

2026 BENEFITS FOR SAGINAW COUNTY FULL-TIME TEAMSTERS GENERAL UNIT

EMPLOYEES

Insurance coverage

Eligibility

First of the month following 30 days of employment

Health

Opt in or opt out

BCBS PPO through Michigan Conference of Teamsters
Health and Welfare Fund

Deductible: \$100/\$200

Co-Insurance pays 90% for most services

Annual out of Pocket maximum in excess of deductible:

\$1,000/\$2,000

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

Pre-tax employee contribution toward premium:

\$191.12 mo. (Single)

\$294.56 mo. (Employee + Child)

\$0 mo. (Employee + Children)

\$624.76 mo. (Employee + Spouse)

\$699.16 mo. (Family)

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:

	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 \$300 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.