

→ PPO Network Providers



☐ \$10,000 is provided to each union employee. If the employee chooses the Buy-Up plan, 1.5 times salary is provided. Union employees pay half of their premiums. Enrollment the first day of the month after four (4) months following your date of hire. Accidental Death and Dismemberment (AD&D) Insurance benefit of \$100,000 for eligible employees traveling on approved company business.

Voluntary Supplemental Life Insurance

Rates are only 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 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.

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

100% employer paid. Enrollment 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 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).
- Employees meeting criteria outlined within company policy and procedures are eligible for post-retirement medical and life insurance benefits.

→ **Time off Benefits**

- **Holidays – 11 Days/88 Hours per calendar year**

○ New Year’s Day	Labor Day	Christmas Eve
MLK 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**

○ 0-1 year	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**

○ 0-1 year	Prorated based on hire date
On Jan. 1 after hire date	6 days/48 hours per year

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

Hired in first year	6 sick days/48 hours available
13 th month and each calendar month thereafter	1 sick day/8 hours earned

- **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 Lansing home
- 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
- Training and development opportunities
- Tuition Refund - 100% for approved qualified educational expense – Employee Only, \$5,250 annual maximum
- Unemployment & Worker’s Compensation – BWL is self-insured
- Fitness Center
- Work reduction – maximum reduction is 50% / 20% reduction will receive full benefits
- **Work Life Balance Program (including remote and flexible schedules, and part-time options)**
- Parental Leave
- Free parking