

OAKLAND UNIVERSITY
RESEARCH ASSOCIATE AND RESEARCH ASSISTANT
BENEFIT SUMMARY

This Benefit Summary (“Summary”) describes the benefits provided by Oakland University to all Research Associate and Research Assistant 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 Research Associate or Research Assistant group employee’s (“Research Associate and Research Assistant [s]”) participation in each respective Benefit is contingent upon the Research Associate’s or Research Assistant’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”).

Research Associates and Research Assistants 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 Research Associates and Research Assistants 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 Research Associate and Research Assistant with reasonable prior written notice sufficient for the Research Associate or Research Assistant 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 Research Associate or Research Assistant.

If a Research Associate’s or Research Assistant’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 Research Associates and Research Assistants 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 Research Associates and Research Assistants are eligible for the following Benefits:

Medical Insurance

Research Associate and Research Assistant employees 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. Research Associates and Research Assistants may enroll in a group hospital-medical plan within thirty (30) calendar days of the Research Associate's or Research Assistant'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 Research Associate's or Research Assistant's date of hire. Medical benefits do not vest and can be changed by the Research Associate or Research Assistant during any open enrollment period or life changing event, or prospectively by the University.

Cost: The University currently pays an amount equal to 90% of the premium for the lowest cost HMO for the full-time Research Associate and Research Assistant 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 Research Associate or Research Assistant 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 Research Associate or Research Assistant hired on or after 01/01/2023. The Research Associate or Research Assistant must pay the amount in excess of the University contribution amount.

Dental

Dental benefits are offered through the Delta Dental group dental plan that covers the Research Associate or Research Assistant who is 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. Research Associates and Research Assistants may enroll in the Delta Dental plan within thirty (30) calendar days after their 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 date of hire. Dental benefits do not vest and can be changed by the Research Assistant or Research Associate during any open enrollment period or life changing event, or prospectively by the University.

Cost: Dental benefits are available as access only. The Research Associate or Research Assistant must pay the full premium cost.

Vision

Research Associates and Research Assistants who are scheduled to work a minimum of twenty (20) hours per week may choose to participate in one of the following two vision plans: (1) Davis Vision; or, (2) Blue Cross/Blue Shield (VSP) Vision. Vision benefits cover the employee and their covered dependents for an eye examination, with lenses and frames if needed. Research Associates and Research Assistants may enroll in a vision plan within thirty (30) calendar days after their 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 Research Associate's or Research Assistant's date of hire. Vision benefits do not vest and can be changed by the Research Associate or Research Assistant during any open enrollment period or life changing event, or prospectively by the University.

Cost: Vision benefits are available as access only. The Research Associate or Research Assistant must pay the full premium cost.

Term Life Insurance

A base term life insurance benefit is provided to Research Associates or Research Assistants who are scheduled to work a minimum of twenty (20) hours per week. The term life benefit is equal to (1) times the Research Associate's or Research Assistant's annual base salary up to \$250,000, subject to age reductions starting at age sixty-five (65). Research Associates or Research Assistants 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 Research Associate's or Research Assistant's date of hire. Research Associate or Research Assistant Life Insurance vests and benefits are payable upon death of the Research Associate or Research Assistant.

Cost: Base term life insurance is provided at no cost to the Research Associate or Research Assistant. The Research Associate or Research Assistant must pay the premium for the additional, optional, life insurance.

Collective Life Insurance

Research Associates or Research Assistants who are scheduled to work full-time (40) hours per week receive a decreasing term collective life insurance benefit amount that is determined by the age of the Research Associates or Research Assistants at death, decreases as age advances, and ceases at age seventy (70). Research Associates or Research Assistants must apply for Collective Life Insurance within thirty (30) calendar days after the Research Associate's or

Research Assistant's date of hire, and is effective on the 1st of the month after thirty (30) calendar days after the Research Associate's or Research Assistant's date of hire. Collective Life Insurance vests and benefits are payable upon death of the Research Associate or Research Assistant.

Cost: No cost to the Research Associate or Research Assistant.

Accidental Death and Dismemberment Insurance

Research Associates or Research Assistants who are scheduled to work a minimum of twenty (20) hours per week may elect to purchase accidental death and dismemberment (AD&D) insurance. Research Associates or Research Assistants must apply for AD&D insurance within thirty (30) calendar days following the Research Associate's or Research Assistant'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 Research Associate's or Research Assistant's date of hire. AD&D benefits vest and are payable upon accidental death or dismemberment.

Cost: At Research Associate's or Research Assistant's cost; Research Associate's or Research Assistant's 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 and the day after; Christmas Eve and Christmas Day; and New Year's Eve; and the "work days" between Christmas Day and New Year's Day.

Leave Accruals

Vacation Leave: For the first six months, a full time Research Associate or Research Assistant accrues vacation leave at a rate of 12.00 hours per month. Thereafter, the full-time employee accrues vacation leave at the rate of 16.67 hours per month. There is no payout of unused vacation leave upon termination of employment.

Sick Leave: Full Time Research Associates and Research Assistants accrue sick time up to one-hundred thirty (130) work days per year based on years of service. A part-time or reduced annual schedule Research Associate or Research Assistant will receive a pro-rated sick accrual on the basis of the schedule worked. Unused sick days do not carry over. There is no payout of unused sick time upon termination of employment. No Research Associate or Research Assistant employee may accrue more than 1,040 sick hours. NOTE: The university designed this

sick time accrual to be used for sickness and to offset the long-term disability (LTD) six (6) month elimination period; and not to extend vacation hours. Sick leave does not vest.

Long Term Disability

A long-term disability plan is provided for all Research Associate and Research Assistant employees 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 base monthly earnings or up to a maximum monthly benefit of \$10,000.

Cost: No cost to the Research Associate or Research Professional.

Tuition Benefit

None.

Retirement

The University provides Research Associates and Research Assistants the option to invest in supplemental tax-deferred retirement vehicles. Research Associates and Research Assistants may participate as of their date of hire. Research Associates and Research Assistants may enroll at any time but contributions cannot be made retroactively. Retirement contributions vest immediately when the contribution is deposited.

Cost: Participation in an optional supplemental tax-deferred retirement vehicle is at the Research Associate's or Research Assistant's cost.

Benefits Proscribed by Law

Research Associate and Research Assistant employees 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 worker's compensation, on the same basis as those legally proscribed benefits are administered by the University. Benefits proscribed by law vest as required by the applicable law.

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 Research Associate or Research Assistant unless otherwise proscribed by the University.

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