



SHIAWASSEE

Health & Wellness

EMPLOYEE BENEFITS

Paid Time Off (PTO)

Shiawassee Health & Wellness (SHW) uses a PTO system for all time off. New employees earn 8 hours of PTO per pay period. Probationary employees earn PTO, but cannot use accrued PTO until the probationary period is over. At the end of the probationary period, employees have approximately 100 hours of PTO in their bank.

Employees also have the option of “cashing out” up to 120 hours of PTO each fiscal year. The PTO “cash out” period is in March and September.

Holidays

SHW observes the following holidays:

- New Year’s Day
- Good Friday
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- The Day after Thanksgiving
- The Day before Christmas
- Christmas Day
- The Day before New Year’s Day

Health Insurance

SHW offers three (3) different types of Health Insurance:

- Blue Care Network PCP Focus
 - This is an HMO and requires referrals for any physician other than your Primary Care Physician. You must choose a Primary Care that is within the PCP Focus group or one will be chosen for you.
 - The Deductible is \$500 / \$1000.
 - The cost per pay period ranges from \$0.00 (single) to \$60.84.
- BCBSM PPO1
 - This is the best insurance SHW offers.
 - The deductible is \$250 / \$500.
 - The cost per pay period ranges from \$102.41 (single) to \$376.05 (family).

- BCBSM PPO2
 - This plan is in the middle of the other two choices.
 - The deductible is \$1000 / \$2000.
 - The cost per pay period ranges from \$53.93 (single) to \$230.59 (family).

If you are covered on an outside health insurance policy (through a spouse or parent), you can also opt out of the SHW health insurance. The benefit for opting out is \$2,000 per year, paid biweekly.

Dental Insurance

We offer Delta Dental Insurance for the entire family at no cost to you.

Vision Insurance

We offer VSP Vision Insurance (through BCBSM) for the entire family at no cost to you.

Health / Dependent Care Flexible Spending Accounts (FSA's)

Health FSA and Dependent Care FSA are available to all full-time employees. There is a maximum amount that can be placed in these accounts (Pre-Tax), which could change each year. At the end of the year, \$500 can be rolled over into a new account, but anything more than that will be lost.

Life and AD&D Insurance

SHW will carry a \$30,000 Life Insurance policy and Accidental Death and Dismemberment Policy on all full-time employees at no cost to you.

Short & Long Term Disability

Short Term Disability (STD) is available to all regular full and part-time employees. STD begins on the 9th day of the disability, and continues until the 90th day. It is paid at 65% of your wages.

Long Term Disability (LTD) is available to all full time employees. LTD begins on the 91st day and is paid at 60% of your wages.

Pension

SHW offers a 100% employer paid pension to all Full Time employees. This is no cost to the employee, but you must be vested in order to receive a pension at retirement. Vesting takes between 6 and 10 years, depending on the bargaining unit.

401A Social Security Alternative

As a government agency, we opted out of Social Security. We do, however, pay into a 401A Social Security Alternative account. The deduction and the employer portion are the same as a social security deduction, but you get to choose how to invest your money.

457B Retirement Compensation Plan

We offer a 457B Deferred Compensation plan for all full-time employees. This plan is paid 100% by the employee and is deducted pre-tax.

We also offer a 457B Roth plan. This plan is also paid 100% by the employee, and is deducted after tax.

Bargaining Unit

SHW has two (2) different union bargaining units – the Supervisory Bargaining Unit and the Non-Supervisory Bargaining Unit. Dues are approximately \$40 per month.