

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, 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	Blue Cross/Blue Shield CB08	90 day waiting period.	Employees and their dependents. Hospital inpatient and outpatient care, x-rays, physician services, laboratory services and prescription drugs. An employee who is eligible for health benefits may choose to waive such benefits.	County pays premium cost up to the state's determined hard cap. The plan features a deductible and out of pocket co-pays are required for office calls, prescription drugs and some other services. If health benefits are waived, the employee receives a monthly cash payment in lieu of such benefits.
Dental Insurance	Delta Dental	First day of the month after 180 days of service.	Employees and their dependents. Diagnostic and preventative services, X-rays, restorative, endodontic, periodontic, and prosthodontic services, along with oral surgery.	A monthly payroll deduction amounting to a percentage of premiums. There is an annual dollar benefit maximum and out of pocket co-pays are required for X-rays and restorative services.
Life Insurance	Hartford Life Insurance	First day of the month after 180 days of service.	Employees are provided with \$50,000 of basic group term life insurance.	The entire cost for basic group life insurance premiums is paid by the employer. No co-pay required.
Voluntary Life Insurance	Hartford Life Insurance	First day of the month	Additional voluntary group term life	The cost for additional voluntary group life

		after 180 days of service.	insurance is available for employees and their dependents.	insurance premiums is paid for by the employee through payroll deduction.
Vision Insurance	VSP	First day of the month after 180 days of service.	Employees and their dependents. Eye exam, lenses and frames or contact lenses once every two (2) years.	The cost for vision insurance premiums is paid by the employer. Out of pocket co-pays are required for eye examinations and frames and lenses or contact lenses.
Retirement 401 (a)	MERS	Effective with 1st paycheck.	Employees are covered by a defined contribution retirement plan in which they are fully vested after six (6) years of service.	The employee contributes 6% of salary and the employer also contributes 6%.
Deferred Compensation (457 plans)	ICMA Nationwide	Effective with 1st paycheck	Employees may elect to voluntarily participate in a deferred compensation program.	Voluntary employee contributions are allowed to IRS approved limits for a calendar year. There is no employer matching contribution.

Other/Miscellaneous Fringe Benefit Items Available to Eligible Employees:

Pre-Tax Child Care and Medical Spending Account, [AFLAC Supplemental Insurance](#), Roth IRA, [Michigan Education Savings Program](#), Disability Insurance, up to 12 ½ Holidays and up to 27 Paid Time Off Days (annually), Employee Family Assistance Program ([Child and Family Services of Saginaw](#)), and Retiree Health Savings Account.