

PAYING FOR YOUR MEDICAL BENEFITS

The University makes a significant investment in your medical benefits by paying a major share of the cost. You pay the remaining cost through automatic deductions from your pay. There are 24 deductions for 12-month employees and 18 deductions for 9-month employees. Medical deductions are based on your effective date and are collected on a prepaid basis. Any applicable retroactive employee contributions will be collected from the next available check. This will happen when you make your selections late during the enrollment period. Therefore, we recommend you make all benefit changes as quickly as possible.

If you have a question about deductions, please call the Total Compensation and Wellness Department at (313) 577-3717.

Medical benefits provided to a same-sex domestic partner require taxation of the value of the coverage provided to the domestic partner. This tax will be deducted from the staff member's bi-weekly paycheck and can significantly add to the cost of the coverage. With each paycheck you receive, review the deductions for accuracy. If you find a mistake, call the Total Compensation and Wellness Department immediately. We are limited in the amount of time we can correct errors.

Pre-Tax Medical Deductions (PREMIUM CONVERSION) (Active Employees Only)

Medical premiums can be paid from your salary on a pre-tax basis (before taxes are calculated). In exchange for allowing you to pay your premium with pre-tax dollars, Internal Revenue Code regulations do not allow you to cancel or change your coverage election outside of the Open Enrollment period unless you have an allowable change in family or employment status as defined under the Code. Your benefit change must be consistent with your status change and you must contact the Total Compensation and Wellness department within 30 days of the event to make any corresponding benefit changes. If you do not want your deductions paid on a pre-tax basis, complete the Employee Benefit Enrollment/Change Form on page 31 of this handbook or see the HR web site. Pre-tax medical deductions may only be elected upon entry into a medical plan or on January 1.

WAYNE STATE UNIVERSITY MEDICAL PLANS 2007 PLAN YEAR MEDICAL PLAN DEDUCTIONS

Pay Number	Deduction Pay Date	Coverage Period Paid For
26	12/27/06	1st half of Jan 2007
1	01/10/07	2nd half of Jan 2007
2	01/24/07	1st half of Feb 2007
3	02/07/07	2nd half of Feb 2007
4	02/21/07	1st half of Mar 2007
5	03/07/07	2nd half of Mar 2007
6	03/21/07	1st half of Apr 2007
7	04/04/07	2nd half of Apr 2007
8	04/18/07	1st half of May 2007
9	05/02/07	No medical deduction
10	05/16/07	2nd half of May 2007
11	05/30/07	1st half of Jun 2007
12	06/13/07	2nd half of Jun 2007
13	06/27/07	1st half of Jul 2007
14	07/11/07	2nd half of Jul 2007
15	07/25/07	1st half of Aug 2007
16	08/08/07	2nd half of Aug 2007
17	08/22/07	1st half of Sep 2007
18	09/05/07	2nd half of Sep 2007
19	09/19/07	1st half of Oct 2007
20	10/03/07	2nd half of Oct 2007
21	10/17/07	1st half of Nov 2007
22	10/31/07	2nd half of Nov 2007
23	11/14/07	1st half of Dec 2007
24	11/28/07	2nd half of Dec 2007
25	12/12/07	No medical deduction