

***MSU Benefit Comparison Research Associates and Post-Doctoral
Fellows
As of March of 2008***

90%-100% Employed

<i>Benefit Type</i>	<i>Research Associates hired before 10-1-06</i>	<i>Research Associates hired on or after 10-1-06</i>	<i>Senior Research Associates</i>	<i>Post-Doctoral Fellows</i>
Faculty/Staff Insurance Health Plans (i.e. PHPMM, BCBS Community Blue, etc.)	X	X	X	--
Health Insurance Waiver	X	X	X	--
Drug Rider	X	X	X	--
Student Accident & Catastrophic Health Plan	--	--	--	X
Faculty Dental (i.e. Delta/Aetna)	X	X	X	--
Flexible Spending Accounts	X	X	X	--
Employee Paid Life	X	X	X	--
Expanded Life	X	X	X	--
Accidental Death & Dismemberment	X	X	X	--
Travel Accident	X	X	X	--
Long Term Disability	X ≥12 Cont. FTE Service Months	X ≥12 Cont. FTE Service Months	X ≥12 Cont. FTE Service Months	--
Retirement – Eligibility for 10% University Match	X ≥24 FTE Service Months	X ≥36 FTE Service Months	X Immediate Eligibility	--

MSU Benefit Comparison Request

March 28, 2008

50%-89.9% Employed

<i>Benefit Type</i>	<i>Research Associates hired before 10-1-06</i>	<i>Research Associates hired on or after 10-1-06</i>	<i>Senior Research Associates</i>	<i>Post-Doctoral Fellows</i>
Faculty Health Plans (i.e. PHPMM, BCBS Community Blue, etc.)	X	X	X	--
Health Waiver	X	X	X	--
Drug Rider	X	X	X	--
Student Accident & Catastrophic Health Plan	--	--	--	X
Faculty Dental (i.e. Delta/Aetna)	X	X	X	--
Flexible Spending Accounts	X	X	X	--
Employee Paid Life	X	X	X	--
Expanded Life	X	X	X	--
Accidental Death & Dismemberment	X	X	X	--
Travel Accident	X	X	X	--
Long Term Disability	--	--	--	--
Retirement – Eligibility for 10% University Match	X 24 FTE Service Months	X 36 FTE Service Months	X Immediate Eligibility	--