

## Benefits for Hourly Employees Michigan Conference of SDA

Local church and school employees will be eligible for all benefits provided by the Conference based on the eligibility requirements for each benefit plan.

**Full Time Employees** who work 38-40 hours per week 12 months (10 months for school employees) in a year qualify for:

1. Health Care Assistance Plan: This benefit is the costliest one provided by the Conference. The cost to the local church/school for each full-time employee is appr. \$1,205/month. Premiums will be adjusted July 1 of each year. The employee can choose to opt out, but local employer needs to pay employee \$220/month.
2. Life Insurance: Current cost is \$14.15 per month per employee to be paid by employer.
3. Accidental Death & Dismemberment Insurance: Current cost is \$1.35 per month per employee to be paid by employer.
4. Long-Term Disability Insurance: Calculated by individual wages. Formula – [Yearly Salary] / 12 / 100 \* 0.343
5. Accrued Vacation<sup>1</sup>: NOTE: School employees must be full-time 12 months out of the year to receive Accrued Vacation.
6. Accrued Sick Leave<sup>1</sup>
7. 403B Retirement Plan: Includes a 5% basic employer contribution, with the option for the employee to contribute any percentage of their own income towards retirement. The employer will match up to 3%. Please note auto-enrollment and auto-escalation policies will apply.
8. Workers Compensation Insurance: Adjusted annually. Workers Compensation rate is based on wage category and annual wages. Charged at the end of the year.
9. FICA: Employer's will also be charged a portion of the employee's FICA, which is 7.65%.
10. **OPTIONAL** – Supplemental Life Insurance and AD&D through VOYA or other voluntary benefits through The Hartford, Flores, Allstate, Legal Resources, & Pets Best: All to be paid by employee through payroll deduction, except Pets Best, which bills the employee directly.

**Hourly Employees** who work 30 or more hours qualify for (in addition to the list for Regular Part-Time Employees):

1. Health-Care Assistance: **As of January 1, 2014, employees who average 30 or more hours per week over a 9 month period (6 months if a school employee) will be eligible for full health-care.** The cost to the local entity or each full-time employee is appr. \$1,205/month. Premiums will be adjusted July 1 of each year. The employee can choose to opt out, but local employer needs to pay employee \$220/month.

**Hourly Employees** who work 25 or more hours qualify for (in addition to the list for Regular Part-Time Employees):

1. Accrued Sick Leave<sup>1</sup>

**Regular Part-Time Employees** who work less than 38 hours per week but **at least 19 hr/week** qualify for:

1. 403B Retirement Plan: *Only if 19 hr/week minimum requirement is met.*
2. Workers Compensation Insurance: Adjusted annually. Workers Compensation rate is based on wage category and annual wages. Charged at the end of the year.
3. FICA: Employer will also be charged a portion of the employee's FICA, which is 7.65%.
4. **OPTIONAL**: Supplemental Life Insurance or AD&D through VOYA, or voluntary insurance through The Hartford, Flores, Allstate, Legal Resources, and Pets Best: To be paid by employee through payroll deduction, except Pets Best, which bills the employee directly.
5. **OPTIONAL**: Vacation: Churches/schools have the discretion to provide vacation for part-time employees.

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<sup>1</sup> See excerpt on Vacation and Sick Leave guidelines, taken from *North American Division of the General Conference Working Policy*.