



SCHEDULE OF BENEFITS FOR NON-UNION EMPLOYEES

This Schedule of Benefits for Non-Union Employees ["Schedule"] replaces, revokes and supersedes all prior summaries, descriptions and schedules of benefits for, and all benefits which have been provided to, non-union employees of the City of Bay City, as well as all resolutions, orders, policies, practices or other actions of the City Commission and City administration which are in any manner inconsistent or in conflict with the nature, type, level or amount of benefits provided in this Schedule. This Schedule also replaces, voids and supersedes any article, section, paragraph or other provision of the Rules and Regulations Governing Employment, as amended, which is in any manner inconsistent or in conflict with this Schedule.

This Schedule only applies to full-time, non-union employees of the City. The use of the term "employee(s)" in this Schedule only refers and applies to full-time, non-union employees of the City.

The City of Bay City reserves to itself the right to change, amend, alter, modify or terminate any or all of the benefits set forth in this Schedule at any time. Neither the City Manager nor any other person shall have any power or authority to modify, alter or increase any benefit in this Schedule or to provide any benefit, which is not in this Schedule without the City Commission's approval.

This Schedule **does not** constitute a contract. The City Manager and/or his/her designee shall be responsible for the administration and enforcement of this Schedule. The benefits in this Schedule shall be subject to all terms, conditions, limitations and restrictions which are set forth or identified in the benefit plans provided or administered by a third party, which may include, but are not limited to, as expressed in plan documents, explanations of benefits, benefit guides or summaries, master contracts, coverage documents, Certificates and Riders, statutes, rules and regulations, policies, procedures or any other contract, document or description of benefits, including currently in place or as adopted, amended, deleted, modified or reduced by the benefit plan at any time.

HEALTH INSURANCE COVERAGE FOR EMPLOYEES

Full-Time, Active Employees

Option 1: The City will provide full-time employees and their eligible dependents with Blue Cross/Blue Shield Simply Blue high deductible healthcare coverage with an annual deductible of \$1,300 for single/\$2,600 for double/family coverage, 0% co-insurance, and \$5/\$30/\$60 drug co-pay rider (after deductible).

Option 2: The City will provide full-time employees and their eligible dependents with Blue Cross/Blue Shield Simply Blue high deductible healthcare coverage with an annual deductible of \$2,000 for single/\$4,000 for double/family coverage, 20% co-insurance, and \$10/\$40/\$80 drug co-pay rider (after deductible).

1. Employee Contribution:

Full-time employees shall have automatically deducted, from each payroll check, for each bi-weekly payroll period, the amount established, “pre-tax”, which sums shall be used by the City exclusively for the payment of health care coverage costs as follows: in accordance with Public Act 152. This amount will be established based on either the “Hard Cap” or 80/20 option.

In the event of any change in illustrative rates, effective each January, it is mutually agreed that the City will notify all members of any change in illustrative costs at least thirty (30) days prior to the rates taking effect.

2. Employer Contribution:

Additionally, the City shall contribute annually, the amount established, which sums shall be deposited into an employee owned Health Savings Account (HSA) to be used toward the employee high deductible exclusively as follows:

	Effective 1/1/15	Effective 1/1/16	Effective 1/1/17
Coverage	ER PY	ER PY	ER PY
Single	\$1300	\$1300	\$1300
Two Person	\$2600	\$2600	\$2600
Family	\$2600	\$2600	\$2600

In the event that the insurance carrier increases the annual deductible amount from January 1, 2016, forward, it is mutually agreed that the employee and the City will share the cost difference of the increase, with each party contributing half of the deductible increase. The City also agrees to notify all members of any deductible increases at least 30 days prior to the effective date of the increase.

Layoff: The City will pay its share of the premium on the employee’s health insurance coverage for a period of up to six (6) months following the effective date of layoff from employment, so long as the employee makes his/her share of the premium contribution, as set forth above, prior to the date their premium contribution would be deducted from each biweekly payroll check. The employee’s health insurance coverage will also terminate if the employee obtains other full-time employment and substantially equivalent health insurance coverage is available to the laid-off employee from his/her new employer or other sources (e.g. a spouse’s employment).

Continuation: The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) provides employees and their dependents, who have been covered by one or more employment-related group health care plans, with the opportunity to continue that coverage at the group rate under certain conditions. The City will provide qualified beneficiaries under the City’s group health insurance plan with the opportunity, in the event of a qualifying event as defined by COBRA, to continue the employee’s health insurance coverage. The qualified beneficiary must elect COBRA continuation coverage within the time period established by law and pay the COBRA premium for health insurance plan continuation coverage. The City will not pay for any part of the premium for health insurance continuation coverage. Further information on the continuation of health insurance coverage and COBRA may be obtained from the Payroll Department and by referring to the Benefits Guide provided by Blue Cross Blue Shield of Michigan.

Health Insurance Waiver: Any employee who has health insurance coverage from another source, which is substantially equivalent to the City’s health insurance plan, may sign a waiver/election not to participate in or receive the City’s health insurance coverage. The employee will receive \$150 per month, for each month participation in the City’s health insurance plan is waived.

An employee who has elected not to receive the City’s health insurance coverage can reinstate and/or begin to participate in the City’s health insurance plan within 30 days of a status change event if the alternative coverage is no longer available to the employee, or during the next “open enrollment period” under any other circumstances. The \$150 monthly payment in lieu of coverage will terminate and the City’s health insurance coverage will be re-instated effective the first of the month following the receipt of a status change form and written notice to the City of the employee’s loss of coverage.

HEALTH INSURANCE COVERAGE FOR RETIREES

Eligibility: To be eligible for the City’s health care coverage, employees must be hired prior to 7/1/2010. The retiree and/or dependents **MUST** be enrolled in the City’s health plan at the time of retirement. If a retiree cancels coverage for any reason, the retiree and/or dependents will no longer be eligible to re-enroll in the City’s retiree health plan. Spouses of deceased retirees remain eligible so long as they are on the City’s health plan at the time of death. If the deceased former employee’s spouse remarries, their new spouse and/or new dependents will not be eligible for the City’s health plan. In the event that an employee is killed in the line of duty, the employee’s spouse and/or dependents would have the opportunity to enroll in the City’s retiree healthcare at any time.

Pre-65 Retirees:

The City will provide healthcare coverage to eligible Pre-65 retirees (who retire from active employment) and their IRS dependents at the same co-pays and/or deductibles as active employees. An employee who receives a duty-disability retirement as the result of an injury or who is killed on-duty while in performance of his/her duties shall be considered to have achieved twenty (20) years of service and shall pay the same health insurance co-pays and/or deductibles as active employees. Employees with twenty (20) or more years of City service (calculated from the employee’s most recent date of hire), with the same health insurance coverage, premium contribution and co-pays the City provides to its active employees. Employees with less than twenty (20) years of service will be eligible for healthcare under the following schedule:

<u>Years of City Service</u>	<u>Employee Pays</u>
10-14	40% of Illustrative rate
15-19	25% of illustrative rate

Post-65 Retirees:

Post-65 Retirees are required to participate in the Medicare Programs Part A&B. Thereafter, those retirees eligible for the City’s health care shall receive the City’s Post-65 retiree health coverage according to the applicable co-insurance percentage listed below. The City’s Post-65 health plan shall supplement Medicare coverage and the retiree shall be responsible to participate in and pay for their Medicare “Part B” premium. Post-65 retirees will be automatically enrolled in the City’s Medicare “Part D” plan at no additional charge to the retiree. An employee who receives a duty-disability retirement as the result of an injury or who is killed on-duty while in performance of his/her

duties shall be considered to have achieved twenty (20) years of service. Regardless of pension eligibility under the Municipal Employee's Retirement System (MERS), employees with twenty (20) or more years of City service (calculated from the employee's most recent date of hire), with the same health insurance coverage, premium contribution and co-pays the City provides to its active employees. Employees with less than twenty (20) years of service will be eligible for healthcare under the following schedule:

<u>Years of City Service</u>	<u>Employee Pays</u>
10-14	40% of Illustrative rate
15-19	25% of illustrative rate

The City also reserves the right to change and increase the illustrative rate/premium contribution to be paid by the retiree. The retiree shall pay the same co-pays as active employees, including as may be changed, altered or amended from time-to-time.

The health insurance plan, coverages, premium contributions and co-pays which may be provided to retirees shall not vest or be fixed as of the date of his/her retirement.

The City reserves the absolute right to change health insurance plans and carriers as well as coverages, co-pays and premium contributions.

As a condition of the retiree's continued receipt of health insurance coverage, the retiree must make his/her monthly premium contribution prior to the first day of each month.

In the event of a retiree's death, the City will continue to provide health insurance coverage to the retiree's eligible dependents as of the date of the retiree's retirement (subject to the premium contribution). If the surviving spouse remarries and is eligible to be included in the new spouse's health insurance plan, then the City's health insurance coverage will terminate.

RETIREMENT HEALTH SAVINGS (RHS) PLAN

Employees hired after July 1, 2010, who are not eligible for retiree health care (no gain – no loss), shall be eligible to participate in a Retirement Health Savings Plan. The City will contribute 6% of an employee's gross wages on a bi-weekly basis, into a self-directed, qualified plan, that shall be transportable and provide 50% vesting after one (1) year of employment and 100% vested after two (2) years of employment.

An employee who receives a duty disability retirement as the result of an injury shall be considered to have achieved two (2) years of service and will be 100% vested in the Retiree Health Saving Plan at the time of their duty-disability retirement. Accordingly, the beneficiary of an employee who is killed while on-duty and performing his/her duties will be 100% vested in the Retiree Health Savings Plan.

DENTAL INSURANCE

The City will provide each employee and eligible dependents (as defined in the plan documents) with a dental insurance plan which covers 100% preventative care, 75% basic care and 50% major dental care; all of which will be subject to an \$1,000 annual maximum and \$50 deductible (waived for preventative care) per person per benefit year. Dental insurance coverage runs from September 1st through August 31st.

LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT INSURANCES

Term life insurance will be provided to each employee at the City's cost to the nearest \$5,000 of annual salary or \$50,000, whichever is greater. Employees will also receive an Accidental Death and Dismemberment ["AD&D"] rider for the same amount.

SHORT-TERM DISABILITY INSURANCE

The City will provide each employee with a short-term disability insurance ["STD"] benefit. The STD benefit will remain in effect until the employee is released to return to work by his/her treating physician or 26 consecutive weeks, whichever occurs first.

Any time off-of-work on STD for a "serious health condition", as defined in the City's Family and Medical Leave Act ["FMLA"] Policy, will be credited against the employee's FMLA Leave entitlement.

An employee may supplement his/her STD benefits by using accrued sick time to a maximum compensation which is equal to 100% of his/her gross base wage or salary. If the time off-of-work on STD is for a "serious health condition" and invokes the City's FMLA Leave policy, then Sick Leave must be used to cover some or all of any FMLA Leave, until exhausted.

Health insurance coverage will continue during the period of time an employee receives STD benefits, so long as the employee timely pays his/her premium contribution.

An employee who is receiving STD benefits from the City will not earn or accrue Personal Days or Vacation Days on January 1st of any year to the extent the term/length of his/her STD leave (i.e. pro rata), and will not earn or accrue Sick Leave unless the employee works the required ten (10) days in a given month. Dental insurance, life and AD&D insurance, and any other fringe benefits which are provided to an employee will be suspended during the time an employee is receiving STD benefits, unless the employee pays the premiums for these benefits.

WORKERS' DISABILITY COMPENSATION ACT

In the event an employee actually receives Workers' Disability Compensation Act ["WDCA"] benefits for a work-related injury, including during any period an application or benefits are pending and uncontested by the City, the City, for a period not-to-exceed 36 cumulative months, will supplement, for the same work-related injury or aggravation of a previous work-related injury, the employee's WDCA wage loss payments in an amount equal to the difference between the WDCA wage loss payment and 80% of the employee's gross base wage or salary as of the date of the work-related injury ["Supplemental Payment"].

Supplemental Payments will terminate in the event the employee retires; leaves, resigns or is terminated from City employment; is on restricted duty and earns in combination with his/her WDCA wage loss 80% of his/her gross base wage or salary; is employed for compensation by someone other than the City; receives Social Security disability benefits; files for unemployment compensation; or has had his/her WDCA wage loss claim disputed by the City and/or is being paid under protest or during appeal.

An employee who is receiving or has filed for (i.e. pending or disputed claims) WDCA benefits from the City and is off of work due to a claimed City work-related injury, will not earn or accrue Sick Leave unless the employee works the required number of days in a given month to earn that benefit. An employee who is actually receiving WDCA benefits and remains an employee of the City (i.e. has not retired, terminated City employment or become employed elsewhere) will continue to accrue service time for the purpose of establishing years of continuous service for Vacation Days purposes. Health insurance (subject to the employee premium contribution), dental insurance, life and AD&D insurance, and any other fringe benefits which are provided to an employee will continue during the time an employee is actually receiving WDCA wage loss benefits and remains an employee of the City.

Any time off-of-work on workers' compensation for a "serious health condition" will be credited against the employee's FMLA Leave entitlement.

HOLIDAYS

The City provides eleven (11) paid holidays per year:

New Year's Day	Independence Day	Christmas Eve Day
Martin Luther King Jr. Day	Labor Day	Christmas Day
Good Friday	Thanksgiving Day	New Year's Eve Day
Memorial Day	Day After Thanksgiving	

COMPENSATORY TIME-OFF

In the event an hourly/non-salaried employee is requested to work overtime, the employee, with his/her supervisor's written approval, may be granted compensatory time (also known as "accumulated overtime" ["AOT"]) which shall accrue at one and one-half (1½) hours for every hour of overtime which is worked. AOT accruals shall not exceed forty (40) hours. The employee will use AOT as scheduling permits. Any AOT which is unused by June 30th of any fiscal year or as of the time of the employee's separation from City employment will be paid to the employee as soon as practicable.

PERSONAL DAYS

Employees who are employed and working full-time on each January 1st will receive four (4) Personal Days per calendar year. An employee who is hired during the first six months of any calendar year will receive three (3) Personal Days for that calendar year. Any employee who is hired on or after July 1st of any calendar year will receive two (2) Personal Days for that calendar year. Personal Days must be used during the calendar year for which they were granted or they are forfeited without any payment. Personal Days cannot be accumulated. In the event that an employee has Personal Days for a calendar year remaining at the conclusion of his/her employment, the City will pay the employee for the unused Personal Days.

An employee must use his/her Personal Days to cover some or all of any FMLA Leave, until exhausted.

VACATION DAYS

All Vacation Days will be granted at the beginning of each calendar year and will be based upon the employee's years of continuous service. Continuous service will include time off-of-work while actually receiving Workers Disability Compensation Act benefits (including the statutory time between the date-of-injury and first eligibility date) as well as days off using AOT, Personal Days, Vacation Days, Sick Leave, Short Term Disability where Sick Leave is used, Bereavement Leave and Holidays.

Vacation Days will be provided to each active employee at the beginning of each calendar year. The employee will receive his/her gross base wage or salary and all fringe benefits in this Schedule while on vacation. Eligibility for the full Vacation Day allowance is based upon the employee working all 12 months in the preceding calendar year. Otherwise, the following calendar years' Vacation Day allowance will be prorated using each month of service (i.e. the employee must be on the payroll for at least 10 working days in any given month) as compared to 12 months.

The Vacation Day allowance for employees hired prior to January 1, 2005, will be based upon each full calendar year of continuous service. The initial calendar year of hire will be counted as one full year of service, so long as the employee's service has been continuous from the date of hire (e.g. an employee hired on March 15, 1994, will be deemed to have 12 years of continuous service as of January 1, 2006).

New employees will not receive a Vacation Day allowance until January 1st following his/her date of hire. Any employee who is hired on or after January 1, 2005, will receive a prorated number of vacation days on the initial January 1st following his/her date of hire. Thereafter, on each following January 1st (assuming 12 months of continuous service in the preceding calendar year) the employee will receive the number of Vacation Days set forth below.

The vacation allowances are:

<u>Years of Continuous Service</u>	<u>Vacation Allowance</u>
Initial January 1st	12 days (96 hours) or prorated amount
Calendar years 2 through 4	15 days (120 hours)
5 or more years	20 days (160 hours)

In the event an employee's work schedule prevents him/her from using all of his/her Vacation Days in any calendar year, then the employee may carry-over his/her unused Vacation Days to the following calendar year.

Vacation Days must be used to cover some or all of any FMLA Leave, until exhausted.

SICK LEAVE

Sick Leave Credit – Each employee will earn 6.67 hours of paid Sick Leave on the first of every month, beginning on his/her initial date of employment.

Except for the purpose of supplementing Short Term Disability benefits, Sick Leave must be used in one (1) hour increments. An employee who is on Sick Leave will continue to receive all other fringe benefits in this Schedule.

An employee may use accumulated Sick Leave for his/her's or an immediate family member's illness, injury or health care appointment. In non-FMLA Leave circumstances, the employee must notify his/her supervisor by telephone, voicemail or e-mail no later than the start of each work day the employee intends to utilize Sick Leave. In cases of emergency, notification shall be made as soon as possible.

Sick Leave must be used to cover some or all of any FMLA Leave, until exhausted, if the FMLA Leave is for the employee's and/or immediate family member's "serious health condition".

If the City believes an employee is misusing or abusing his/her Sick Leave (e.g. by way of example only: using Sick Leave as it is earned, regularly taking Fridays and/or Mondays off on Sick Leave, or conducting personal affairs while on Sick Leave, etc.) the City may require the employee to verify his/her (or immediate family member's) illness(es), injury(ies) and/or medical appointments, including through requiring physician's statements and/or physical/mental examinations and/or review of medical records by the City's physician.

If an employee returns to work after any illness or injury and his/her performance indicates that he/she may not have recovered sufficiently to perform the requirements of his/her position, then the employee will be required to furnish a doctor's statement, with any physician imposed restrictions, verifying that he/she is able to return to work. The City may require the employee to be examined by a physician designated by the City, at the City's cost, to verify the employee's ability to return to work, including evaluating any restrictions.

Sick Leave Payout Upon Retirement or Death –

If an employee, who was a non-union employee prior to May 1, 2005, retires with twenty (20) or more years of City service (calculated from the employee's most recent date of hire), the employee or the estate of an employee who dies while employed will receive a payment, at his/her current gross base wage or salary, equal to one-half (1/2) of up to 1,280 hours of his/her accumulated Sick Leave (i.e. payment for a maximum of 640 hours).

If an employee who becomes a non-union employee on or after May 1, 2005 (including new hires), retires with twenty (20) years of City service (calculated from the employee's most recent date of hire), the employee or the estate of the employee who dies while employed will receive a payment, at his/her current gross base wage or salary, equal to one-half (1/2) of up to 720 hours of his/her accumulated Sick Leave (i.e. payment for a maximum of 360 hours).

If an employee was eligible to retire with twenty (20) years of service (calculated from the employee's most recent date of hire) as of May 1, 2005, and had accrued up to 1,600 hours of accumulated Sick Leave as of June 30, 2002, then the employee upon their retirement or death while employed, will receive a payment, at his/her current gross base wage or salary, equal to one-half (1/2) of up to

1,600 hours of his/her accumulated Sick Leave, so long as any accumulated Sick Leave in excess of 1,280 hours was accumulated as of June 30, 2002 (i.e. payment for a maximum of between 640 and 800 hours). Any Sick Leave hours which have been earned or accrued after June 30, 2002, shall not be used in this calculation or payment, except to maintain the number of Sick Leave hours which existed as of June 30, 2002.

NON-FMLA UNPAID LEAVE OF ABSENCE

Upon the written request of an employee, the City Manager may grant a non-FMLA unpaid leave of absence for up to 30 days. An employee may request, in writing, 30-day extensions of the unpaid leave of absence. All Vacation Days, Personal Days and Sick Leave, if applicable, must be used prior to the commencement of any unpaid leave. All credited service will be frozen and benefits suspended during the non-FMLA unpaid leave. Health insurance coverage will be continued for up to 12 weeks if the employee timely pays the required premium contribution.

BEREAVEMENT LEAVE

In the event of the death of an employee's spouse, the employee will be granted and paid for five (5) consecutive work days as bereavement leave.

In the event of the death of a member of the employee's immediate family, the employee shall be granted up to three (3) consecutive work days as bereavement leave.

"Immediate family", for bereavement leave purposes only, shall be limited to: son, daughter, son in-law, daughter in-law, foster-child, parent, sibling, grandparent, parent-in-law, step-relatives to same degree and grandchild.

In the event of death of an employee's brother-in-law, sister-in-law, or grandparent-in-law the employee shall be granted one (1) work day of bereavement leave.

If the death occurs outside of the State of Michigan or additional travel time is needed, the employee may request one (1) additional work day of bereavement leave.

JURY DUTY OR SUBPOENAED WITNESS

If an employee is called and/or serves as a juror in a Michigan or federal court or is subpoenaed as a witness in a criminal or civil court proceeding arising out of or attributable to the performance of his/her job responsibilities, the City will continue to pay the employee's gross base wage or salary during his/her required attendance, on the condition that the employee remits the attendance fee portion of the jury pay or witness fee to the City, and the employee returns to work immediately upon being released by the court.

An employee will also receive his/her gross base wage or salary if he/she is subpoenaed by the City to attend a court or administrative proceeding.

MILITARY LEAVE

Subject to the requirements of federal and state law, an employee shall be entitled to leave, without pay, for the period of time he/she is called to active duty or required to be in the armed services, including the National Guard or Reserve Units. The employee will be entitled to paid leave, at his/her gross base wage or salary, for up to ten (10) working days for required military training per year, with all fringe benefits, on the condition that the employee account for and deposit his/her military wages in the required account at the Treasurers' Office. Employees who are ordered to submit to a physical examination for the Armed Services will be granted leave without pay for the day of the physical, but may use Sick Leave or a Vacation or Personal Day. Employees may use Vacation Days or Personal Days while on unpaid Military Leave.

SEVERANCE PAY

Employees whose employment with the City is terminated, except for retirement, voluntary termination or misconduct as defined in the Michigan Employment Security Act, will be paid severance pay equal to one (1) month's gross base salary or wage for each year of continuous service prior to the date of termination, up to a maximum of four (4) months.

LICENSURES & CERTIFICATIONS

In the event an employee's job classification or responsibilities require licensure and/or certification by the State of Michigan or federal government, then to the extent the employee must take additional courses or instruction to remain licensed and/or certified, or is required by changes in laws or regulations to obtain greater licensure and/or certification, to remain qualified to perform his/her job, then, to the extent not covered by the City's Continuing Education Policy, the City will reimburse the employee for his/her tuition, registration, books and other required fees.

UNIFORM CLEANING ALLOWANCE

The Director of Public Safety, Deputy Director of Public Safety, and Fire Chief shall receive a cleaning allowance.

VEHICLE USAGE FOR DIRECTOR, DEPUTY DIRECTOR, AND FIRE CHIEF OF PUBLIC SAFETY DEPARTMENT

The Director, Deputy Director, and Fire Chief of the Bay City Public Safety Department are responsible and available to respond to emergencies or department matters 24 hours, 7 days a week except when on approved leave. To assist with this responsibility, they are authorized to drive their City-provided vehicle home and while off duty to any location within Bay County. The Director, Deputy Director and Fire Chief may use their City-provided vehicle outside of Bay County for official duty. The City of Bay City will cover the cost of fuel, vehicle maintenance, and insurance.

WELLNESS PROGRAM

The City shall provide an annual reimbursement to employees who join a fitness center, recreational facility, or gym. This payment shall be made in the first pay period of the fiscal year which begins on July 1. Reimbursement is limited to ten dollars (\$10) per month for each month of membership or \$120 per year for a 12-month membership. Employees are responsible for costs beyond \$10 per month or \$120 per year.

WAGES:

Non-Union Employees are subject to wages as follows:

2.5% increase—1/1/2015 through 6/30/2015

RETIREMENT BENEFITS

ICMA-RC/MERS 401(a) – Defined Contribution Plan - Full-time employees hired on or after November 1, 1997 or employees who converted to one of the Defined Contribution Programs, shall receive pension/retirement benefits equal to one of the defined contribution programs administered by MERS/ICMA Retirement Corporation, which shall require one of the following pre-tax option pension plans:

Option A: The City shall contribute 3% of the employees' gross wages which, along with the employee's contribution of 2%, shall be transferred and deposited on a bi-weekly basis, into a self-directed, qualified plan, which shall be transportable and provide immediate vesting.
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Option B: The City shall contribute 6.5% of the employees' gross wages, while the employee will contribute 5.0%; transferred and deposited on a bi-weekly basis, into a self-directed, qualified plan which shall be transportable and provide 50% vesting after the second year of employment; and 100% vesting after the fourth year of City employment. (Under this Plan, the aggregate employer and employee contribution will combine to total 11.5% of yearly gross wages).

Police and Fire Retirement System - The Director of Public Safety, Deputy Director of Public Safety, and Fire Chief are provided a contributory pension plan equal to the then-current coverage provided to: (1) in the case of Director of Public Safety and Deputy Director of Public Safety, the greater of the collective bargaining agreements for the patrol unit (BCPOA), command unit (COAM); and (2) in the case of Fire Chief, the same as in the Firefighters collective bargaining agreement. Regardless, the Director & Deputy Director of Public Safety's and Fire Chief's pension plan is governed by the terms, conditions and requirements of the Police and Fire Pension Plan and Retirement System. Employee Contributes 10%.

- a. Pre-tax Treatment: Member contributions picked up shall be treated as City contributions for purposes of determining income tax obligations under the Internal Revenue Code: however, such picked up member contributions shall be included in the determination of the members' gross annual salary for all other purposes under federal and state laws. Members' contributions picked up shall continue to be designated member contributions for all purposes of the Retirement System and shall be considered part of the member's salary for purposes of determining the amount of the member's contribution.

Retirement Saving Programs - The City may offer retirement savings programs such as a 457 deferred compensation plan, Payroll Roth IRA, etc., in which the employees may voluntarily participate. Upon written authorization from the employee, the City shall deduct from the wage or salary of the employee and make appropriate remittance to the respective plan(s).

REVISION SUMMARY

Revision Date	Description						
7/11/05 CP	Initial Schedule of Benefits approved and adopted by City Commission.						
1/8/07 CP	Added cleaning allowance for Chief of Police and Fire Chief. Revised vacation payout to allow payout for 40% of the total days "earned" that year, not the total days "remaining".						
12/15/08 Proposed Only, Not Adopted	<p>Established health care premium co-pays for active employees through July 1, 2010</p> <p>Increased retiree health care premium co-pays</p> <table data-bbox="391 617 889 722"> <tr> <td>10-14</td> <td>50% of Illustrative rate</td> </tr> <tr> <td>15-19</td> <td>30% of illustrative rate</td> </tr> <tr> <td>20-24</td> <td>15% of illustrative rate</td> </tr> </table> <p>Add one additional Personal Day for all non-union employees. New employees shall be credited with two (2) personal days after the first 90 days of employment.</p> <p>New non-union employees hired after January 1, 2009 will immediately be credited with five (5) Vacation Days that shall expire on January 1 following his/her date of hire.</p> <p>Increased number of vacation days: 12 to 15 days for employees with 1 – 2 years of employment; 15 days to 18 days for employees with 2 – 4 years of employment; and, 20 days to 23 days for employees with more than five (5) years of employment.</p> <p>Increased sick leave accrual from 6.67 hours to 8 hours per month.</p> <p>Added Son and Daughter In-Law to funeral leave as well as Brother and Sister In-Law.</p> <p>Added personal vehicle use for Police Chief, Deputy Police Chief and Fire Chief, limited to Bay County.</p> <p>Revised Wellness Program Reimbursement. Employee is reimbursed up to \$10 per month or \$120 per year with documentation of club membership.</p> <p>Term Life Insurance - In the event of an employee's death this policy will pay twice the employee's annual base salary to the named beneficiary.</p>	10-14	50% of Illustrative rate	15-19	30% of illustrative rate	20-24	15% of illustrative rate
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15-19	30% of illustrative rate						
20-24	15% of illustrative rate						

6/21/10	<p>Revised Health Care Coverage for employees to Blue Cross/Blue Shield Flexible Blue Plan 2 high deductible.</p> <p>Revised health insurance coverage for retirees, only for those hired prior to July 1, 2010.</p> <p>Added Pre-65 and Post-65 Retiree Health Care language.</p> <p>Added Retirement Health Savings (RHS) Plan for those employees hired after July 1, 2010 and who are not eligible for retiree health care.</p> <p>Revised Compensatory Time Off or Accumulated Overtime (AOT) to delete two hours accrual for every hour of overtime worked on a holiday or Sunday.</p> <p>Eliminated vacation leave payout.</p> <p>Revised Bereavement Leave to expand definition for immediate family to include son, daughter, son-in law, daughter-in-law and grandparent-in-law.</p> <p>Revised wages to reflect 0% wage increases in fiscal years 2010, 2011, 2012; with a 2% increase in fiscal year 2013 if boiler plate language applies.</p> <p>Revised to include unpaid leave. Employees will be subject to 48 hours of unpaid leave in fiscal year 2011, and 112 hours unpaid leave in fiscal years 2012 and 2013.</p> <p>Revised benefit schedule to include definition of "Furloughing."</p> <p>Revised ICMA-RC/MERS 401(a) Defined Contribution Plan:</p> <ul style="list-style-type: none"> • Option A. The City shall contribute a lesser amount, 3% as opposed to 5%; and the employee will contribute a greater amount, 2% as opposed to 0%. • Option B. The City shall contribute a lesser amount, 6.5% as opposed to 8.5%; and the employee will contribute a greater amount, 5.0% as opposed to 3.0%. <p>Revised contribution to the Police and Fire Retirement System. The employee will contribute 10%, as opposed to 8% and have pre-tax contributions.</p> <p>Eliminated Wellness Program</p>
10/15/2012	<p>Updated sick leave accrual to the first of the month after hire in order to run a salaried payroll for non-union employees.</p> <p>Added a Plain Cothes Allowance of \$25 through 6/30/12 for the</p>

	Deputy Police Chief.
11/1/2013	<p>Revised health insurance plan to include a \$5/\$30/\$60 Rx co-pay</p> <p>Employee health insurance contributions to coincide with Public Act 152 of 2011 (Hard cap-80/20)</p> <p>0% wage increases for FY 2014</p>
1/1/2015	<p>Revised health insurance plan choices to include a \$2,000 deductible for single, \$4,000 deductible for double/family, 20% co-insurance, and \$10/\$40/\$80 Rx co-pay</p> <p>Increased annual City contribution to employee-owned HSA to \$1,300 single and \$2,600 double/family</p> <p>Increased Personal Days allowed to four (4) per calendar year</p> <p>Reinstated Wellness Program—limited to \$10/month or \$120/year maximum</p> <p>Wages—2.5% increase: 1/1/2015 through 6/30/2015</p> <p>Retirement Health Savings Plan (RHS)—eliminated 75% vesting after 18 months of employment (per ICMA directive on 7-18-2011 and City response on 7-19-2011)</p> <p><i>(Above changes were approved by City Commission on 12-15-2014)</i></p>