

2026 BENEFITS FOR SAGINAW COUNTY FULL-TIME POAM CORRECTIONS OFFICERS

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:

	Annual Rate
Hire to 3 years	196 hours
3 – 5 years	212 hours
5 – 10 years	228 hours
10 – 15 years	244 hours
15 - 20 years	260 hours
20 or more years	276 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.