

Isabella County

Benefits at a Glance

For Non-Represented Employees



Paid Time Off (PTO)

Each regular full-time employee shall accrue PTO hours at the following rates:

Non-Exempt Employees

	<u>Biweekly Rate</u>	<u>Approximate Annual Rate</u>
First year of continuous service	3.75 hours	97.5 hours
After 1 year continuous service	5.77 hours	150.0 hours
After 4 years continuous service	7.22 hours	187.5 hours
After 9 years continuous service	8.66 hours	225.0 hours

Exempt Employees

	<u>Biweekly Rate</u>	<u>Approximate Annual Rate</u>
First year of continuous service	4.33 hours	112.5 hours
After 1 year continuous service	6.35 hours	165.0 hours
After 4 years continuous service	7.79 hours	202.5 hours
After 9 years continuous service	9.24 hours	240.0 hours

Regular part-time employees shall accrue PTO hours on a pro-rated basis, calculated according to the number of hours worked in a biweekly pay period in relation to the hours worked in a pay period by a full-time employee (75 or 80 hours) for the applicable job classification. (Section H of the Non-Represented Employee Policy.)

Holiday Pay

All regular full time and part time employees who meet the eligibility requirements of Section F.3 in the Non-Represented Employee Policy, will receive one day's pay at their straight time regular rate of pay, exclusive of all premiums, for each of the following recognized holidays:

New Year's Day	January 1
Martin Luther King Day	Monday nearest January 15
President's Day	Third Monday in February
Good Friday (afternoon)	Friday before Easter
Memorial Day	Last Monday in May
Juneteenth	June 19
Independence Day	July 4
Labor Day	First Monday in September
Veteran's Day	November 11
Thanksgiving Day	Fourth Thursday in November
Day after Thanksgiving	Fourth Friday in November
Christmas Eve	December 24
Christmas Day	December 25
New Year's Eve	December 31

Employee Assistance Program



EMPLOYEE ASSISTANCE PROGRAM



BRONSONHELPNET.COM

Confidential counseling and referral services are part of our employment benefits. They are provided free of charge for you and anyone in your household.

- Marital or family issues
- Child care
- Aging parents
- Addictions
- Emotional problems
- Stress
- Grief and Loss
- Legal or financial
- Work or career challenges

(800) 969-6162

Retirement



Municipal Employees' Retirement System

Defined Contribution Retirement Plan

About the Plan

The MERS Defined Contribution Plan provides you an invested retirement account that you manage, with contributions from you and your employer. Your future retirement benefit is determined by your account balance, which is affected by how much is contributed, the performance of your investments, and how many years you are invested.

This plan is a qualified retirement plan under Section 401(a) of the Internal Revenue Code (also known as a governmental money purchase plan). Unlike a private sector 401(k) plan, governmental plans **require** enrollment and there is not the flexibility to change employee contributions over time. In order to encourage retirement savings many governmental employers also offer a 457 program to employees.

Your Employer Contributions:

7%

Your Employee Contributions:

2%



Municipal Employees' Retirement System

457 Supplemental Retirement Savings Program

About the Program

The MERS 457 Supplemental Retirement Program offers you a flexible retirement account you manage. You decide how much to contribute, how to invest the assets, and how to plan for the future. One of the benefits of the program is that you have access to your account when you leave employment, even if that's before age 60.

We also offer 457b Programs with: **EMPOWER**



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RETIREMENT



Isabella County Benefit Summary Sheet 01/01/2026

	Purchased Plan	Reimbursed Plan A	Reimbursed Plan B	Reimbursed Plan C		
Medical - Blue Cross Blue Shield Simply Blue	Acrisure HRA					
Deductible	\$5,000 / \$10,000	\$0 / \$0	\$100 / \$200	\$500 / \$1,000		
Coinsurance Percent	20%	0%	10%	20%		
Coinsurance Max	N/A	\$0 / \$0	\$500 / \$1,000	\$1,500 / \$3,000		
Prescription	\$10 / \$40 / \$80	\$10 / \$40 / \$80	\$10 / \$40 / \$80	\$10 / \$40 / \$80		
Mail Order	\$20 / \$80 / \$160	\$20 / \$80 / \$160	\$20 / \$80 / \$160	\$20 / \$80 / \$160		
Office Visit Copay	\$30	\$30	\$30	\$30		
Specialist Copay	\$30	\$30	\$30	\$30		
Chiropractic Copay / Max Visits	\$30 / 12	\$30 / 12	\$30 / 12	\$30 / 12		
Urgent Care Copay	\$30	\$30	\$30	\$30		
Emergency Room	\$150	\$150	\$150	\$150		
Dental - MetLife						
Class I	Diagnostic & Preventive		100%			
Class II	Fillings, Crowns, Oral Surgery		75%			
Class III	Dentures, Bridges, Implants		50%			
Annual Maximum	\$1,200 per calendar year					
Vision - MetLife						
Exam	Every 12 months	\$10 copay				
Lenses / Contacts	Every 12 months	\$25 / \$60 copay	\$150 Allowance, \$50 Allowance at Costco, Walmart and Sam's Club			
Frames	Every 12 months	\$25 copay	\$150 Allowance, \$50 Allowance at Costco, Walmart and Sam's Club			
Life & Disability - MetLife						
Life and AD&D	Class 1, 2, 3, 4: \$25K; Class 5 \$9K for retirees					
Short Term Disability	Weekly max amount 66.6% or \$1,500; Elimination Period - 14 days for Accident & Sickness, 24 Weeks Max					
Long Term Disability	180 Day Elimination Period; 60% up to \$6,000 monthly					
Notes						
Medical Flex Spending Account (FSA)	Administered by Insight www.insightba.net. Annual maximum election for 2026 \$3,400 with a rollover of \$680					
Dependent Care Flex Spending Account (FSA)	Administered by Insight. Annual daycare maximum \$7,500					
Teladoc	Call 800-835-2362 or visit www.teladoc.com					
Bswift: https://isbellacounty.bswift.com	Username: First Initial & Last Name ex. Jdoe		Password: Initial login use the last 4 of your SSN, you will then be prompted to change your password			
2026 Per Pay Employee Health Insurance Cost Shares: These employee cost shares are deducted each pay, 26 pays out of the year.	Plan A Single: \$61.96 2 Person: \$147.57 Family: \$187.26		Plan B Single: \$28.71 2 Person: \$68.32 Family: \$86.80			
Claims Questions or Issues? Call 855-306-1099						

Public Service Loan Forgiveness (PSLF)

If you're employed by a government or not-for-profit organization, you might be eligible for the PSLF Program. The PSLF Program forgives the remaining balance on your Direct Loans

- after you've made the equivalent of 120 qualifying monthly payments under an accepted repayment plan, and
- while working full-time for an eligible employer.

Qualifying for PSLF

To qualify for PSLF, you must

- be employed by a U.S. federal, state, local, or tribal government or qualifying not-for-profit organization (federal service includes U.S. military service);
- work full-time for that agency or organization;
- have Direct Loans (or consolidate other federal student loans into a Direct Loan);
- repay your loans under an income-driven repayment plan or a 10-year Standard Repayment Plan; and
- make a total of 120 qualifying monthly payments that need not be consecutive.



<https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service>