

MICHIGAN SENATE

EMPLOYEE BENEFIT SUMMARY – 2025 PLAN YEAR

Standard Benefit Package: Eligible employees receive a standard employee benefit package, which is a flexible benefits plan that allows participants to annually choose the benefits best suited to their individual situations. Benefit options include:

BENEFIT TYPE	PLAN OPTIONS		
Medical	BCBSM PPO Community Blue PPO 1* BCBSM HDHP Simply Blue with Health Savings Account (HSA) – With Senate Contribution BCBSM HDHP Simply Blue with Health Savings Account (HSA) – Without Senate Contribution Waive Coverage (w/proof of other coverage)		
Dental	Delta Dental PPO Comprehensive 1 Delta Dental PPO Comprehensive 2* Waive Coverage		
Vision	EyeMed VIS Basic* EyeMed VIS 2X Blue Vision VSP VIS Waive Coverage		
Basic Employee Life Insurance	One times annual pay Two times annual pay*		
Dependent Life Insurance 100% employee-paid benefit	\$50,000 spouse/\$15,000 per child \$25,000 spouse/\$10,000 per child \$10,000 spouse/\$5,000 per child	\$5,000 spouse/\$2,500 per child \$1,500 spouse/\$1,000 per child \$15,000 child only	\$10,000 child only Waive Coverage
Voluntary Term Life 100% employee-paid benefit	Employee VTL: \$10,000 increments to maximum \$500,000 <ul style="list-style-type: none"> ▪ Newly hired employees can elect up to \$150,000 of coverage without proof of good health Spouse VTL: \$5,000 increments to maximum \$100,000 <ul style="list-style-type: none"> ▪ Newly hired employees can elect up to \$50,000 of spousal coverage without proof of good health Child VTL: \$2,000 increments to maximum \$10,000 Waive Coverage		
Accidental Death & Dismemberment 100% employee-paid benefit	\$25,000 to \$200,000 policy options Waive Coverage		
Disability Insurance (Automatically enrolled - Not applicable to Senators)	Short-Term Disability (STD): 67% of weekly earnings to a maximum of \$1,750/week as non-taxable income* Long-Term Disability (LTD): 67% of monthly earnings to a maximum of \$7,817/month as non-taxable income*		
Accidental Duty Death Insurance (Automatically enrolled)	\$100,000, payable as a result of a work-related death*		

*These benefits are the *default* Standard Benefit Options. For more information, see page 5 of the 2025 Michigan Senate Benefits Guide.

Other Standard Benefits:

Paid Holidays –	New Year's Day	Juneteenth	Veterans Day	Christmas Eve
	Martin Luther King Jr. Day	Independence Day	Thanksgiving Day	Christmas Day
	Presidents' Day	Labor Day	Day After Thanksgiving	New Year's Eve
	Memorial Day			

Retirement – Newly hired employees are automatically enrolled in the State of Michigan 401(k) Plan, also known as the Defined Contribution Plan. The Senate contributes an amount equal to 4% of the employee's base pay, as well as matches dollar for dollar the first 5% of the employee's voluntary contributions each pay period. Of that 5% (of both the employee's and the Senate's contributions), 3% is allocated to retirement savings, and the next 2% is directed to a Personal Healthcare Fund. Contribution maximums are adjusted annually. Employees become 100% vested in Senate contributions after four years of full-time employment.

Leave Time – Newly hired employees who work 70 hours or more per pay period and receive a standard employee benefit package are provided 16 hours of leave time on their hire date and accrue eight hours of leave time per pay period. Newly hired employees who work at least 40 hours but fewer than 70 hours per pay period and receive a standard employee benefit package are provided eight hours of leave time on their hire date and accrue four hours of leave time per pay period. Every year on October 1, employees receive additional leave time based on service time. Leave time can be used for any purpose, including vacation, illness, bereavement, or personal matters. *(Not applicable to Senators.)*

Health Savings and Flexible Spending Accounts – These accounts allow employees to set aside funds up to the IRS maximum per year on a pre-tax basis for health and dependent care expenses.

Employee Assistance Program – Free mental health resource available to all employees, spouses/live-in partners, and dependents under the age of 27.

2025 BIWEEKLY INSURANCE RATES

MEDICAL			DENTAL			VISION		
		<u>2025</u>			<u>2025</u>			<u>2025</u>
ONE PERSON	Community Blue PPO 1	\$71.46	ONE PERSON	Delta Dental PPO Comprehensive 1	\$3.88	ONE PERSON	Blue Vision VSP VIS	\$0.73
	Simply Blue w/HSA <small>(With Senate Contribution)</small>	\$38.44		Delta Dental PPO Comprehensive 2	\$1.64		EyeMed VIS Basic	\$0.00
	Simply Blue w/HSA <small>(Without Senate Contribution)</small>	\$16.23					EyeMed VIS 2X	\$0.76
TWO PERSON	Community Blue PPO 1	\$171.50	TWO PERSON	Delta Dental PPO Comprehensive 1	\$7.46	TWO PERSON	Blue Vision VSP VIS	\$1.45
	Simply Blue w/HSA <small>(With Senate Contribution)</small>	\$90.40		Delta Dental PPO Comprehensive 2	\$3.14		EyeMed VIS Basic	\$0.00
	Simply Blue w/HSA <small>(Without Senate Contribution)</small>	\$38.95					EyeMed VIS 2X	\$1.45
FAMILY	Community Blue PPO 1	\$214.40	FAMILY	Delta Dental PPO Comprehensive 1	\$14.48	FAMILY	Blue Vision VSP VIS	\$2.41
	Simply Blue w/HSA <small>(With Senate Contribution)</small>	\$110.71		Delta Dental PPO Comprehensive 2	\$5.89		EyeMed VIS Basic	\$0.00
	Simply Blue w/HSA <small>(Without Senate Contribution)</small>	\$48.69					EyeMed VIS 2X	\$2.12

2025 MEDICAL PREMIUM COMPARISON CHART							
		Biweekly Employee Premium	Annual Employee Premium	Annual Deductible	Co-Insurance Maximum	Senate Annual HSA Contribution	MAX OUT-OF-POCKET SENATE COSTS PER YEAR*
ONE PERSON	Community Blue PPO 1	\$71.46	\$1,929.42	\$100.00	\$100.00	N/A	\$2,129.42
	Simply Blue w/HSA	\$38.44	\$1,037.88	\$1,650.00	N/A	\$1,000.00	\$1,687.88
	Simply Blue w/HSA <small>(Without Senate Contribution)</small>	\$16.23	\$438.21	\$1,650.00	N/A	\$0.00	\$2,088.21
TWO PERSON	Community Blue PPO 1	\$171.50	\$4,630.50	\$200.00	\$200.00	N/A	\$5,030.50
	Simply Blue w/HSA	\$90.40	\$2,440.80	\$3,300.00	N/A	\$2,000.00	\$3,740.80
	Simply Blue w/HSA <small>(Without Senate Contribution)</small>	\$38.95	\$1,051.65	\$3,300.00	N/A	\$0.00	\$4,351.65
FAMILY	Community Blue PPO 1	\$214.40	\$5,788.80	\$200.00	\$200.00	N/A	\$6,188.80
	Simply Blue w/HSA	\$110.71	\$2,989.17	\$3,300.00	N/A	\$2,000.00	\$4,289.17
	Simply Blue w/HSA <small>(Without Senate Contribution)</small>	\$48.69	\$1,314.63	\$3,300.00	N/A	\$0.00	\$4,614.63

SENATE HSA CONTRIBUTION SCHEDULE		
	<u>Single</u>	<u>2 Person/Family</u>
1/2/25 pay	\$750	\$1,500
7/3/25 pay	\$250	\$500
Total	\$1,000	\$2,000
2025 MEDICAL OPT-OUT REBATE		
Biweekly \$75 Rebate		

For detailed information regarding the Senate's medical, dental, and vision plans, refer to your 2025 Michigan Senate Benefits Guide or contact Human Resources at **517-373-1675** or hr@senate.michigan.gov.

SENATE BUSINESS OFFICE
human resources

*Max Out-of-Pocket Senate Costs Per Year = Employee Annual Premium + Deductible + Coinsurance – Annual Senate HSA Contribution (where applicable). This reflects the approximate amount you will be spending on out-of-pocket medical expenses for the plan year **not** including flat dollar copayments. Flat dollar copayments would still apply even after the deductible has been satisfied. See the **BCBSM Annual Out-of-Pocket Maximum** on page 12 of the 2025 Michigan Senate Benefits Guide for more information.