

Saginaw County Fringe Benefit Summary

These brief descriptions are intended to summarize the basic fringe benefit package, which is offered by Saginaw County to its newly hired, regular full-time, non-union employees. Please refer to the non-union policy manual, the applicable union contract, or the applicable personal services contract for additional eligibility or coverage information.

Benefit Item	Provider/Plan	Eligibility	Coverage	Employee Cost
Health Insurance	HAP/ASR PPO Plan With deductibles	1 st day of the month following 30 days of service.	<p>Employees and their eligible dependents.</p> <p>Outpatient Physician Services, Routine Preventive Care, Emergency Room Treatment, Inpatient Hospital Services, Obstetrical Care, Outpatient Services.</p> <p>An employee who is eligible for health benefits may choose to waive such benefits if they have another source of insurance.</p>	<p>County pays the premium cost subject to the hard cap requirements established by the State of Michigan Public Act 152 of 2011.</p> <p>The plan features a deductible, co-insurance, out-of-pocket maximums, and co-payments for office calls, prescription drugs, and some other services.</p> <p>If health benefits are waived, the employee receives a monthly cash payment in lieu of such benefits.</p>
	Delta Dental	1 st day of the month following 30 days of service	<p>Employees and their eligible dependents.</p> <p>Diagnostic and Preventive services, X-rays, minor restorative, endodontic, periodontic, oral surgery, and major restorative services, prosthodontic and orthodontic services.</p>	<p>A monthly payroll deduction amounting to 10% of premiums.</p> <p>There is an annual maximum payment per person per Benefit Year for all services, except orthodontic. Orthodontic services are covered at a maximum payment per person to age 19.</p>

Benefit Item	Provider/Plan	Eligibility	Coverage	Employee Cost
Group Life Insurance and Accidental Death and Dismemberment (AD&D)	Equitable	1 st day of the month following 30 days of service	Employees are provided with \$50,000 of basic group term life insurance and Accidental Death & Dismemberment (AD&D).	The employer pays the entire cost for basic group life and AD&D insurance premiums.
Voluntary Supplemental Basic Life Insurance and AD&D	Equitable	1 st day of the month following 30 days of service	Voluntary Supplemental Basic Life/AD&D for employee, spouse and children.	The employee can select the coverage amount and they are responsible for 100% of the premium through payroll deduction.
Vision Insurance	VSP	1 st of the month following 30 days of service	Employees and their eligible dependents. Eye exam and lenses [every 24 months], frames and contact lenses [up to a specific allowance, every 24 months], and discount for Laser Vision Correction services.	The employer pays the cost for vision insurance premiums. Co-payments are required for eye examinations, prescription glasses, lens enhancements, and contact lenses.
Retirement 401(a)	Municipal Employees Retirement System of Michigan (MERS)	Effective with the 1 st paycheck	Employees are covered by a defined contribution retirement plan. Employees are 50% vested after four (4) years of service and fully vested after six (6) years of service.	The employer contributes 6.0% and the employee contributes 6.0% of their gross wages each bi-weekly pay period.
Health Care Savings Plan (HCSP)	Municipal Employees Retirement System of Michigan (MERS)	Effective with the 1 st paycheck	Employees are provided a Savings Program to help fund future costs of health insurance when separated from the County.	The employer contributes 1.0% of qualifying employees' salary and employees are required to contribute 0.25% of their salary each bi-weekly pay period.

Benefit Item	Provider/Plan	Eligibility	Coverage	Employee Cost
Short-term disability Leave	Saginaw County (self-insured)	1 st of the month following 30 days of service	<p>Employees who are unable to work for reasons due to injury or illness of a non-work related nature.</p> <p>14 calendar day waiting period during the disability before disability program begins.</p> <p>60% of pay up to one year or the employee's seniority, whichever is less.</p>	The employer pays the cost for Short-term disability leave.
Deferred Compensation 457 and Roth IRA	MissionSquare Nationwide	Effective with 1 st paycheck	Employees may elect to voluntarily participate in deferred compensation program.	<p>Voluntary employee contributions are pre-tax through payroll deduction. The contributions are subject to annual IRS limitations.</p> <p>There is no employer matching contribution.</p>

Other/Miscellaneous Fringe Benefit Items Available to Eligible Employees

Dependent Care Flexible Spending Account and Health Care Flexible Spending Account, AFLAC Supplemental Insurance, Michigan Education Savings Program, Long-term Disability Insurance, up to 13 paid holidays and up to 27 Paid Time off days (annually), Employee Assistance Program.