

GERRISH TOWNSHIP

Employee Health and Insurance Benefit Summary

Gerrish Township full time employees become eligible for benefits on their 31st day of employment. At this time, the Township pays 100% of the full benefit premiums. Cash in-lieu not available to employees hired after April 1, 2010.

Changes to benefits can be made annually during the September open enrollment period. Changes are also eligible in case of a life event. This includes divorce, marriage, birth or adoption of a child.

The following provides a brief description of your benefits:

Priority Health Medical:

Priority Health HSA HMO Gold G16 Plan

20% After Deductible for Office Visits, Specialists Visits, Urgent Care Visits & ER Visits
100% Covered (no deductible) on Preventative Services
\$1,650 Individual Deductible (\$4,500 Maximum out of pocket)
\$3,300 Family Deductible (\$9,000 Maximum out of pocket)
\$5 - \$35 Co-pay after deductible on Prescription (Tier 1)
\$656 - \$85 Co-pay after deductible on Prescription (Tier 2 & 3)
Specialty Drugs Maximum 20% coinsurance – Maximum Co-pay \$250 - \$450 (Tier 4 & 5)
Health Savings Account Contributed Annual by Township: \$2,250 Single / \$4,500 Family

Delta Dental of Michigan:

PPO Dental Plan 4000

100% Diagnostic & Preventative – 100% Basic Services – 60% Major Services
\$50 Individual Deductible / \$150 Family Deductible
\$4000 Maximum Covered Per Year per Member
50% Orthodontic Services (18 years and younger)

EyeMed Vision Services:

Custom Vision Plan

\$10 Exam Co-pay
\$0 Co-pay Frames \$150 Allowance (plus 20% discount off balance)
Lenses \$10 Co-pay / \$15 UV treatment Co-pay / \$15 Scratch Coating Co-pay
\$0 Co-pay Contacts / \$150 Allowance
All services provided annually

Mutual of Omaha Life Insurance and Disability Insurance:

Life Insurance: One times your annual salary
Short Term Disability: Pays 60% average weekly earnings for a period of up to 626 weeks
Long Term Disability: Pays 60% average monthly earnings for disability period