

OAKLAND UNIVERSITY
INDIVIDUAL CONTRACT COACHES
BENEFIT SUMMARY

This Individual Contract Coaches Benefit Summary (“Summary”) describes the benefits provided by Oakland University to all Individual Contract Coaches 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 Individual Contract Coaches group employee’s (“Individual Contract Coaches”) participation in each respective Benefit is contingent upon the Individual Contract Coaches’ 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”).

Individual Contract Coaches 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 Individual Contract Coaches 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 Individual Contract Coach with reasonable prior written notice sufficient for the Individual Contract Coach 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 Individual Contract Coach.

If an Individual Contract Coaches’ 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 Individual Contract Coaches 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 Individual Contract Coaches are eligible for the following benefits.

Medical

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

Regular full-time Individual Contract Coaches will receive one thousand dollars (\$1,000) in lieu of their enrollment paid in monthly installments. Eligible, regular part-time Individual Contract Coaches hired before 01/01/2023 are eligible for a pro-rated amount in lieu of their enrollment paid in monthly installments. Part-time Individual Contract Coaches 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 Individual Contract Coach 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 Individual Contract Coach 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 Individual Contract Coach hired on or after 01/01/2023. The Individual Contract Coach 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 Individual Contract Coaches 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. Individual Contract Coaches may enroll in the Delta Dental plan within thirty (30) calendar days after the Individual Contract Coaches' 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 Individual Contract Coaches' date of hire. Dental benefits do not vest and can be changed by the Individual Contract Coaches during any open enrollment period or life changing event, or prospectively by the University.

Cost: There is no cost to the full-time Individual Contract Coach. There is no cost to the part-time Individual Contract Coach hired before 01/01/2023. The University currently pays an

amount equal to 65% of the premium for Dental benefits for the part-time Individual Contract Coach hired on or after 01/01/2023. The Individual Contract Coaches must pay the amount in excess of the University Contribution Amount.

Vision

Individual Contract Coaches 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 Individual Contract Coaches and their covered dependents for an eye examination, with lenses and frames if needed. Individual Contract Coaches may enroll in a vision plan within thirty (30) calendar days after the Individual Contract Coaches' 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 Individual Contract Coaches' date of hire. Vision benefits do not vest and can be changed by the Individual Contract Coach during any open enrollment period or life changing event, or prospectively by the University.

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

Term Life Insurance

The base term life insurance benefit is provided to Individual Contract Coaches who are scheduled to work a minimum of twenty (20) hours per week the amount equal to one (1) time the Individual Contract Coaches' annual base salary up to \$250,000, subject to age reductions starting at age sixty-five (65). Individual Contract Coaches 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 Individual Contract Coaches' date of hire. The Individual Contract Coaches' Life Insurance vests and benefits are payable upon death of the Individual Contract Coach.

Cost: Base term life insurance is provided at no cost to the Individual Contract Coach. The Individual Contract Coaches must pay the premium for the additional, optional, life insurance.

Collective Life Insurance

Individual Contract Coaches 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 Individual Contract Coach at death, decreases as age advances, and ceases at age seventy (70). Individual Contract Coaches must apply for Collective Life Insurance within thirty (30) calendar days after the Individual Contract Coaches' date of hire, and is effective on the 1st of the month after thirty (30) calendar days after the Individual Contract Coaches' date of hire. Collective Life Insurance vests and benefits are payable upon death of the Individual Contract Coach.

Cost: No cost to the Individual Contract Coaches.

Accidental Death and Dismemberment Insurance

Individual Contract Coaches 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 Individual Contract Coaches' 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 Individual Contract Coaches' date of hire. AD&D benefits vest and are payable upon accidental death or dismemberment.

Cost: At Individual Contract Coaches' cost; Individual Contract Coaches 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.

Long-Term Disability

A long-term disability plan is provided for all Individual Contract Coaches 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 Individual Contract Coaches.

Tuition

All Individual Contract employees who are regularly scheduled to work a minimum of twenty (20) hours per week and who have satisfactorily completed twelve (12) months of employment may participate in this program.

The spouse or Other Qualified Adult (OQAA) of any Individual Contract Coach, 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 Individual Contract Coaches the option of participating in the Multiple Option Retirement Program. If Individual Contract Coaches fail to enroll when first eligible, they may enroll at any time thereafter, but participation cannot be made retroactive. The University contributes fourteen (14%) percent of the participating Individual Contract Coaches' base salary on a monthly basis up to the applicable Internal Revenue Code highly compensated employee limit.

For any Individual Contract Coach newly hired to the University on or after January 1st, 2022, the University shall contribute eleven percent (11%) of each participating employee's salary on a monthly basis. This contribution will begin the first full pay period after the completion of one (1) year of service. An Individual Contract Coach whose work assignment is twenty (20) to thirty-nine (39) hours per week will be eligible the month following four (4) full years of continuous employment.

The University also provides Individual Contract Coaches the option to invest in supplemental tax-deferred retirement vehicles. Individual Contract Coaches may participate as of their date of hire. Individual Contract Coaches 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 Individual Contract Coach. Participation in an optional supplemental tax-deferred retirement vehicle is at the Individual Contract Coaches cost.

Benefits Prescribed by Law

Individual Contract Coaches 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 Individual Contract Coach.

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 Individual Contract Coach 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 Individual Contract Coach unless otherwise proscribed by the University.

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