written notice sufficient for the Police Officer to appropriately manage any such modification. Benefits that vested before a prospective modification will remain in full force and effect as vested and will not be modified for the vested Police Officer.

If a Police Officer’s individual employment agreement with the University (“Employment Agreement”) contains benefits in addition to those Benefits contained in this Summary, then the respective Employment Agreement shall control as to those additional benefits. If this Summary contains Benefits in addition to those contained in a respective Employment Agreement, then this Summary shall control as to those additional Benefits. If there are conflicts, discrepancies or inconsistencies between or among the same benefits/Benefits contained in both a respective Employment Agreement and this Summary, then this Summary shall control. The determination as to who is covered for certain insurance benefits is defined in the contracts between the University and its carriers.

This document is intended to provide an overview summary of benefits for Police Officer 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 for more information.

All Police Officers are eligible for the following benefits.

Medical

Police Officers who are scheduled to work a minimum of twenty (20) hours per week may choose one of the following three hospital-medical plans: (1) BCBSM Community Blue PPO; (2) Blue Care Network Healthy Blue Living HMO; or, (3) PriorityWell Choice Benefits HMO. Police

Officers may enroll in a group hospital-medical plan within thirty (30) calendar days of the Police Officer's date of hire, or during an open enrollment period. Hospital-medical plan coverage is effective on the 1st of the month following thirty (30) calendar days after the Police Officer's date of hire. Medical benefits do not vest and can be changed by the Police Officer during any open enrollment period or life changing event, or prospectively by the University.

Regular full-time Police Officers will receive one thousand dollars (\$1,000) in lieu of their enrollment paid in monthly installments. Eligible, regular part-time Police Officers hired before 01/01/2023 are eligible for a pro-rated amount in lieu of their enrollment paid in monthly installments. Part-time Police Officers hired on or after January 1, 2023 are not eligible for payment in lieu of their enrollment.

Cost: The University currently pays an amount equal to 90% of the premium for the lowest cost HMO for the full-time Police Officer and their covered dependents ("University Contribution Amount"), for each of the three hospital-medical plans.

The University currently pays an amount equal to 90% of the premium for the lowest cost HMO for the part-time Police Officer hired prior to 01/01/2023 and their covered dependents ("University Contribution Amount"), for each of the three hospital-medical plans.

The University currently pays an amount equal to 65% of the premium for the lowest cost HMO for the part-time Police Officer hired on or after 01/01/2023. The Police Officer must pay the amount in excess of the University Contribution Amount.

Dental

Dental benefits are provided through the Delta Dental group dental plan that covers Police Officers who are scheduled to work a minimum of twenty (20) hours per week for their covered dependents for preventive, basic, major and orthodontic dental services. The annual benefit is \$1,000 per covered person and the orthodontic benefit is \$1,500 lifetime per covered person. Police Officers may enroll in the Delta Dental plan within thirty (30) calendar days after the Police Officer's date of hire or during an open enrollment period. Dental plan coverage is effective on the 1st of the month following thirty (30) calendar days after the Police Officer's date of hire. Dental benefits do not vest and can be changed by the Police Officer during any open enrollment period or life changing event, or prospectively by the University.

Cost: There is no cost to the full-time Police Officer. There is no cost to the part-time Police Officer hired before 01/01/2023. The University currently pays an amount equal to 65% of the premium for Dental benefits for the part-time Police Officer hired on or after 01/01/2023. The Police Officer must pay the amount in excess of the University Contribution Amount.

Vision

Police Officers who are scheduled to work a minimum of twenty (20) hours per week may choose one of the following two vision plans: (1) Davis Vision; or, (2) Blue Cross/Blue Shield (VSP) Vision. Vision benefits cover the Police Officer and their covered dependents for an eye examination, with lenses and frames if needed. Police Officers may enroll in a vision plan within thirty (30) calendar days after the Police Officer's date of hire or during an open enrollment

period. Vision plan coverage is effective on the 1st of the month following thirty (30) calendar days after the Police Officer's date of hire. Vision benefits do not vest and can be changed by the Police Officer during any open enrollment period or life changing event, or prospectively by the University.

Cost: There is no cost to the full-time Police Officer. There is no cost to the part-time Police Officer hired before 01/01/2023. The University currently pays an amount equal to 65% of the premium for Vision benefits for the part-time Police Officer hired on or after 01/01/2023. The Police Officer must pay the amount in excess of the University Contribution Amount.

Term Life Insurance

The base term life insurance benefit is provided to Police Officers who are scheduled to work a minimum of twenty (20) hours per week the amount equal to one (1) time the Police Officer's annual base salary up to \$250,000, subject to age reductions starting at age sixty-five (65). Police Officers may also elect additional, optional, term life insurance through the University. Life insurance is effective on the 1st of the month following thirty (30) calendar days after the Police Officer's date of hire. The Police Officer's Life Insurance vests and benefits are payable upon death of the Police Officer.

Cost: Base term life insurance is provided at no cost to the Police Officer. The Police Officer must pay the premium for the additional, optional, life insurance.

Accidental Death and Dismemberment Insurance

Police Officers who are scheduled to work a minimum of twenty (20) hours per week must apply for AD&D insurance within thirty (30) calendar days following the Police Officer's date of hire or during an open enrollment period. AD&D insurance is effective on the 1st of the month following thirty (30) calendar days after the Police Officer's date of hire. AD&D benefits vest and are payable upon accidental death or dismemberment.

Cost: At Police Officer's cost; Police Officer pays all premiums.

Holidays

The following holidays are observed: New Year's Day; Martin Luther King Jr. Day; Memorial Day; Independence Day; Labor Day; Thanksgiving Day; the day after Thanksgiving Day; Christmas Eve Day; Christmas Day; New Year's Eve Day; and the "recess" days between Christmas Day and New Year's Eve Day. Paid Holidays do not vest.

Leave Accruals

Full-time Police Officers accrues vacation leave at a rate of 4.62 hours per pay period. Vacation accrual rates increase with length of service. Sick time for full-time employees accrue at a rate of 4.00 hours per pay period. Personal time for full-time employees is forty (48) hours per year effective each July 1 and prorated for new hires.

Cost: No cost to the Police Officer.

Short-Term Disability

A short-term disability (“STD”) plan is provided for all Police Officers who are scheduled to work a minimum of thirty (30) hours per week. STD is effective the 1st of the month following thirty (30) days of employment.

Cost: No cost to the Police Officer.

Long-Term Disability

A long-term disability plan is provided for all Police Officers who are scheduled to work a minimum of thirty (30) hours per week. Long Term Disability insurance (LTD) is effective the 1st 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 your base monthly earnings or up to a maximum monthly benefit of \$10,000. While you are receiving disability benefits, reduced university contributions will be made to your existing Employer Sponsored Retirement Plan for you. However, you must have been a participant in the plan at the start of disability. Premiums for this coverage will be paid by the University.

Cost: No cost to the Police Officer.

Tuition

All regular employees who are regularly scheduled to work a minimum of twenty (20) hours per week and who have satisfactorily completed six (6) months of employment may participate in this program.

The spouse or Other Qualified Adult (OQAA) of any Police Officer, and/or dependent child of the employee or OQA who is 23 or under on December 31st of the calendar year and a full-time student, if admitted to the University through its normal procedures, may enroll in any credit course, subject to Registrar’s requirements. 50% of tuition shall be charged. The Internal Revenue Code and regulations promulgated thereunder will define dependency. Students must be admitted to the University through the University’s normal processes and must be in a degree or certificate granting program or at the University as a guest student. Tuition benefits do not apply to OUWB School of Medicine, Executive MBA, and CRNA programs. Contact Human Resources at 248-370-4579. Tuition benefits do not vest.

Retirement Contributions

Oakland University provides all Police Officers the option of participating in the Multiple Option Retirement Program. If Police Officers fail to enroll when first eligible, they may enroll at any time thereafter, but participation cannot be made retroactive.

For employees hired **prior to January 1, 2015**, the University contributes thirteen (13%) percent of the participating Police Officer’s base salary on a monthly basis up to the applicable Internal Revenue Code highly compensated employee limit. Employees may enroll in the program within sixty (60) days of completion of two (2) or more years of service.

For employees hired **on or after January 1, 2015**, the following contributions will apply:

- If the employee contributes zero percent (0%) of base pay, the University will make a ten percent (10%) of base pay contribution;
- If the employee contributes three percent (3%) of base pay, the University will make a thirteen percent (13%) of base pay contribution.

Employees may enroll in the program within sixty (60) days of completion of two (2) or more years of service.

For any Police Officer newly hired to the University **on or after October 1st, 2022**, the University shall contribute eleven percent (11%) of each participating employee's salary on a monthly basis. Employees may enroll in the program within sixty (60) days of completion of one (1) or more years of service.

The University also provides Police Officers the option to invest in supplemental tax-deferred retirement vehicles. Police Officers may participate as of their date of hire. Police Officers may enroll at any time based on the foregoing schedule, but contributions cannot be made retroactively. Retirement contributions vest immediately when the contribution is deposited.

Cost: No cost to, and no match required by, the Police Officer. Participation in an optional supplemental tax-deferred retirement vehicle is at the Police Officer's cost.

Benefits Prescribed by Law

Police Officers are entitled to all benefits required by law, such as leaves under the Family Medical Leave Act, jury duty and military training, and unemployment and workers' compensation, on the same basis as those legally prescribed benefits are administered by the University. Benefits prescribed by law vest as required by the applicable law.

Cost: No cost to the Police Officers.

Administrative Benefits

Those benefits such as moving and travel expenses pursuant to the University's Administrative Policies and Procedures on the same basis as those administratively proscribed benefits are administered by the University. Administrative benefits vest as required by the applicable administrative policy.

Cost: No cost to the Police Officers unless otherwise proscribed by the applicable Administrative Policy and Procedure.

Other Services

Those services made available by the University from time-to-time such as use of the bookstore, payroll deduction (pre-paid legal, identity theft protection, auto/home insurance, long term care, etc.), credit union services, golf course, internet access, library privileges, parking, use of Recreation and Athletics Center. Some of these services may require an employee-paid fee. Other services do not vest.

Cost: No cost to the Police Officers unless otherwise proscribed by the University.

Revised: January 1, 2023