

2026 BENEFITS FOR SAGINAW COUNTY FULL-TIME NON-UNION EMPLOYEES

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/\$1700 (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.

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	136 hours
3 – 5 years	152 hours
5 – 10 years	168 hours
10 – 15 years	184 hours
15 - 20 years	200 hours
20 or more years	216 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 .25%
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	Student loan repayment assistance program for employees
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. Benefits may be changed by the Board of Commissioners at any time.