

TOWNSHIP OF GERRISH
INSURANCE ORDINANCE

Ordinance No. XXVIII

An ordinance to create and establish a Township group insurance plan covering life, health, hospitalization, medical and surgical service and expense, accident insurance, and long term disability income coverage for certain classes of Township officers and employees and their dependents, and to authorize the Township Supervisor and the Township Clerk to contract in the name of the Township for such plan; to define those classes of officers and employees who shall be covered by such group insurance plan; to set forth the respective per centum shares which the Township and the officers and employees shall contribute to the premium or charges arising under such group insurance plan; to provide for the payroll deduction of contributions, if any, from officers' and employees' compensation; to establish the time at which existing and future employees shall become eligible for such plan; to provide a method for non-coverage of an officer or employee of the plan; to ratify and confirm the validity of any plan in existence on the effective date of this ordinance; and to repeal all ordinances or parts of ordinances in conflict herewith.

THE TOWNSHIP OF GERRISH, ROSCOMMON COUNTY, MICHIGAN, ORDAINS:

Section 1: This ordinance shall be known and cited as the Gerrish Township Group Insurance Plan Ordinance.

Section 2: Pursuant to Act 77 of the Public Acts of 1989, as amended, the Township hereby creates and establishes a group insurance plan covering life, health, hospitalization, medical and surgical.

Section 3: The group insurance plan created, established and contracted for under this ordinance shall cover each person with the following classes of officers and employees.

- (x) All members of the Township Board
- (x) All Township full-time officers
- (x) All Township regularly employed full-time employees
- (x) All Township emergency fire and medical services personnel
- (x) All part-time police officers
- (x) Retirees

Section 4:

A. The Township shall annually contribute 100 per centum of the portion of the premium or charges arising under such life insurance and accidental death and dismemberment insurance contract for each member of the Township Board who shall qualify for such. Such Township contribution shall be secured from the general fund of the Township. An

eligible Township board member may decline any/all of such insurance coverage in writing.

- B. The Township shall annually contribute 100 per centum of the portion of the premium or charges arising under such life insurance, short term disability, long term disability insurance and accidental death and dismemberment insurance contract for each member of the Township regularly employed full-time employee, and Township full-time officers.
- C. The Township shall annually contribute 100 per centum of the portion of the premium of charges arising under a health, hospitalization, medical and surgical insurance plan for the Township full-time police officers and the Township regularly employed full-time employees. Additional charges covering employee family members shall be the responsibility of the individual employee unless otherwise specified. The Township shall provide payroll deduction for any employee incurred premiums.
- D. All Township employees indicated in Section 3 shall be covered by a Workman's Compensation Insurance policy.
- E. All emergency fire and medical services personnel shall be covered by an accidental death and dismemberment insurance policy.
- F. All part-time police officers shall be covered by a life insurance policy.
- G. The Township shall provide payroll deduction for any employee and/or Board members incurred health premiums.
- H. An IRS Section 125, Cafeteria Plan, agreement has been entered into by Gerrish Township.
- I. A retiree, an individual who is employed on the effective date of this amendment who subsequently retires and who meets all of the following:
 - i. of minimum age of 18 years
 - ii. who has worked full-time for a minimum of ninety (90) days with the Township
 - iii. who is eligible for Gerrish Township pension benefits
 - iv. who is not eligible for group medical insurance benefits through another company

shall, upon retirement from employment, be eligible for continued Gerrish Township group health, hospitalization, medical and surgical insurance benefits subject to the following conditions:

- a) All payments are the full responsibility of the retiree.
- b) All payments must be to the Clerk at least forty-five (45) days prior to the premium due date. Failure to meet this deadline will result in cancellation of benefit coverage. Notification to retiree to be made of pending cancellation.
- c) Level of benefits for the retiree may not be greater than the level of benefits as for the active group.
- d) Retiree segment will be cancelled if and when the active group segment cancels.
- e) Payment shall be the amount of the premium determined by the provider plus a one percent (1%) of the premium administration fee.

Retirees shall not be eligible for life, disability, and/or accidental death and dismemberment insurance coverage.

Section 5: The Township hereby ratified and confirms the validity of any life, health, hospitalization, medical and surgical service and expense, accident insurance, long term disability income and short term disability insurance coverage, or any one or more of such forms of insurance in existence on the effective date of this ordinance.

Section 6: This ordinance shall take effect on the date of its publication. All ordinances or parts of ordinances in conflict herewith are hereby repealed.

Adopted: November 11, 1997

Amended: March 10, 1998

Amended: March 14, 2000

Amended: September 12, 2000

Amended: November 14, 2000

Amended: July 8, 2003

Amended: August 12, 2003