



**City of Ann Arbor**  
**2025 Summary of Benefits – COAM**

| BENEFIT                                                                                                                                                                                       | PAID BY                                                                                                                                                                                                                                                                  | ELIGIBILITY                                                                                            | DESCRIPTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Medical Plan</b><br>Blue Cross<br>Blue Shield Community<br>Blue PPO<br><br><b>High Option / Low Option</b><br><br><b>Prescription Drug Program</b><br>Blue Cross Blue Shields/<br>Optum Rx | City<br><br>Full-time employees pay pretax payroll contribution for High Option Plan. There is no contribution for Low Option Plan.<br><br>Part-time employees pay a pro-rated contribution for both High Option and Low Option Plans based on budgeted part-time status | Regular employees who have met an 89-day waiting period. Benefits begin on the 90th day of employment. | <b>High Option:</b><br>- Bi-Monthly Contribution as of January 1, 2025 (24 pays per year)<br>\$44.52 / Employee Only<br>\$75.99 / Employee + 1<br>\$113.98 / Employee + 2<br>\$151.98 / Employee + 3<br>\$189.96 / Employee + 4 or more<br>- In-Network Deductible: \$300 / Single; \$600 / Family<br>- In-Network Coinsurance: 80% Plan / 20% Employee<br>- Out-Of-Network Deductible: \$600 / Single; \$1200 / Family<br>- Out-Of-Network Coinsurance: 60% Plan / 40% Employee<br>- \$10 Office visit copay<br>- \$30 brand/\$10 generic Rx copay retail; 30-day supply<br>- \$60 brand/\$20 generic Rx copay, mail order, 90-day supply, required for all maintenance Rx drugs<br><b>Low Option:</b><br>- No monthly contribution<br>- In-Network Deductible: \$1,000 / Single; \$2,000 / Family<br>- In-Network Coinsurance: 80% Plan / 20% Employee<br>- Out-Of-Network Deductible: \$2,000 / Single; \$4,000 / Family<br>- Out-Of-Network Coinsurance: 60% Plan / 40% Employee<br>- \$15 Office visit copay<br>- \$40 brand/\$20 generic Rx copay retail; 30-day supply<br>- \$80 brand/\$40 generic Rx copay, mail order, 90-day supply, required for all maintenance Rx drugs |
| <b>Dental Plan</b><br>Delta Dental Inc.                                                                                                                                                       | City<br><br>Part-time employees pay a pro-rated contribution based on budgeted part-time status                                                                                                                                                                          | Regular employees who have met an 89-day waiting period. Benefits begin on the 90th day of employment. | Plan pays 75% for preventative, basic, restorative, endodontic and oral surgery services; 50% coverage for prosthodontic and orthodontic services (up to the age of 19). There is a \$2,000 annual maximum per family member (\$2,000 lifetime maximum for orthodontic).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Vision Plan</b><br>EyeMed Vision                                                                                                                                                           | City<br><br>Part-time employees pay a pro-rated contribution based on budgeted part-time status                                                                                                                                                                          | Regular employees who have met an 89-day waiting period. Benefits begin on the 90th day of employment. | In-Network exams are covered at 100%. You are allowed to receive an eye exam, glasses, or contact lenses every 12 months. You will receive maximum benefits when you receive care from an EyeMed provider. You may receive care from a non-EyeMed provider, but you'll pay more out-of-pocket.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Waiver Program</b>                                                                                                                                                                         | City<br><br>Part-time employees receive a pro-rated amount based on budgeted part-time status                                                                                                                                                                            | Regular employees who have met an 89-day waiting period. Benefits begin on the 90th day of employment. | You may elect to waive coverage under the City's medical and/or dental and/or vision plans on an annual basis. The City will pay you a total annually of \$1,800 / medical, \$150 / dental and \$50 / vision each plan year on a biweekly basis.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Flexible Spending Account (Medical &amp; Dependent Care)</b><br>Flores & Associates                                                                                                        | Employee                                                                                                                                                                                                                                                                 | Regular employees who have met an 89-day waiting period. Benefits begin on the 90th day of employment. | Under the Health Care Spending Account, you may elect to deduct on a pretax basis up to \$3,200 each plan year to cover medical, dental and vision expenses you pay out of your pocket (such as deductibles or copayments). Unused contributions up to \$640 may be rolled forward annually for future use. Under the Dependent Care Spending Account, up to \$5,000 (\$2,500 if married and filing single) may be deducted on a pretax basis each calendar year for day care expenses for your eligible dependents.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Health Reimbursement Account (HRA)</b><br>Flores & Associates                                                                                                                              | City                                                                                                                                                                                                                                                                     | Regular employees who have met an 89-day waiting period. Benefits begin on the 90th day of employment. | The City will contribute up to \$500 to employees who participate in the Wellness Incentive Program based on the program's eligibility criteria for the plan year to be used for eligible health care expenses. Unused amounts may be rolled forward for future use. You will not receive any contribution if you waive medical coverage or do not participate in the Wellness Incentive Program.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Retirement Health Reimbursement Account (RHRA)</b><br>Flores & Associates                                                                                                                  | City                                                                                                                                                                                                                                                                     | All regular employees                                                                                  | The amount of your retirement benefit is based on your total years of service multiplied by \$3,750, which will be credited as of the date you first become eligible and commence your participation under the retirement plan.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |



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|----------------------------------------------------------------------------|------------------------------------------------------|--------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Employee Assistance Program (EAP)</b><br>Ulliance                       | City                                                 | All regular employees                                                                                  | The Ulliance Employee Assistance Program (EAP) is a program designed to assist employees and their family members. Ulliance can help you resolve any concerns that are affecting your personal or work lives...no matter what the issue. The EAP is a confidential benefit. This means that Ulliance must keep your records, and even the fact that you called them, confidential from any other party. There is no cost to the employee for using Ulliance's services. |
| <b>Vacation Days</b>                                                       | City                                                 | <b>See union contract</b>                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Sick Days</b>                                                           | City                                                 | <b>See union contract</b>                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Personal Days</b>                                                       | City                                                 | <b>See union contract</b>                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Floating Holiday</b>                                                    | City                                                 | <b>See union contract</b>                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Paid Parental Leave</b>                                                 | City                                                 | All regular employees that meet the same eligibility requirements for FMLA                             | The City provides up to 12 weeks of Paid Parental Leave (480 hours)* to use in no less than 4 hours increments. Paid Parental Leave is used for the birth of child (ren) and/or adoption. Leave time runs concurrently with FMLA. *Please see Union contract.                                                                                                                                                                                                           |
| <b>Life Insurance</b><br>Unum                                              | City                                                 | Regular employees who have met an 89-day waiting period. Benefits begin on the 90th day of employment. | \$40,000 Group Term Life coverage                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Life Insurance</b><br>Unum (Optional)<br>Employee and/or Dependent Life | City pays 50% of Optional Employee Life Premium only | Regular employees who have met an 89-day waiting period. Benefits begin on the 90th day of employment. | You may elect to buy 2x or 3x pay of additional group term life insurance for yourself or \$10,000 for your spouse and \$7,000 for your children.<br><br><i>Premiums are deducted monthly on an after-tax basis.</i>                                                                                                                                                                                                                                                    |
| <b>Short Term Disability</b><br>Unum (Optional)                            | Employee                                             | Regular employees who have met an 89-day waiting period. Benefits begin on the 90th day of employment. | You can purchase this benefit at the level of coverage that they choose through Unum.<br><br><i>Premiums are deducted monthly on an after-tax basis.</i>                                                                                                                                                                                                                                                                                                                |
| <b>Long-Term Disability</b><br>Unum (Optional)                             | Employee                                             | Regular employees who have met an 89-day waiting period. Benefits begin on the 90th day of employment. | You are paid 60% of your base pay to a maximum of \$5,000 per month after 120 days of disability.<br><br><i>Premiums are deducted monthly on an after-tax basis.</i>                                                                                                                                                                                                                                                                                                    |
| <b>Accident Coverage</b><br>Unum (Optional)                                | Employee                                             | Regular employees who have met an 89-day waiting period. Benefits begin on the 90th day of employment. | You may choose levels of benefits for specific injuries, additional accidental death or dismemberment and other general benefits.<br><br><i>Premiums are deducted monthly on an after-tax basis.</i>                                                                                                                                                                                                                                                                    |
| <b>Critical Illness Coverage</b><br>Unum (Optional)                        | Employee                                             | Regular employees who have met an 89-day waiting period. Benefits begin on the 90th day of employment. | You may choose levels of coverage for 1 <sup>st</sup> occurrence benefit. Also includes benefits for Hospital confinement, Radiation / Chemotherapy treatments, and Screening and Wellness benefits.<br><br><i>Premiums are deducted monthly on an after-tax basis.</i>                                                                                                                                                                                                 |
| <b>Tuition Reimbursement Program</b>                                       | City                                                 | <b>See union contract</b>                                                                              | The City will reimburse you up to \$5,000 per year for educational programs related to your position.                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Prepaid Legal</b><br>(Optional)                                         | Employee                                             | All regular employees                                                                                  | Two plans are available for purchase depending on your needs. Life Events Legal Plan and/or Identify Theft Shield.<br><br><i>Premiums are deducted monthly on an after-tax basis.</i>                                                                                                                                                                                                                                                                                   |
| <b>Go Pass</b>                                                             | City                                                 | Downtown employees                                                                                     | Employees who work downtown and choose an alternative to single passenger auto commuting can receive a Go!Pass for their use. Provided upon request.                                                                                                                                                                                                                                                                                                                    |
| <b>Parking Discount</b>                                                    | City                                                 | All regular employees                                                                                  | See union contract.                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>529 College Savings Plan</b><br>(Optional)                              | Employee                                             | All regular employees                                                                                  | You are able to save for college tuition for children or grandchildren through the tax-favored <i>Michigan Education Savings Program</i> 529 college savings plan. <i>Your contributions are deducted via direct deposit</i>                                                                                                                                                                                                                                            |