

BENEFITS SUMMARY 2026

NON-UNION





Benefit's Summary 2026 - Non-Union

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



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Disability Insurance	Who Pays For It?	When Am I Eligible?	What Do I Receive?
Short-term Disability	City of Grand Haven	First of the month following hire. Waiting period of 7 consecutive absences from qualifying disability.	Up to 66 ⅔% of employee's weekly pre-disability earnings for up to 90 days. Maximum weekly benefit of \$2,000.
Long-term Disability	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?
Hospital Stays	Employee	Upon Enrollment by Employee	Lump sum payment for hospital confinement
Critical Illness	Employee		Lump sum payment for qualifying critical illness/condition
Accident Expense	Employee		Helps with out-of-pocket expenses for covered accidents



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



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Employee Assistance	Who Pays For It?	When Am I Eligible?	What Do I Receive?
Pine Rest EAP	City of Grand Haven	Date of Hire	5 free counseling sessions per issue per year for employee & anyone in employee's household
The Standard EAP	City of Grand Haven		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?
Paid Time Off (PTO)	City of Grand Haven	Starts accruing date of hire, and available for immediate use.	160 hours 1 st through 7 th year 200 hours 8 th through 15 th year 240 hours 16 years +
Holidays	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?
Defined Contribution 401a Plan	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)
Deferred Compensation 457 Plan	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
Health Care Savings Plan	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.*