



2026 BENEFITS OVERVIEW

Delta College provides its full-time employees with a comprehensive offering of benefits. Often times we forget benefits that are available to us, as a reminder attached is a brief benefit overview to remind employees of insurance, assistance and resources that are available.

Highlights:



**Blue Cross
Blue Shield**



ElectRx



Delta Dental



MetLife



Telus



Retirement



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REMINDER:

***All** employee benefits are listed in detail on the **Inside Delta benefits page** along with numerous brochures/handouts available in the Human Resources Office, J101.





Health Insurance

Note: refer to the benefits-at-a-glance sheets for more detail

Community Blue PPO #1 Plan – self-funded

- Plan year runs January 1st – December 31st
- Claims run January 1st – December 31st
- Deductible
 - \$500 for one member
 - \$1,000 for the family (when two or more members are covered)
- Copays
 - \$25 – office visit
 - \$15 – online visit
 - \$40 – urgent care visit
 - \$250 – emergency room visit
 - Copay waived if admitted or for an accidental injury
- Preventive services are covered 100% once per member per calendar year
- Prescription Drugs
 - \$15 – generic
 - \$50 – preferred brand
 - \$70 - \$100 – non-preferred brand
 - 20% - \$200 – generic/preferred brand name specialty drugs
 - 25% - \$300 – non-preferred brand name specialty drugs

High Deductible Health Plan – self-funded

- Plan year runs January 1st – December 31st
- Claims run January 1st – December 31st
- Deductible
 - \$1,700 for one member
 - \$3,400 for the family (when two or more members are covered)
- Copays
 - \$15 – online visits
- Preventative services are covered 100% once per member per calendar year
- Prescription Drugs
 - \$20 – generic
 - \$60 – preferred brand
 - \$80 - \$100 – non-preferred brand
 - \$80 – generic/preferred brand name specialty drugs
 - \$100 – non-preferred brand name specialty drugs



Vision Insurance - VSP

- Members may choose between prescription glasses (lenses and frame) or contact lenses, but not both.
- Eye exam
 - one eye exam in any period of 12 consecutive months
 - \$5 copay
- Lenses and frames
 - One pair of lenses, with or without frames, in any period of 12 consecutive months
 - \$10.00 copay (one copay applies to both lenses and frames)
 - Standard frames, \$100 allowance that is applied toward frames (member responsible for any cost exceeding the allowance)
- Contact lenses
 - Medically necessary
 - \$10.00 copay
 - Elective contact lenses that improve vision
 - \$100 allowance that is applied toward contact lens exam and the contact lenses (member responsible for any cost exceeding the allowance)

Hearing Insurance

- Once every 36 months
- Covered services:
 - Audiometric exam
 - Hearing aid evaluation
 - Ordering and fitting the hear aid (monaural hearing aid only)
 - Hearing aid conformity test
- Covered 100% of approved amount with a participating provider



Healthy Basics

- Engagement Center
 - Engagement center specialists can:
 - Answer questions and enroll you in appropriate programs
 - Help you find network doctors and hospitals
 - Answer questions about wellness and care management, and program incentive requirements (for eligible participants)
 - Give you information about program discounts
 - Assist with online wellness resources
 - Direct you to a registered nurse for health information and symptom management, when necessary (for eligible participants)
- Online Wellness Resources
 - Gives you access to a broad range of health and wellness information and tools.
- Health Assessment
 - Provides you with a picture of your current health and health risks, as well as tips on reducing your health risks.
- Complex Chronic Condition Management
 - A team of registered nurses, social workers and registered dietitians work with you to help you manage your condition through:
 - Coordination care
 - Education
 - Support with treatment plans
- Case Management
 - A dedicated nurse case manager will work with you, your family and your treating physician to:
 - Coordinate your care
 - Inform you about your disease and treatment options
 - Provide information on Blues doctors and hospitals
 - Refer you to community resources
 - Find specialty medical devices and equipment
- 24 Hour Nurse Line
 - Access to registered nurse health coaches that are ready to answer your health care questions, 24 hours a day, 7 days a week.



Blue365

- A saving program where members can save on a variety of healthy products and services from businesses in Michigan and across the United States.
 - Member discounts:
 - Fitness and wellness: health magazines, fitness gear and gym memberships
 - Healthy eating: cookbooks, cooking classes and weight-loss programs
 - Lifestyle: travel and recreation
 - Personal care: Lasik and eye care services, dental care and hearing aids

Member site at bcbsm.com

- Check out easy to read graphics that provide a quick snapshot of your deductibles, coinsurance and claims.
- Access your health and vision coverage.
- Search capabilities to find doctors and hospitals that you prefer.
- Evaluate up to six doctors and hospitals side-by-side, comparing quality and costs for hundreds of services across the country.
- You can read reviews about specific doctors from other patients.
- With your mobile device, you have another way to access important plan information 24/7.
 - Access your virtual ID card
 - On the spot doctor and hospital search
 - Personal snapshot of plan
 - Powerful search capabilities
 - Extensive cost and quality comparisons
 - Helpful patient reviews

BlueCard Worldwide

- Take your healthcare benefits with you when you travel abroad. This program give you access to medical assistance services, doctors and hospitals around the world.

Voluntary Prescription Drug Program

- Save money on certain brand name and specialty prescription drugs through the ElectRx International Mail Order Program. Medications sourced from ElectRx pharmacy partner are approximately 35-60% lower in cost. The reason for this is that the tier one countries such as Canada, New Zealand, Australia and Great Britain via brick and mortar pharmacies have regulations in place that prohibit the exorbitant mark up of prescription medications.
- Additional benefits of the program:
 - Medications are free to you; no copay, co-insurance and deductible.
 - Medications are sent directly to your home or address provided.
 - Medications are sourced from the same manufacturer(s) that you receive your medications from today.
 - You will have direct access to the pharmacy staff.



Dental Insurance

- Plan year runs July 1st – June 30th
- Claims run July 1st – June 30th
- **Class I - Diagnostic & Preventive** - Claims covered 100% by insurance
 - Claims consist of diagnostic and preventative services, emergency palliative treatment, brush biopsy, and radiographs
- **Class II - Basic Services** - Claims covered 80% by insurance
 - Claims consist of minor restorative, endodontic, periodontics, oral surgery, relines and repairs
- **Class III - Major Services** - Claims covered 50% by insurance
 - Major restorative and prosthodontic services
- **Class IV - Orthodontic Services** - Claims covered 50% by insurance
 - Claims consist of orthodontic services
 - Orthodontic age limit is to age 19
 - Maximum payment - \$1,000 per person total per lifetime
- Maximum payment for services under Class I, II and III combined is \$1,000 per person per plan year.
- Oral exams and cleanings are payable twice per calendar year.
- Fluoride treatments are payable twice in any period of 12 consecutive months for people up to the age 19.
- Bitewing x-rays are payable once in any period of 12 consecutive months.
- Full mouth x-rays are payable once in any five year period.
- Enhanced dental benefits for qualifying special health care needs.
- Occlusal guards (bite splints) covered once every five years.

Access Your Dental Information 24/7

- You can register online with the “Consumer Toolkit”.
 - This secure service lets you:
 - Verify your eligibility
 - Review up-to-date benefits information
 - Check your claims and see what’s been paid
 - Search directories of participating dentists
 - Print ID cards and claim forms



MetLife

Life Insurance

- Delta College provides coverage of an employee's salary rounded to the nearest \$1,000 multiplied by 2, to a maximum benefit of \$50,000. The plan also provides an accidental death (double indemnity), and dismemberment and loss of sight benefit.

Accelerated Benefits Option

- The Accelerated Benefits Option is a part of your life insurance coverage that allows you to receive a portion of your group life benefit before death if you've been diagnosed as having a terminal illness.
- Your accelerated benefits payments can be used to help pay medical bills or nursing home expenses that could otherwise deplete a well-planned estate. The payment may also provide funds for necessary living expenses that are lost when income is reduced. It's your choice on how the proceeds are used.

Long Term Disability (LTD)

- Delta College will provide an income protection plan. This coverage will guarantee 66 2/3 of salary (to a maximum monthly indemnity of \$5,000) for a disability arising from accident or sickness.

Supplemental Life Insurance – Voluntary benefit

- Coverage is available for the employee to purchase for themselves, spouse and dependent(s) on an individual basis.
 - Employee
 - Maximum benefit is \$500,000
 - Spouse
 - Maximum benefit is \$250,000
 - Dependent
 - Available in \$2,000 increments
 - Minimum \$2,000 / Maximum \$10,000



MetLife

Will Preparation Service

- If you are enrolled in Supplemental Life Insurance, you have access to a Will Preparation Service through MetLife.
- The Will Preparation Service includes the preparation of living wills and power of attorney through the Hyatt Legal Plans.
- The Hyatt Legal Plans have a network of more than 12,000 participating attorneys for preparing or updating these documents at no additional cost to you.

Grief Counseling

- Grief counseling services are available to help cope with a loss or a major life change with professional counselors and services that are ready to support you and your family to move forward at no extra cost.
 - Confidential support 24/7
 - Confidential legal and financial consultation
 - Easy-to-access resources
 - Funeral assistance services

Travel Assistance Protection

- Offers you and your dependents – 24 hours a day, 365 days a year assistance when traveling internationally or domestically.
- One simple toll-free phone call will put you in touch with highly trained staff that can assist you in obtaining the help you need:
 - Plan a trip and need general travel information about visa, passport, inoculation requirements and local customs
 - Need access to medical, travel and concierge services
 - Require medical assistance or medical evacuation
 - Lose documents, credit cards or luggage while traveling
 - Become a victim of identity theft and need personal assistance

Dignity Memorial

- Funeral discounts and planning services
 - Discounts up to 10% off of funeral, cremation and cemetery services.
 - Expert assistance available 24 hours, 7 days a week, 365 days a year to help guide you and your family in making confident decisions.
 - Planning services online, over the phone, or by paper to help make final wishes easier to manage.
 - Bereavement travel services to assist with time-sensitive travel arrangements to be with loved ones.



Delta College

Employee Assistance Program (EAP)

- Telus is available 24 hours a day, 365 days a year for the employee and their family.
- This benefit offers fast, free, confidential assistance with all issues of daily living.
- It is designed to help you balance the demands of work and those of your personal life. Work concerns and coping with personal situations can throw your life out of balance. Telus is a one-stop resource that offers consultation, information and personalized community referrals.

For assistance through Telus call anytime 1-877-234-5151 or 1-800-999-3004

◦ <https://deltacollege.lifeworks.com> (User Id = Delta; Password = 5077)

◦ Examples of assistance available:

Life Retirement Midlife Student Life Legal Relationships Disabilities Crisis Personal Issues	Health Mental Health Addictions Fitness Managing Stress Nutrition Sleep Smoking Cessation Alternative Health	Family Parenting Couples Separation/Divorce Older Relatives Adoption Death/Loss Childcare Education	Work Time Management Career Development Work Relationships Work Stress Managing People Shift Work Coping with Change Communication
Money Saving Investing Budgeting Managing Debt Home Buying Renting Estate Planning Bankruptcy	Online Toolkits Parenting as a Team Sleep Health Special Needs Manager Toolkit Mindfulness Toolkit Divorce Toolkit	Telus Services Confidential Phone Consultations In-Person Counseling Referrals to Community Resources	



Retirement

Michigan Public School Employees Retirement System (MPERS)

- MPERS is a statewide public employee benefit plan. Employer and employee contributions along with vesting period vary depending upon which retirement plan you are enrolled in.
 - Customer Service: 800-381-5111
- Employees who began public school employment before July 1, 2010:
 - Website: <http://www.michigan.gov/orsschools>
- Employees who began public school employment after July 1, 2010:
 - Website: <http://www.mipensionplus.org/>

Optional Retirement Plan (ORP) - TIAA

- ORP is a defined contribution plan.
- Delta College will contribute 10% of employee's salary.
- No employee contribution.
- Vesting is immediate and portable.
- Website: <https://www.tiaa.org/public/tcm/deltacollege>