

2026 BENEFITS FOR SAGINAW COUNTY FULL-TIME TPOAM BARGAINING UNIT

MEMBERS

Insurance coverage

Eligibility

First of the month following 30 days of employment

Health

Opt in or opt out

Base Plan: High deductible plan with HSA

Deductible: \$1,700/\$3,400

Coinsurance: \$0/\$0

Retail Prescription drugs: \$10/\$40/\$80

Employer HSA contributions:

\$850/\$1,700 (prorated for new hires)

Employee HSA contributions: optional; up to maximum allowed by law

Pre-tax employee contribution toward premium:

\$55 mo./\$132 mo./\$165 mo.

Enhanced plan: PPO

Deductible: \$500/\$1,000

Co-insurance: Insurance pays 80%

Coinsurance max: \$3,500/\$7,000

Includes individual co-pays for visits, prescription drugs, etc.

Pretax employee contribution towards premium:

\$73.50 mo./\$377.06 mo./\$397.92 mo.

If health benefits are waived, a monthly cash payment is received in lieu of such benefits.

Dental

Opt in/opt out

Pretax employee contribution towards premium:

\$4 mo./\$7.50 mo./\$14.00 mo.

Vision

Opt In/Opt out

Base plan is at no employee cost; buy up plan is available, with employee paying the difference between plans

Life

\$50,000 policy 100% employer paid; voluntary insurance also available at employee cost for employee, spouse/child(ren) as well.

Paid Time Off (PTO)	PTO accrues at the following rate:														
	<table border="0"> <thead> <tr> <th></th> <th>Annual Rate</th> </tr> </thead> <tbody> <tr> <td>Hire to 3 years</td> <td>136 hours</td> </tr> <tr> <td>3 – 5 years</td> <td>152 hours</td> </tr> <tr> <td>5 – 10 years</td> <td>168 hours</td> </tr> <tr> <td>10 – 15 years</td> <td>184 hours</td> </tr> <tr> <td>15 - 20 years</td> <td>200 hours</td> </tr> <tr> <td>20 or more years</td> <td>216 hours</td> </tr> </tbody> </table>		Annual Rate	Hire to 3 years	136 hours	3 – 5 years	152 hours	5 – 10 years	168 hours	10 – 15 years	184 hours	15 - 20 years	200 hours	20 or more years	216 hours
	Annual Rate														
Hire to 3 years	136 hours														
3 – 5 years	152 hours														
5 – 10 years	168 hours														
10 – 15 years	184 hours														
15 - 20 years	200 hours														
20 or more years	216 hours														
	For new hires, PTO accrued during the benefit waiting period is credited the first of the month following 30 days of service.														
Paid Holidays	14 paid holidays														
Paid Medical Leave (ESTA)	Accrue 1 hour for every 30 hours worked														
Retirement	401(a) Defined Contribution plan with 6% employee 6% employer contribution; 6-year vesting period														
Deferred Compensation	Contributions up to maximum allowed by law; includes Roth option Match Program: If an employee contributes to a 457 plan the employer will match their contribution up to 2% in the 401(a) plan														
Health Care Savings Program	Allows employees to save for future healthcare costs in retirement; employer makes 1% contribution, employee 1%														
Disability	Short term: 14 day waiting period, 100% county paid; 60% benefit for short term														
Employee Assistance Program	Through Ulliance; employee and immediate family members may participate														
SAVI	Program to assist with navigating student loan repayment														
Wellness Reimbursement	Employees can be reimbursed for up to \$200 for eligible expenses such as gym membership etc.														
AFLAC	Policies are available at employee cost.														
Flexible Spending accounts	Available for dependent care and medical (if eligible.)														

The list is in summary only. Some benefits may be changed through the negotiation process while others may be changed by the Board of Commissioners at any time.