Benefits for Hourly Employees
Michigan Conference of SDA

Local hourly (non-exempt) church and school employees will be eligible for benefits provided by the Conference based on the eligibility requirements as indicated in the plans below. All hourly employees will be ***required to fill out a time sheet***, which is a legal requirement and must be paid an hourly wage, not a flat-rate payment/stipend. Wage and hour laws mandate this requirement.

Hourly wages are at the discretion of the church and school. Wages must be based on State of Michigan law and in alignment with the local community. Local churches and schools will be billed for the full cost of employee benefits. The plans below apply to regular employees; temporary employees do not receive benefits. Preschool employees may be exempt from the plans below; contact HR prior to hiring.

Changes to employee working hours, impacting the plans below, must be documented on an Employee Agreement Form (EAF) and submitted to the HR department.

Employees who work less than 18 hours per week are **NOT** eligible for benefits.

Employees who work at least 19 hours per week **BUT** less than 30 hours per week qualify for:

1. 403B Retirement Plan: Includes a 5% basic employer contribution, with the option for employee contributions of any percentage of their own income. Additionally, the employer will match up to 3% of employee contributions, making the maximum employer contribution 8%.
2. Accidental Death & Dismemberment Insurance (AD&D): Current employer cost is $1.30 per month.
3. Accrued Sick Leave: Accrued by the following calculation - short term sick: #hours(0.03855*75%) and long-term sick: #hours(0.03855*25%). Paid by employer upon use and discontinued upon end of employment. Per policy the first 24 hours of sick leave must come from short term bank. The 25th hour begins long term bank usage. Does not include minors or temporary workers.
4. Life Insurance: Current employer cost is $14.15 per month.
5. Long-Term Disability Insurance: ***This benefit is only available for those working at least 20 hours per week*** and is employer paid. Calculated as $0.34 for every $100.00 of employee wages.
6. FICA: Employer charges will be 7.65% of the employee's wages.
7. Workers Compensation Insurance: Based on wage category and annual wages.
8. **OPTIONAL:** Accrued Vacation: Churches and schools have the discretion to provide paid vacation time. Accrued time to be paid out when the employee ends employment.
9. **OPTIONAL:** Employee Supplemental Benefits: To be paid by employee through payroll deduction. A list of optional benefit coverages will be provided to the employee at the time of hiring.

Employees who work 30 or more hours per week qualify for the above benefits in addition to:

1. Health-Care Assistance: **Employees who average 30 or more hours per week over a 9-month period (6 months if a school employee) may be eligible for healthcare.** The cost to the local church and school for these employees is $1,160.00 per month. All employees are required to pay a premium for their health care coverage which is payroll deducted from their paychecks. The employee can choose to opt out; pending coverage requirements have been met. The local employer will pay $250/mo if opting out.

   *Both the employer and employee charges are subject to annual increases as voted by the MI Conference Executive Committee. Premiums will be adjusted on July 1 of each year.