Benefits for Hourly Employees

Michigan Conference of SDA

All Non-Exempt employees must be transitioned to an hourly wage if they have been receiving a flat rate payment/stipend. Wage and hour laws mandate this requirement. All non-exempt employees will be **required to fill out a time sheet**, which is a legal requirement.

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. <u>Health Care Assistance Plan</u>: This benefit is the most costly one provided by the Conference. The cost to the local church/school for each full-time employee is appr. \$1,275/month. Premiums will be adjusted July 1 of each year.
- 2. <u>Life Insurance</u>: Current cost is \$14.15 per month per employee to be paid by employer.
- 3. <u>Long-Term Disability Insurance</u>: Calculated by individual wages. It is \$0.38 for every \$100.00 of wages to be paid by employer.
- 4. <u>Accrued Vacation¹</u>: NOTE: School employees must be full-time 12 months out of the year to receive Accrued Vacation.
- Accrued Sick Leave¹
- 6. <u>403B Retirement Plan</u>: 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.
- 7. <u>Workers Compensation Insurance</u>: The charge for this coverage will increase to 5% and will be adjusted from time to time as prices increase. Workers Compensation rate is based on wage category and annual wages.
- 8. FICA: Employer's will also be charged a portion of the employee's FICA, which is 7.65%.
- 9. **OPTIONAL** Supplemental Life Insurance through VOYA or other voluntary benefits through The Hartford or Allstate: To be paid by employee through payroll deduction.
- 10. **OPTIONAL** Accidental Death and Dismemberment Coverage through VOYA: To be paid by employee through payroll deduction.

Hourly Employees who work 30 or more hours qualify for:

1. <u>Health-Care Assistance</u>: **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 school or each full time employee is appr. \$1,275/month. Premiums will be adjusted July 1 of each year.

Hourly Employees who work 25 or more hours qualify for:

1. Accrued Sick Leave¹

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 or 1,000 hr/year minimum requirement is met.
- 2. <u>Workers Compensation Insurance</u>: The charge for this coverage will increase to 5% and will be adjusted from time to time as prices increase.
- 3. FICA: Employer will also be charged a portion of the employee's FICA, which is 7.65%.
- 4. **OPTIONAL:** Supplemental Life Insurance through VOYA or voluntary insurance through The Hartford or Allstate: To be paid by employee through payroll deduction.
- 5. **OPTIONAL**: Accidental Death and Dismemberment Coverage: To be paid by employee through payroll deduction.
- 6. **OPTIONAL:** Vacation: Churches/schools have the discretion to provide vacation for part-time employees.

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