Basic Life/AD&D

Basic Life/AD&D insurance is an extremely important benefit. It offers financial security for your dependents should you pass away. For your specific benefit amount, please refer to your union contract or policy manual. This benefit is provided at no cost to you and coverage is insured through Hartford. If you have any questions regarding your life insurance coverage, please contact the Office of Human Resources.

Long Term Disability

A disability of a lengthy duration can devastate the financial and emotional status of an individual or family. To help protect you from the effects of the income loss that results from a serious disability, Muskegon Community College provides eligible employees coverage equal to 60% of monthly earnings to a maximum of $5,000 per month for all employees. Benefits begin after a 90-day period of disability.

Supplemental Term Life/AD&D

In addition to the employer paid Basic Life/AD&D insurance, you can purchase supplemental term Life/AD&D insurance through Hartford. Evidence of insurability may be required. Rates are as follows:

1. Locate your age group.
2. Select the appropriate column for the coverage amount you elect ($5,000, $10,000, etc.)
3. Multiply the monthly rate for your age category and the amount you elect by 12 to get the Annual Benefit cost.

Example: For a person Age 35, who elects $25,000 coverage, the calculation would be:

Coverage Dollar Amount $2.75 x 12 = $33.00
Annual Benefit Cost

You: Coverage Dollar Amount $________ x 12
= $________ Annual Benefit Cost

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<th>Employee Age</th>
<th>$5,000</th>
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HEARING BENEFITS

Covered Services

- An audiometric examination, a hearing aid evaluation, and a conformity test for each ear during a 36 month period.
- Up to $1,250 for a hearing aid for each ear during a 36 month period.

Coverage Requirements:

To be covered, services must be prescribed by a physician-specialist who is board certified as an otologist, otolaryngologist, or otorhinolaryngologist and provided by a physician-specialist, audiologist or hearing aid specialist/dealer.

Additional coverage requirements are as follows:

Audiometric examination must:

- Be performed within six months of a medical hearing loss examination by a physician-specialist.
- Include test for measuring hearing perception relating to air conduction, bone conduction, speech reception threshold and speech discrimination.
- Include a summary of findings.

Hearing aid evaluation test and conformity test:

- Must be performed following a medical hearing loss examination and an audiometric examination.

Hearing aids must be:

- Designed to be worn in the ear, behind the ear or on the body.
- Prescribed based on the most recent audiometric examination and hearing aid evaluation test.
- The make and model prescribed by the physician-specialist, audiologist or hearing aid specialist/dealer.
- Provided by a hearing aid specialist/dealer.