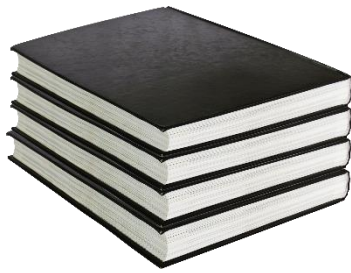

2025

Part-time Benefit Booklet



**Baker
College**



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401(a) Retirement Plan

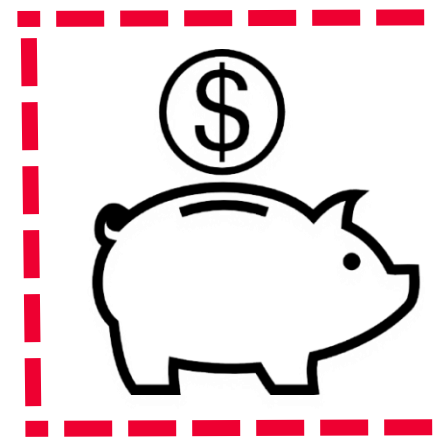
The College provides a defined contribution 401(a) retirement plan through Empower Retirement for all adjunct faculty members who meet the requirement of earning \$26,250 or more in the fiscal year. If the employee meets eligibility, a contribution is made into their account, annually, if they earn \$26,250 or more each fiscal year. The College makes a contribution equal to 8% of the employee's annual earnings; this is *not* a payroll deduction. Employees are not able to contribute money from their paychecks into their Empower Retirement account.

How It Works:

- Employee becomes eligible for the retirement plan once they earn \$26,250 during their first 12 months of employment or during a fiscal year (Sept 1– Aug 31).
- If an employee becomes an eligible participant in the retirement plan, the College will make an annual contribution of 8% of regular earnings into the employee's retirement account.
- Employee determines how and where the money is allocated within the Empower Retirement Plan.
- If the employee does not determine their investment allocation(s), the employee will be automatically enrolled into the Lifepath Index (Black Rock) account reflective of the year in which they turn 65.

Vesting Cycle:

- There is a five (5) year vesting cycle for the Plan
- A year of vesting is earned for each fiscal year the employee earns \$26,250 or more
- Employee is 100% vested in the Plan after earning five vested years



Vested Years of Service	Vested Percentage
0-1	0%
2	20%
3	60%
4	80%
5+	100%

Baker College works with Snider Financial, a local financial advisory firm, who has serviced the Baker College 401(a) and 403(b) retirement plans for decades.

Jeff, Amanda, and Aaron Snider are available for one-on-one consultations and can also take a holistic look at your financial goals in order to help you protect your family and grow your wealth. Snider Financial can be reached at **810-233-9600** or jeff@sniderfinancial.com.

403(b) Retirement Plan

The 403(b) voluntary benefit through Lincoln Financial allows an employee to designate their investment choice and determine the amount they would like to contribute from their paychecks.

This benefit is separate from the Baker College 401(a) Retirement Plan and available to all employees of Baker College. The 403(b) benefit is fully funded by employee payroll contributions without any matching contributions from Baker College. An employee's 403(b) account must be set up under the Baker College Plan through Lincoln Financial in order for payroll deductions to begin.

The 403(b) benefit is voluntary with no waiting period to enroll, and all employees are eligible to participate.

Eligibility:

- All Baker College employees who receive compensation reportable on an IRS Form W-2 are eligible to participate in one of the 403(b) plans.

The 403(b) through Baker College provides:

- An investment lineup that includes a range of passive and active investment options, plus target date funds and a self-directed brokerage account.
- Personal support from Lincoln Financial retirement consultants who can help you plan for retirement at every stage of your career.
- Easy account management online, on the Lincoln Mobile app, or by phone.

Options to enroll:

- Visit [Lincoln Financial](#) to register, verify your identity, and create your username and password. Once your account is established, you can set your payroll deduction dollar amount or percentage, choose your investment allocations, and designate your beneficiaries.
- Contact Lincoln to speak with a retirement consultant directly at 800-234-3500 or reach out to one of the retirement consultants assigned to Baker College:
 - Kirsten Burchill, Sr. Retirement Consultant – kirsten.burchill@lfg.com or 888-824-1330
- Contact Snider Financial for assistance with enrollment, or general questions about the College's 403(b) plan – jeff@sniderfinancial.com or 810-233-9600
- Reach out to Deanna Starr, Director of Compensation and Benefits for Baker College, at deanna.starr@baker.edu for additional information.

2025 Deferral Limits	
Age 49 and Younger	\$23,500
Age 50 and Older	\$31,000

Tuition Scholarships

Employees and their family members (spouse and children) are eligible to receive scholarships for both undergraduate and graduate level classes at Baker College.

If any employee is eligible for financial aid, all financial aid is applied to tuition and books prior to the tuition scholarship being applied. In no case, will the tuition scholarship plus financial aid exceed the total cost of tuition and books. Enrollment in undergraduate or graduate courses must still follow, and complete, admission requirements.

Undergraduate Tuition Scholarship:

24-25 Undergraduate Tuition (Employee Scholarship)

\$450 reduction per credit hour

24-25 Undergraduate Tuition (Family Scholarship)

\$225 reduction per credit hour

Graduate Tuition Scholarship:

24-25 Graduate Tuition (Employee and Family Scholarship) Master's Level

50% reduction per credit hour

24-25 Graduate Tuition (Employee and Family Scholarship) Doctorate Level

50% reduction per credit hour



Graduate Course Tuition Reimbursement

(Adjunct Faculty)

Each year Baker College allocates funds to be used toward tuition reimbursement for Adjunct Faculty members who have taught at Baker College for at least six semesters.

1. Tuition costs will be reimbursed at a maximum of \$160 per graduate credit hour for up to twelve semester hours per year.
2. To be eligible for reimbursement, hours must be for graduate credit in courses/programs which are relevant to teaching assignments at Baker College. The graduate program must be approved by the Vice President of Academic Affairs and Program Dean to be eligible for tuition reimbursement.
 - a. Course(s) started prior to receiving official program approval are not eligible for tuition reimbursement.
3. The faculty member must agree to be available to teach at the College for one year following the reimbursement. The reimbursement amount for the year must be repaid if the faculty member refuses class assignments offered to them by the College prior to fulfilling this commitment.
 - a. Reimbursement payments will be made annually by July 1 and will recognize only courses completed within the immediate prior twelve months. To obtain payment, the faculty member will be required to sign an authorization to withhold the amount of reimbursement or contract to repay should the individual fail to meet the one-year teaching commitment.
4. Procedure for Graduate Program Approval:
 - a. Faculty members should complete the Part-time Faculty Request for Graduate Program Approval form and submit it to the Vice President of Academic Affairs and the Program Dean for approval.
 - i. Vice President of Academic Affairs/Dean: When request is approved or denied, the form will be returned with signatures to the faculty member.
 - b. The faculty member should meet with their Program Dean to become familiar with Baker College Part-time Faculty Request for Graduate Program process and form.
5. Procedure for Reimbursement for Graduate Courses:
 - a. Faculty members should complete Part-time Faculty Request for Reimbursement for Graduate Course form.
 - b. Faculty members will submit the reimbursement form with a copy of grade report and copy of invoice or receipt for course to the Vice President of Academic Affairs or the Program Dean for signature. This form must be submitted by June 15. Reimbursements will be made in July.

Employee Assistance Program (EAP)

Employee Assistance Programs are free and available through Unum anytime and anywhere for all employees. Everyone needs a little bit of help sometimes, and Unum's Employee Assistance Program (EAP) may be just the help that someone needs.

Employee Assistance Program (EAP):

- Your EAP is designed to help you lead a happier and more productive life at home and at work. Call for a confidential access to a Licensed Professional Counselor who can help you with:
 - Stress, depression, anxiety
 - Relationship issues, divorce
 - Anger, grief or loss
 - Job stress, work conflicts
 - Family and parenting problems
 - And more

Work/Life Balance:

- You can also reach out to a specialist for help with balancing work and life issues. Just call and one of our Work/Life Specialists can answer your questions and help you find resources in your community. Ask Unum's Work/Life Specialists about:
 - Child care
 - Elder care
 - Financial services, debit management, credit report issues
 - Identity theft
 - Legal questions
 - Even reducing your medical/dental bills
 - And more



Worldwide Travel Asst.

Unum's travel assistance services are provided by Assist America, Inc., a leading provider of global emergency assistance services through employee benefit plans. Assist America's medically certified personnel are ready to help 24 hours a day, 365 days a year, and can connect you with pre-qualified, English-speaking and Western-trained medical providers anywhere in the world.

Whenever you travel 100 miles or more from home – to another country or just another city – be sure to pack your worldwide emergency travel assistance phone number. Travel assistance speaks your language, helping you locate hospitals, embassies, and other “unexpected” travel destinations. Add the number to your cell phone contracts, so it's always close at hand. Just one phone call connects you and your family to medical and other important services 24/7.

Use your travel assistance phone number to access:

- Hospital admissions assistance
- Emergency medical evacuation
- Prescription replacement assistance
- Transportation for a friend or family member to join a hospitalized patient
- Care and transport of unattended minor children
- Assistance with the return of a vehicle
- Emergency message services
- Critical care monitoring
- Emergency trauma counseling
- Referrals to Western-trained, English-speaking medical providers
- Legal and interpreter referrals
- Passport replacement assistance



Travel Assistance FAQs:

Which countries can I travel to? Assist America's services have no geographical exclusions. Its worldwide network stands ready to help wherever your travels take you.

Is my family covered? Your spouse and dependent children up to age 19 (or the age specified by your medical plan) are covered.

Are pre-existing conditions excluded? No. Whether your medical emergency is the result of a new or pre-existing condition, Assist America's Trained representatives will help you find qualified medical care and facilities.

Who pays for the services I use if I have a travel emergency? Assist America arranges and pays for 100% of the services the company provides, with no caps or charge-backs to either you or your employer. But you must call Assist America first – you can't be reimbursed for services you arrange on your own.

Active&Fit Direct Program

Baker College provides access for all employees to join Active&Fit Direct, a self-pay fitness program that gives members access to 12,500+ fitness centers nation-wide and 12,000+ workout videos for \$28 a month – with no long-term contract.

All Baker College employees are eligible to enroll themselves under the AFD program. Spouses of Baker College employees can also take advantage of this benefit under their own account for a separate \$28 a month.

Try before you enroll:

- Everyone has access to the entire library of OnDemand workout videos when they create an account and register on the [Active&Fit Direct website](#).
 - This includes 12,000+ workout videos ranging from a 1-minute breathing exercise to 60-minute cardio and everything in between at **no cost to you!**
- Many fitness centers partnered with AFD offer a free guest pass through the Active&Fit Program. Use the [Fitness Center Search tool](#) to select a location and click the 'Request a Guest Pass' button. Bring the letter to your selected location to make sure you find the fitness center that's right for you.

Program includes fitness centers such as:

- Standard Centers (12,500+)
 - Snap Fitness
 - 24 Hour Fitness
 - Crunch Fitness
 - Gold's Gym
 - Anytime Fitness
 - and many more local and franchise fitness centers!
- Premium Centers (6,200+)
 - Orangetheory Fitness
 - Pure Barre
 - Club Pilates
 - Row House and many more!

home or gym?
we'll keep you active either way.

FITNESS PROGRAM MEMBERSHIP
\$25/mo*
11,000+ FITNESS CENTERS
2,500+ WORKOUT VIDEOS
Active&Fit DIRECT™

Get Started

Fitness Center

11,000+ Participating Fitness Centers

Online Enrollment & Payment

Members Can Change Fitness Centers Anytime

Digital Fitness

2,500+ Workout Videos Available to All Enrolled Members

Unlimited Live Coaching

YouTube LIVE
FREE Daily Workout Classes on Facebook Live & YouTube

Over 2,500 digital workout videos including programs from:

Over 11,000 fitness centers and studios nationwide including:

Emergency Fund

Baker College is committed to supporting our employees by recognizing the impact an unforeseen emergency or hardship can have on an employee and their family. The Baker College Emergency Fund was established to assist employees facing temporary financial hardships or catastrophic events that could be supported with financial or paid leave resources provided by BC.

Financial Hardship:

This benefit aims to provide temporary relief to Baker College employees in times of urgent financial need caused by unforeseen emergencies or unexpected crises.

Paid Leave:

In situations where monetary assistance might not suffice, such as catastrophic events like a house fire, the loss of an immediate family member (ex: spouse or child), or being affected by a natural disaster, additional paid time off can be beneficial to an employee.

Examples of Approved Need:

- Temporary need for essential living expenses (utilities, food, transportation).
- Urgent items such as eviction or utility shut-off due to non-payment.
- Fire or other natural disaster (tornado, flood).
- Death or life-changing accident in the immediate family.
- Emergency medical treatment/medication/prescriptions.
- Financial needs arising from unexpected critical incidents or special circumstances.

Application Process:

- Employees needing to utilize the Emergency Fund resources should complete the Emergency Fund Application.
- All submitted applications will be reviewed by the President's Leadership Cabinet and/or the VP for Human Resources to determine eligibility.
- Approved employees will be notified by email.

Award Criteria:

- Awards are granted based on individual circumstances and available budgeted funds.
- Decisions are made by the President's Leadership Cabinet/VP for Human Resources on a case-by-case basis and are not considered loans, requiring no repayment.
- The awarded amount may be less than the requested amount, depending on available funding.



Further Together[®]



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The descriptions in this booklet are meant as an overview of the benefits that Baker College offers to full-time employees. Benefit descriptions are not meant as guarantees of current or future employment. The College has the right to make changes to benefits, or adjust offerings, as needed. Benefit plan documents are the official documents that govern plan details.