

Benefit Summary 2023



HOLIDAYS Full time employees (.80 – 1.0 FTE) will be compensated for the following holidays.

New Year's Day	4 th of July	Christmas Eve Day
Presidents' Day	Labor Day	Christmas Day
Memorial Day	Thanksgiving Day	New Year's Eve Day
Good Friday Afternoon	Day After Thanksgiving	

PAID TIME OFF (PTO)

Full-time Employees – All 1.0 FTEs will receive PTO according to the following schedule. All .80 - .99 FTEs will receive a proportionate share of PTO. PTO may be accumulated to a maximum of 375 hours.

Years of Service	0-3	4-5	6-10	11-15	16-20	21-25	26-30	31+
Days of PTO	19.5	21.5	24.5	27.5	29.5	31.5	33.5	34.5

Part-time Employees – Employees in .79 FTE or lower positions do not receive PTO.

BEREAVEMENT DAYS

All employees are eligible for a maximum of three paid days when experiencing the death of an immediate family member. (Immediate family definition: spouse, children, parent, brother, sister, grandparents, mother-in-law, father-in-law, brother-in-law, sister-in-law, grandchildren, or a member of the employee's immediate household.) Employees may use additional PTO days, if necessary.

MEDICAL / DENTAL / VISION INSURANCE Coverage begins the first day of the month following the hire date.

Full-time Employees – Employees in .80 – 1.0 FTE positions are eligible for the following benefits:

- **Medical:** Blue Cross/Blue Shield is offered, with the choice of a Traditional PPO plan, or a High Deductible Health Plan for the employee and family. Payroll contributions vary depending on plan and level of coverage selected. Employees who opt out of medical coverage will receive a \$92.31 per pay period contribution into their 457 Deferred Compensation retirement account.
- **Dental:** Dental coverage is with Delta Dental, and has a \$25.00/person or \$75.00/family annual deductible. Employees pay for usage, but do not have payroll contributions deducted from their pay checks.
- **Vision:** Vision coverage is with VSP, and offers lenses, frames and examinations once every 12 months within plan limitations. Employees pay for usage, but do not have payroll contributions deducted from their pay checks.
- **Group term life insurance:** Base coverage for employees of \$50,000, spouse \$2,000, and children under 18 years of age \$1,000 is provided to employees at no cost. Additional optional life insurance is available at employee cost.
- **Short Term Disability:** Coverage is equal to two thirds of salary, beginning the 8th day of qualified medical disability, for eligible employees. Health Department of Northwest Michigan pays 100% of the cost.
- **Long Term Disability:** Coverage is equal to two thirds of salary, beginning the 91st day of qualified medical disability, for eligible employees. Health Department of Northwest Michigan pays 100% of the cost. All current insurance benefits will continue for three months while on Long Term Disability.
- **Professional Liability** in the name of Health Department of Northwest Michigan; Workers Compensation, and Unemployment Insurance. Health Department of Northwest Michigan pays 100% of the cost.
- **Section 125** – Pre-taxable health insurance premiums, Flexible Spending Accounts / Dependent Care Accounts, and optional insurance packages available at 100% employee cost.
- **Wellness Programs** that employees are encouraged to participate in. Participation includes a decreased employee share deduction for health insurance for full time staff, or increased monthly deposit to retirement account for full time staff who do not have Health Department insurance. Other incentives may apply as well.

Part-time Employees – Part-time employees in .50 - .79 FTE positions are eligible for the following benefits -

- **Medical Insurance:** Blue Cross/Blue Shield for the employee and family; 50% of cost paid by Health Department of Northwest Michigan; 50% paid by employee.
- **Professional Liability** in the name of Health Department of Northwest Michigan, Unemployment Insurance and Workers' Compensation are 100% paid by Health Department of Northwest Michigan.
- **Section 125** – Pre-taxable health insurance premiums, Flexible Spending Accounts / Dependent Care Accounts, and optional insurance packages available at 100% employee cost.

COST OF BC / BS MEDICAL COVERAGE PER PAY PERIOD FOR 1.0 FTE

	Employee Only		Employee + One		Family	
	Traditional PPO	HDHP	Traditional PPO	HDHP	Traditional PPO	HDHP
85% of cost paid by HDNW 15% of cost paid by EE						
Wellness Participant	\$32.53	\$26.35	\$78.07	\$63.67	\$97.59	\$79.04
Non-Wellness Participant	\$40.66	\$32.93	\$97.59	\$79.04	\$121.99	\$98.80

COST OF BC / BS MEDICAL COVERAGE PER PAY PERIOD FOR .80 - .99 FTE

	Employee Only		Employee + One		Family	
	Traditional PPO	HDHP	Traditional PPO	HDHP	Traditional PPO	HDHP
68% of cost paid by HDNW 32% of cost paid by EE						
Wellness Participant	\$78.61	\$63.67	\$188.67	\$152.81	\$235.84	\$191.01
Non-Wellness Participant	\$86.75	70.26	\$208.19	\$168.62	\$260.24	\$210.77

COST OF BC / BS MEDICAL COVERAGE FOR PER PAY PERIOD .50 - .79 FTE

	Employee Only		Employee + One		Family	
	Traditional PPO	HDHP	Traditional PPO	HDHP	Traditional PPO	HDHP
50% of cost paid by HDNW 50% of cost paid by EE						
Wellness / Non-Wellness Participant	\$135.54	\$109.78	\$325.30	\$263.46	\$406.63	\$329.33

RETIREMENT – Available to employees in .50 – 1.0 FTE positions.

Effective immediately upon hire, all new eligible employees are enrolled, on a pre-tax basis, in the MERS Defined Contribution Plan.

Health Department of Northwest Michigan contributes 7% of eligible employees' wages into their Municipal Employees Retirement System (MERS) Plan B-2 Defined Contribution Plan.

Employees who opt to contribute 2% from their paychecks will receive an additional 2% employer contribution.

Employees may also choose to participate in the MERS 457 Deferred Compensation Program.

RETIREMENT HEALTH CARE SAVINGS PROGRAM – Available to employees in .80 – 1.0 FTE positions.

Effective immediately upon hire, all new eligible employees will be enrolled in the MERS Health Care Savings Program, and are required to contribute 1% (pre-tax) of their wage.

Health Department of Northwest Michigan contributes \$40.00 per pay period, over 24 pay periods a year.

Initially, all contributions are invested in the MERS Total Market Fund, as the default fund. Once enrolled in the plan, employees have access to change their funds. Assets in the HCSP are contributed pre-tax and can be used tax free for qualified medical expenses upon retirement or termination from the Health Department.

EMPLOYEE ASSISTANCE PROGRAM

All employees are eligible to take advantage of the Employee Assistance Program (EAP) and can receive six free visits, per person, per issue each year. The EAP is available to employees, spouses, and children living at home.

TUITION REIMBURSEMENT

Upon approval of the Health Officer, the Department, subject to available funding will reimburse (up to \$500.00 maximum per fiscal year per employee) fifty percent (50%) of the tuition expenses for full time employees with at least one (1) year of continuous service with the Department for taking courses directly related to their employment, provided such courses are not otherwise funded by a Federal or State grant or program. All courses must be prior approved in writing by submitting a Tuition Reimbursement form to the Division Director as pertinent to and directly related to the employee's job responsibilities or potential career development within the department. Reimbursement will be made, subject to prior approved agreement upon proof of expenditures and certification that the course has been successfully completed by obtaining a 2.0 (C letter grade) or higher grade.