

Benefit Summary 2020



HOLIDAYS Full time employees (.80 – 1.0 FTE) are 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 accrue 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.

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 Michigan 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, which allows for employee contribution on a pre-tax or post-tax basis, or a combination of both.

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 wages.

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 three free visits, per person, per issue each year. The EAP is available to employees, spouses, and children living at home.

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

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

- **Medical:** We offer two plans through Blue Cross of Michigan (1) a traditional PPO plan, and (2) a High Deductible Health Plan. Contribution rates vary depending on FTE status and the number of family members covered. In lieu of selecting the health insurance coverage, the Department will deposit \$92.61 per pay period (\$2,400 annually) into employees' 457 retirement accounts.
- **Dental:** Company paid dental coverage is provided, with additional discounts available when using the services of Dental Clinics North providers. HDNW covers the premium cost and employees pay for deductibles and co-insurance costs.
- **Vision:** Company paid vision coverage is provided through Vision Service Plan (VSP) and includes coverage for lenses, frames and examinations once every 12 months within plan limitations. HDNW pays covers the premium cost and employees pay for deductibles and co-insurance costs.
- **Group term life insurance:** Company paid base coverage includes \$50,000 for employees, \$2,000 for spouses, \$1,000 for children under the age of 18. Health Department of Northwest Michigan pays 100% of 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 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 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:** We offer two plans through Blue Cross of Michigan (1) a traditional PPO plan, and (2) a High Deductible Health Plan. Contribution rates vary depending the number of family members covered, and the cost is shared 50%/50% between the employee and HDNW.
- **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.

TUITION REIMBURSEMENT

Full time employees, with at least one year of continuous employment, can submit a Tuition Reimbursement form to receive 50% reimbursement for tuition and books, up to \$500 per fiscal year, per employee, provided such courses are not otherwise funded by a Federal or State grant or program.

All courses must be pertinent to and directly related to the employee's job responsibilities or potential career development, and must be approved in advance by the Division Director and the Health Officer.

Subject to available funding and prior approval, reimbursement will be made, upon proof of expenditures and certification that the course has been successfully completed by obtaining a 2.0 (C letter grade) or higher grade.