



Lansing Board of Water & Light 2026 Benefits – Salaried/Non-Union Employees

Eligibility Requirements: Full-time employees working 30 hours or more per week on average are eligible for medical, RX, dental, life and disability coverage/ premium sharing is required depending on elections. Costs and coverages vary annually.

Health Care benefits effective first day of the month following your date of hire

→ **Medical & RX**

Benefit provided by Blue Cross Blue Shield of Michigan (BCBSM). Medical has a 20% employee premium share and 80% employer paid. Medical & RX premiums are deducted over 24 payroll periods.

BCBSM Green Plan – (In-Network)

Payroll Deduction: 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 limit- *\$4,100 per member *\$8,200 per family
*Deductibles, co-insurances and all fixed co-pays count toward annual out-of-pocket limit.
- Prescription Co-pays - \$15 generic, \$30 preferred brand name, \$60 non-preferred & non-formulary (90 day supplies/mail order x 2 copays)

BCBSM High-Deductible Health Care Plan HSA PPO – (In-Network)

Payroll Deduction: Includes Rx: *Single \$64.07 *2-Person \$153.68 *Family \$192.29

- Deductible - \$2,000 per member, \$4,000 per family
- Co-pays – After deductible met: 100% covered for office visit, urgent care & emergency room
- Annual out of pocket limit- *\$4,000 per member *\$8,000 per family
*Deductibles, co-insurances and all fixed co-pays count toward annual out-of-pocket limit
- Prescription Co-pays – After deductible met: \$10 generic, \$40 preferred brand name, \$80 non-preferred & non-formulary (90 day supplies/mail order x 2 copays)

→ **Dental**

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

Delta Dental PPO Dentist

- 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 Dentist

- 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). This benefit is paid 100% by the employee and is deducted over 24 payroll periods.

Payroll Deduction: *Single \$3.33 *2-Person \$6.32 *Family 9.28

- In-Network
- Exam copay -\$10, Materials copay- \$10, frame allowance of \$150, elective contact lenses allowance up to \$150, necessary contact lenses – covered in full after copay, contact lenses fit evaluation copay – up to \$60.
- Lens enhancements coverage offered at member cost
- Option for prescription glasses OR contacts every 12 months
- Out-of-network
- Various allowances towards exam, lenses, frames and contacts

→ Medical Flexible Spending Account

A medical FSA is a benefit that allows you to choose how much of your paycheck you would like to set aside to pay for eligible healthcare expenses.

- Pre-tax deduction 1/1 - 12/31 plan year (annual sign-up required)
- Medical expenses up to federally amount approved

→ Dependent Care Flexible Spending Account

A dependent care FSA is a benefit that allows you to choose how much of your paycheck you would like to set aside to pay for eligible dependent care expenses.

- Pre-tax deduction 1/1 - 12/31 plan year (annual sign-up required)
- Dependent care contribution limits: up to federally amount approved

→ Health Care Savings Account HSA (Health Equity)

A Health Care Savings Account (HSA) is an individual account that pairs with a high-deductible health plan to cover out of pocket qualified medical expenses. The HSA belongs entirely to the employee.

- You must be enrolled in a High-Deductible Health plan (HDHP PPO) to contribute
- Pre-tax payroll deduction (annual sign-up required)
- HSA contribution limits: \$4,400 Single, \$8,750 Employee + dependent(s) including employer contribution.
- HSA balance rolls over from year to year
- You may use the money in your HSA to pay for the health care expenses belonging to your eligible spouse and/or dependent children
- If enrolled in HSA PPO medical plan, BWL will annually contribute \$600.00 Single, \$1200 Employee + dependent(s)

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

Basic benefit provided by Unum. This benefit is paid 100% by the employer. Group Term Life (GTL) coverage amount is 1.5 times annual salary rounded to next highest thousand. Effective the first day of the month after three (3) months following your date of hire.

→ **Voluntary Supplemental Life Insurance**

Benefit provided by Unum. 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 up to \$120,000.
- Spouse – If you elect 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 up to \$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. The maximum benefit for children live birth to 6 months is \$2,000.

→ **Long-Term Disability**

Benefit provided by Unum. This benefit is paid 100% by the employer. The benefit amount is 60% of your pre-disability earnings to a monthly maximum of \$8,000. The benefit elimination period is 90 days.

→ **Short-Term Disability**

Benefit offered by Unum. Cost of benefit is based on calculation using your wages and age. The benefit amount is 60% of your pre-disability weekly base income. Elimination period offered 7/7 or 14/14.

→ **Employee Assistance Program EAP**

Benefit provided by Ulliance. This benefit is paid 100% by the employer. The benefit provides free and confidential service for counseling, crisis support, legal & finance consultations, coaching and a well-being portal.

→ **Additional Benefits Options**

UNUM Hospital/Accident/Critical Illness, Norton LifeLock ID Theft and Protection, LifeSecure Long Term Care, Nationwide Pet Insurance, Michigan Education Plans, BWL Discount Marketplace.

→ **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 is the first pay period after 6-month probation following your date of hire. Contributions: 9.5% of base salary (vested); additional 0.5% for non-exempt employees; additional 3% for exempt employees.

→ **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 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) after 6-month probation following date of hire.

→ **Time off Benefits**

- Holidays – 11 Days/88 Hours 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. Vacation payout is available to employees meeting eligibility requirements.

○ Upon hire	Prorated based on hire date
1 year	10 days/80 hours
3 years	15 days/120 hours
5 years	17 days/136 hours
10 years	19 days/152 hours
15 years	20 days/160 hours
20 years	25 days/200 hours
30+ 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. Free choice payout is available to employees meeting eligibility requirements.

○ Upon hire	Prorated based on hire date
On Jan. 1 after hire date	7 days/56 hours per year

- Sick Leave – Unused time rolls over to a maximum of 186 days/1,488 hours

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

→ **Additional Benefits**

- Tuition Reimbursement – approved qualified educational expense (\$5,250 annual maximum)
- Technical training and employee development as approved
- Paid Parental Leave program
- Diverse Workplace, Equal Access to Opportunities, Inclusive Work Environment
- HOPE – Home Purchase Plan – Forgivable \$5,000 Loan for 1st home in City of Lansing
- Mileage Reimbursement
- Employee Excellence and Safety Awards
- Safety Shoes/Safety Eye-Glass Program (for qualified positions)
- Service Awards
- 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
- Free Parking