

In addition to direct & indirect compensation, MSU offers various Optional Benefits. Below is an indication of 2008 cost savings and other advantages offered by these benefits. We invite you to consider their worth as applied to your personal or family circumstances.

## OPTIONAL BENEFITS

Benefit	Brief Benefit Description	Costs to You	Full Cost	Saving
Employee Tuition Waiver <sup>1</sup>	Up to 6 credits/semester	\$98.85 <sup>2</sup>	\$289 per credit	\$190 per credit
Dependent Partial Tuition Waiver <sup>1</sup>	50% reduction, unlimited credits/semester	\$192.85 <sup>2</sup>	\$289 per credit	\$96 per credit
		Costs to You	Indication of Full Cost <sup>3</sup>	Saving
Employee Assistance Program				
Counseling	4 sessions, off campus	\$0	\$100 per session	\$100 per session
Financial Services	free telephone consultation	\$0		
Legal Services	30-min initial consultation	\$0	\$165 per hour	\$82.50 30-minute consult
	subsequent 25% discount	\$123.75 <sup>4</sup>	\$165 per hour	\$41.25 per hour
RN Healthline	free telephone consultation	\$0		
Health Care Team	toll free calls to answer healthcare questions	\$0		
Wellness Program	Ask an Expert; blood drawing & testing; blood pressure screening; health screens; lifestyle education; medical self-care; Quit Tobacco; telephonic classes; web conferences; Wellcheck	\$0	varies depending on service provided	
Recreational Sports and Fitness	Equipment room; fitness classes; fitness consultation; gymnasiums; raquetball & squash courts; climbing wall & combative room; indoor tracks; locker rooms; pool; activities	\$276	\$648 <sup>5</sup>	\$372 per year

## EMPLOYEE DISCOUNTS

Mental health counseling	on campus; one free session; \$60/session thereafter <sup>6</sup>
Campus events	e.g. athletics; Museum admission; films
Ski tickets	periodic discounts at local resorts, via Wellness

## OTHER BENEFITS

Benefit	Explanation	Benefit to You
Self Audit Program	Awards for correcting medical billing errors	You may receive up to \$1000
Flexible Spending Accounts	Pre-tax payment of out of pocket expenses	Federal tax savings to you of 22% or more <sup>7</sup>

<sup>1</sup> additional eligibility requirements apply

<sup>2</sup> based upon per credit, undergraduate, in-state rates, fall 2008

<sup>3</sup> based upon 2008 staff experience of local charges; actual costs may vary

<sup>4</sup> based upon indication of full cost

<sup>5</sup> based upon annual membership (single) of equivalent facility. Initiation fees may apply in the community

<sup>6</sup> usual insurance coverage generally applies

<sup>7</sup> based upon 15% tax bracket & savings on Social Security withholding which is 7.65% individual earnings up to \$90,000; actual savings may vary