



Lansing Board of Water & Light 2025 Benefits – Bargaining Unit Employees

Health Care Benefits begin on the first day of the month, following date of hire

→ Compensation

Prevailing wage (per contract)

→ Additional Compensation Opportunities

Wage adjustment (per contract)

Overtime - 1.7 or 2.0 times hourly pay

→ Medical

Benefit provided by Blue Cross Blue Shield of Michigan (BCBSM). BCBSM is a PPO plan and provides for in-network and out-of-network benefits. Medical has a 20% employee premium share and is 80% employer paid. Deductions over 24 payroll periods, cost varies annually.

GREEN PLAN – (In-Network) Includes Rx: *Single \$92.12 *2-Person \$207.27 *Family \$257.94

- Deductible - \$1,000 per member, \$2,000 per family
 - Percent Coinsurance – 10% up to a maximum \$1,000 per member, \$2,000 per family
 - Co-pays - \$30 in office visit, \$40 urgent care, \$200 emergency room
 - Annual out of pocket - *\$4,000 per member, *\$8,000 per family
- *Deductible, co-insurance and all fixed co-pays count toward annual Out-of-Pocket maximum of \$4,000/\$8,000.

BLUE PLAN – (In-Network) Includes Rx: *Single \$124.20 *2-Person \$279.44 *Family \$347.75

- Deductible - \$250 per member, \$500 per family
 - Co-pays - \$15 in office visit, \$25 urgent care, \$200 emergency room
 - Annual out of pocket - *\$4,000 per member *\$8,000 per family
- *Deductible and all fixed co-pays count toward annual Out-of-Pocket maximum of \$4,000/\$8,000.

→ Prescription Drugs

Benefit provided by Express Scripts. Bundled with medical, benefit has a 20% employee premium and is 80% employer-paid.

GREEN PLAN – (In-Network)

- Co-pays - \$15 generic, \$30 preferred brand name, \$60 non-preferred & specialty drugs (90 day supplies/mail order x 2 copays)
 - Annual Out-of-Pocket - *\$3,050 per member, *\$6,100 per family
- *All fixed co-pays count toward Annual Out-of-Pocket maximum of \$3,050/\$6,100.

BLUE PLAN – (In-Network)

- Co-pays - \$5 generic, \$25 preferred brand name, \$25 non-preferred & specialty drugs (90 day supplies/mail order x2 copays)
 - Annual out of pocket - \$3,050* per member \$6,100 per family*
- *All fixed co-pays count toward Annual Out-of-Pocket maximum of \$3,050/\$6,100.

→ Dental

Benefit provided by Delta Dental via its PPO and Premier Networks. This premium is paid 100% by the employer.

PPO Network Providers

- Diagnostic & Preventative Services covered at 100% without deductible
- Deductible - \$25 per member, \$75 per family maximum
- Co-pays - 10% for basic services, 20% for major services
- Up to \$1,500 Maximum Payment for basic and major services annually
- Orthodontic Services – 50% up to \$2,600 per person total per lifetime (no age limit)

PREMIER Network Providers

- Diagnostic & Preventative Services covered at 100% without deductible
- Deductible - \$100 per member, \$200 per family maximum
- Co-pays – 20% for basic and major services
- Up to \$1,500 Maximum Payment for basic and major services annually
- Orthodontic Services – 50% up to \$2,500 per person total per lifetime (no age limit)

→ **Vision**

Benefit provided by Delta Vision (VSP Network) for employee, spouse, children - (pre-tax). This benefit is paid 100% by the employee and is deducted over 24 payroll periods. This plan provides a Well Vision Exam and other service at various copays and discounts, along with an allowance for prescription glasses OR contacts every 12 months.

- Single \$ 3.33 (6.65/mo)
- 2-Person \$ 6.32 (12.64/mo)
- Family \$ 9.28 (18.56/mo)

→ **Additional Benefits Options**

AFLAC (Short Term Disability, Hospital Indemnity, Group Accident, Critical Illness), Norton LifeLock (Identity and Anti-Theft Protection), LifeSecure (Long Term Care)

→ **Flexible Spending Account (WEX)**

- Pre-tax benefit 1/1 - 12/31 plan year (annual sign-up required)
- Dependent Care up to federal amount approved annually
- Medical expenses up to federal amount approved annually

→ **Group Term Life (GTL) and Accidental Death & Dismemberment (AD&D) Insurance**

Basic benefit provided by Unum. GTL coverage amount is \$10,000 for each union employee. The benefit is paid 100% by employer. If the employee chooses the Buy-Up plan, coverage amount is 1.5 times annual salary. Union employees pay half of their premiums. Enrollment the first day of the month after three (3) months following your date of hire.

→ **Voluntary Supplemental Life Insurance**

Enrollment is guaranteed at date of hire, thereafter, medical information is required.

- Employee – Purchased in \$10,000 increments to a maximum of the lesser of five times your base annual earnings or \$500,000. Guarantee issue of \$120,000.
- Spouse – If you elect voluntary supplemental life insurance for yourself, you may choose to purchase spouse supplemental life insurance in \$5,000 increments to a maximum of your purchase for yourself. Guarantee Issue of \$75,000.
- Children – If you elect supplemental life insurance for yourself, you may choose to purchase children supplemental life insurance in \$2,000 increments to the maximum of \$10,000. This covers all children who are over 6 months of age for one rate per \$2,000.

→ **Company-paid Long-Term Disability**

Benefit provided by Unum. This benefit is 100% employer paid. The benefit amount is 60% of your pre-disability earnings to a monthly maximum of \$6,000. The benefit elimination period is 90 days. Enrollment is the first day of the month following full time status of 40 hours/week.

→ **Retirement Benefits**

To the extent the active employee, who is hired after January 1, 2009, is eligible for benefits under the Post Retirement Benefit Plan, their respective level of coverage, co-pays and health care premium sharing as a retiree through retirement shall be at the same level as active employees. Employees meeting criteria outlined within company policy and procedures are eligible for post-retirement medical and life insurance benefits.

→ **401(a) Defined Contribution Plan (DC)**

100% employer paid. Enrollment the first pay period after 6-month following your date of hire. Contributions: 9.5% of base salary (vested)

→ **DC Vesting for 401(a)**

<u>Number of Service Years</u>	<u>Percentage Vested</u>
Less than 1 year	-0- thereof
3 years but less than 4 years	25% thereof
4 years but less than 5 years	50% thereof
5 years but less than 6 years	75% thereof
6 years or more	100% thereof

→ **457 Deferred Compensation**

Enrollment the first pay period for employee savings, employees may contribute to the 457 or Roth

- Employee Match Program - \$1,000 annual employer contribution (every January after hire date); additional \$1,500 employer match can be obtained with \$1,500 employee contribution (\$1 for \$1).

→ **Time off Benefits**

- Holidays – 11 Days per calendar year

○ New Year's Day	Labor Day	Christmas Eve
Martin Luther King Jr.'s Birthday (observed)	Veteran's Day	Christmas Day
Memorial Day	Thanksgiving Day	New Year's Eve
Independence Day	Friday after Thanksgiving Day	

- Vacation – Used in full and half day increments, ability to roll over 10 days/80 hours of unused time into the following year

○ Upon hire	Prorated based on hire date
1-8 years	10 days/80 hours
9-14 years	15 days/120 hours
15-19 years	20 days/160 hours
20-29 years	25 days/200 hours
30 years	26 days/208 hours
31 (+) years	27 days/216 hours

- Free Choice - Used in one-hour increments, up to a full day. Ability to roll over 2 days/16 hours of unused time into the following year

- 6 days per year - prorated based upon completion of 6 months probation after hire.

- Sick Leave – Unused time rolls over to a maximum of 175 days/1,400 hours

○ Upon hire	9 sick days/72 hours
After one year of employment	1 sick day earned per month

- Additional Time Off based on company policy

→ **Company- paid training and education**

- Tuition Reimbursement – approved qualified educational expense (\$5,250 annual maximum)
- Technical training and employee development as approved

→ **Additional Benefits**

- EAP – Assistance Program through Ulliance for employee & family members – Includes financial advice and legal services
- Diverse Workplace, Equal Access to Opportunities, Inclusive Work Environment
- HOPE – Home Purchase Plan – Forgivable \$5,000 loan for home in City of Lansing
- Mileage Reimbursement
- Progression systems (for qualified positions)
- Employee Excellence and Safety Awards
- Safety Shoes/Safety Eye-Glass Program (for qualified positions)
- Service Awards to Recognize Length of Service
- Social Security jointly paid by BWL & Employee
- Fitness Center (2 free onsite 24/7 fitness centers)
- Work Life Balance Program (including remote and flexible schedules, and part-time options)
- Health & Wellness Classes and Corporate Challenges
- Book Club
- Parental Leave
- Free parking