

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 G251 Plan

0% After Deductible for Office Visits, Specialists Visits, Urgent Care Visits & ER Visits

100% Covered (no deductible) on Preventative Services

\$2,500 Individual Deductible (\$6,000 Maximum out of pocket)

\$5,000 Family Deductible (\$12,000 Maximum out of pocket)

\$5 - \$90 Co-pay after deductible on Prescription (All Tiers)

Health Savings Account Contributed Annual by Township: \$2,500 Single / \$5,000 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