

Benefits

Health

Our benefits begin first of the month following your date of hire. You will have 30 days from your date of hire to complete your enrollment through our online portal. All of our Medical plans are administered through Blue Cross Blue Shield of Michigan (BCBS). *We do offer an opt-out payment if you choose not to enroll into our Medical Plan, its \$1,800 annually paid per paycheck of \$69.23.* Please refer to our Benefit Guide for more details regarding these individual plans. Click here for our [Benefit Guides](#)

Medical

| | EE PER PAY |
|------------------|------------|
| PPO 4 | |
| Single | \$ 49.91 |
| 2 Person | \$ 119.78 |
| 2 Person Spouse | \$ 129.78 |
| Family | \$ 149.73 |
| Family w/ spouse | \$ 159.73 |
| PPO 6 | |
| Single | \$ 69.57 |
| 2 Person | \$ 166.97 |
| 2 Person Spouse | \$ 176.97 |
| Family | \$ 208.71 |
| Family w/ spouse | \$ 218.71 |
| HDHP | |
| Single | \$ 0.00 |
| 2 Person | \$ 0.00 |
| 2 Person Spouse | \$ 0.00 |
| Family | \$ 0.00 |
| Family w/ spouse | \$ 0.00 |

Dental

| Dental Rates | Per Pay |
|--------------|----------|
| Single | \$ 3.42 |
| Two-Person | \$ 6.83 |
| Family | \$ 11.96 |

Vision

| Vision Rates | Per Pay |
|--------------|---------|
| Single | \$ 3.42 |
| Two-Person | \$ 6.49 |
| Family | \$ 9.54 |

Health & Dependent Care Flexible Spending Account's

We offer a both a Health Flexible Spending account and a Dependent care reimbursement account. Our Health Flexible spending account has a 2018 limit of \$2,650 with a \$500 roll-over option into 2018. The Dependent Care Reimbursement account has a 2018 limit of \$5,000. For more details about our two accounts, please look at our Benefits Guide. Click here for our [Benefit Guide](#)

Health Savings and Limited Purpose Flexible Spending Account's

We offer a both a Health Savings account and Limited Purpose Flexible Spending. Our Health Savings account has a 2018 limit of \$3,450 single/\$6,900 family. The Limited Purpose Flexible Spending account has a 2018 limit of \$2,650 with a \$500 roll-over option into 2019 and can only be used for dental and vision expenses. For more details about our two accounts, please look at our Benefits Guide. Click here for our [Benefit Guide](#)

Pension

Our Pension program is through MERS of Michigan. As a new hire you would be eligible for our Hybrid Pension Program. It's a combination of a Defined Contribution (DC) and a Defined Benefit (DB). The Defined Benefit side has a 6 year vesting and a multiplier of 1.25%. The Defined Contribution side has an option of an employee deferral of 1, 2 or 3% (*Which is a one-time election, and can never be changed*). We will match on the 2 and 3% even (if you put in 2% we will match 2%, 3% we will match 3%) This also has a 6 year vesting on the employer side. For more information about the Hybrid plan visit www.mersofmich.com.

457 Retirement Plans

We also have voluntary 457 accounts available as well; there is no employer match on those plans. A 457 is a way to save more in your retirement account on a tax free basis. These plans follow all of the regular IRS regulations as far as limits etc. For 2018 the plan limit is \$18,000. Both plans also have an after tax Roth option associated with the plans.

Wellness

We offer a wellness reimbursement program through the County. Our goal for our wellness program is to be able to provide our employees a program that will work with the Michigan Health and Wellness 4X4 plan which advocates preventing and managing chronic disease through healthy behaviors and knowing the four key health measures:

- Body Mass Index (BMI)
- Blood Pressure
- Blood Glucose Level
- Cholesterol Level

These items can be addressed through prevention activities, promoting healthy behaviors and activities and have everyone become aware of their four key health measures.

With this we do offer annually a \$500 (Pro-rated based on Date of hire) wellness reimbursement (which is taxable) to go towards things that will get you out, active and moving.

January 1st through May 31st you can also be eligible for \$100 (*which is taxable*) for going and getting your annual physical and completing an online assessment through BCBS. (*Only applicable January through May 31st each year*)

For more information about this program, please click on this link to our website! *Click here for our [Wellness Reimbursement Program](#)*

Vacation/Sick Time

We offer both sick and vacation banks; Vacation is accrued at 3.70 hours per paycheck and available after 6 months of services. 6 days of sick time is dropped into your sick bank January 1st of each year (*this amount is pro-rated based on date of hire*).

Holidays

We have 13 paid Holidays throughout the year. *Please see employee handbook for specific days.*

Payroll

We are paid on a Bi-weekly basis, and paid on Thursdays of each pay week (*unless the scheduled day falls on a holiday*). We do require that all of our employee's sign up for Direct Deposit, your first check will be a paper check, then once approved by your bank will be direct deposited.

Employee Handbook

We also encourage you to look at our Employee Handbook which is located online at our Livgov.com website. *Click here for our [Employee Handbook](#)*

For more information about our benefits, please contact our Benefits Specialist, Barb Ritchie at (517) 540-8793 or by email at britchie@livgov.com