

# **STATE OF MICHIGAN EMPLOYEE GROUP INSURANCES AND FRINGE BENEFITS**

As a State employee, you may have the opportunity to select the insurance coverage that will best meet the needs of your family. Health, vision, dental, and life insurance coverage plans are also available for dependents. Some of these insurance plans may require the employee to contribute a share of the premium.

## **GROUP INSURANCE**

### **Health Care**

- State Health Plan – Preferred Provider Organization (PPO) through BCBS
- HMOs are available in most areas
- Catastrophic Health Plan (for those who have another health insurance plan as primary)

### **Dental Care**

- State Dental Plan (Delta Dental)
- Preventive Dental Plan (Delta Dental)
- Dental Maintenance Organization

### **Vision Care**

- Blue Cross and Blue Shield of Michigan – The State covers the full premium cost of this plan.

### **Life Insurance**

- Minnesota Life Insurance, Co.

This plan pays the employee's designated beneficiary or beneficiaries a non-taxable death benefit equal to two times (or 200%) your basic annual salary. Under this plan, you are insured for at least \$10,000 (the plan's minimum benefit), but no more than \$200,000 (the maximum benefit). Spouses can be insured for up to \$25,000 and children up to \$10,000.

### **Long Term Disability**

The State will cover a set amount of the total premium cost for all employees. Each employee will contribute a share of the remaining total premium cost based on his or her salary and accumulated sick leave.

## **FRINGE BENEFITS**

All State employees in the classified service shall be compensated and are eligible for fringe benefits in accordance with pay and fringe benefit structures, seniority, and union affiliation. To view benefits for the State of Michigan please visit the Civil Service Commission (Employee Benefits Division) website at: [www.michigan.gov/employeebenefits](http://www.michigan.gov/employeebenefits).

- Shift Differential
- Special Pay Premiums
- Longevity Compensation
- Performance Pay Programs
- Paid Holidays & Personal Leave
- Sick Leave (4 hours for every 80 hours worked)
- Annual Leave (upon hire, each employee receives an initial 16 hours, which is immediately available for use)
- Military Leave
- School Participation Leave
- Leave of Absence with no loss of employment status
- Uniform Replacement Allowance (if applicable)
- Tuition Reimbursement
- Defined Contribution Retirement Plan
- Deferred Compensation (457 & 401k, and ROTH 401k employee contribution only)
- Benefit packages are worth approximately 50% in addition to regular salary
- Long-Term Insurance Plan

For additional information, contact the MIHR Service Center at 877-766-6447 or the Employee Benefits Division at [www.michigan.gov/employeebenefits](http://www.michigan.gov/employeebenefits).

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