

# **BENEFITS SUMMARY 2026**

## **NON-UNION**

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## Benefit's Summary 2026 - Non-Union

Health Insurance	Who Pays For It?	When Am I Eligible?	What Do I Receive?								
<b>Medical Insurance</b>	<p>City of Grand Haven &amp; Employees share the cost of coverage</p> <p>Employee Bi-Weekly Cost:</p> <table><thead><tr><th></th><th><u>Single</u></th><th><u>Double</u></th><th><u>Family</u></th></tr></thead><tbody><tr><td><b>HDHP :</b></td><td>\$19.59</td><td>\$47.03</td><td>\$58.78</td></tr></tbody></table>		<u>Single</u>	<u>Double</u>	<u>Family</u>	<b>HDHP :</b>	\$19.59	\$47.03	\$58.78		<p>BlueCross Blue Shield High-Deductible Health Plan</p> <p><u>Deductible Amounts:</u> \$1,700 single; \$3,400 Double; \$3,400 Family</p> <p>*See Plan Summary for details</p>
	<u>Single</u>	<u>Double</u>	<u>Family</u>								
<b>HDHP :</b>	\$19.59	\$47.03	\$58.78								
<b>Dental Insurance</b>	<table><thead><tr><th></th><th><u>Single</u></th><th><u>Double</u></th><th><u>Family</u></th></tr></thead><tbody><tr><td><b>Non-Union:</b></td><td>\$1.82</td><td>\$3.46</td><td>\$6.68</td></tr></tbody></table>		<u>Single</u>	<u>Double</u>	<u>Family</u>	<b>Non-Union:</b>	\$1.82	\$3.46	\$6.68	<p>Date of Hire</p> <p>*Backdated after employee selections</p>	<p>Dental plan is offered through Delta Dental</p> <p>*See Plan Summary for details</p>
	<u>Single</u>	<u>Double</u>	<u>Family</u>								
<b>Non-Union:</b>	\$1.82	\$3.46	\$6.68								
<b>Vision</b>	<table><thead><tr><th></th><th><u>Single</u></th><th><u>Double</u></th><th><u>Family</u></th></tr></thead><tbody><tr><td><b>Non-Union:</b></td><td>\$1.58</td><td>\$3.17</td><td>\$5.27</td></tr></tbody></table>		<u>Single</u>	<u>Double</u>	<u>Family</u>	<b>Non-Union:</b>	\$1.58	\$3.17	\$5.27		<p>Vision insurance offered through BlueCross Blue Shield</p> <p>*See Plan Summary for details</p>
	<u>Single</u>	<u>Double</u>	<u>Family</u>								
<b>Non-Union:</b>	\$1.58	\$3.17	\$5.27								
<b>Health Savings Account</b>	Employee		<p>HSA offered through Health Equity</p>								
<b>Flex Spending Account</b>	Employee		<p>FSA offered through Health Equity</p>								



## Benefit's Summary 2026 - Non-Union

Disability Insurance	Who Pays For It?	When Am I Eligible?	What Do I Receive?
<b>Short-term Disability</b>	City of Grand Haven	First of the month following hire. Waiting period of 7 consecutive absences from qualifying disability.	Up to 66 2/3% of employee's weekly pre-disability earnings for up to 90 days. Maximum weekly benefit of \$2,000.
<b>Long-term Disability</b>	City of Grand Haven	After 90 days of absence from qualifying disability	Up to 60% of employee's weekly pre-disability earnings for up to 36 months. Maximum monthly benefit of \$8,000.
Supplemental Insurance	Who Pays For It?	When Am I Eligible?	What Do I Receive?
<b>Hospital Stays</b>	Employee	Upon Enrollment by Employee	Lump sum payment for hospital confinement
<b>Critical Illness</b>	Employee		Lump sum payment for qualifying critical illness/condition
<b>Accident Expense</b>	Employee		Helps with out-of-pocket expenses for covered accidents



## Benefit's Summary 2026 - Non-Union

Life Insurance	Who Pays For It?	When Am I Eligible?	What Do I Receive?
<b>Basic Group Life Insurance</b>	City of Grand Haven		Employee's Basic Life coverage amount is \$20,000
<b>Dependent Life Insurance</b>	Employee	Date of Hire	Spouse coverage is available up to \$20,000 Children coverage is available up to \$10,000
<b>Voluntary Life Insurance</b>	Employee		Employees up to \$175,000 in increments of \$25,000 <small>*Amounts subject to Evidence of Insurability</small>



## Benefit's Summary 2026 - Non-Union

Employee Assistance	Who Pays For It?	When Am I Eligible?	What Do I Receive?
<b>Pine Rest EAP</b>	City of Grand Haven		5 free counseling sessions per issue per year for employee & anyone in employee's household
<b>The Standard EAP</b>	City of Grand Haven	Date of Hire	3 free counseling sessions per issue per year for employee & anyone in employee's household  Access to the "Life Services" Tool Kit

Time-Off Benefits	Who Pays For It?	When Am I Eligible?	What Do I Receive?
<b>Paid Time Off (PTO)</b>	City of Grand Haven	Starts accruing date of hire, and available for immediate use.	160 hours 1 <sup>st</sup> through 7 <sup>th</sup> year 200 hours 8 <sup>th</sup> through 15 <sup>th</sup> year 240 hours 16 years +
<b>Holidays</b>	City of Grand Haven	Date of Hire	10 full holidays and 2 half-day holidays per year



## Benefit's Summary 2026 - Non-Union

Retirement Benefits	Who Pays For It?	When Am I Eligible?	What Do I Receive?
<b>Defined Contribution 401a Plan</b>	Employee Mandatory Contribution: 6% City of Grand Haven Match: 6%	Contribution begins date of hire	A defined contribution program, 401(a), administered by Municipal Employees Retirement System (MERS)
<b>Deferred Compensation 457 Plan</b>	Voluntary Employee Contribution: Maximum limits set by IRS.	Contribution begin upon enrollment by employee	Pre-tax and post-tax options in a 457-plan administered by MERS
<b>Health Care Savings Plan</b>	Employee Mandatory Contribution: 3% City of Grand Haven Match: 3%	Contribution begins date of hire	A Health Care Savings Plan (HSCP) administered by MERS for eligible post-employment health care expenses

*\*This is only a summary of City of Grand Haven's (COGH) benefits program. Please contact Human Resources for more details. COGH reserves the right to change or modify these benefits at any time. Consult the applicable policy, Summary Plan Description, or CBA for each benefit program and your rights and obligations under each plan. Should there be an error or omission in this summary, the applicable policy/contract will always govern.*