



# **CHARTER TOWNSHIP OF REDFORD**

**BENEFITS HANDBOOK FOR APPOINTEES, DEPUTIES**

**AND**

**SALARIED EMPLOYEES WITH CIVIL SERVICE STATUS**

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## **PURPOSE AND INTRODUCTION**

The Benefits Handbook for Appointees, Deputies, and Salaried Employees with Civil Service Status (herein after “employee”) sets forth the fringe benefits as currently provided to these employees. The Township Board reserves the right, at its discretion, to modify or eliminate any provided fringe benefit at any time.

## **WORKERS' COMPENSATION**

As an employee of Redford Township, you are covered by workers' compensation insurance. Should you sustain a work-related injury you are obligated to report it to your immediate supervisor or other management personnel. Should your injury require more than immediate first aid, you will be taken to a Township authorized medical facility. When receiving treatment for a work-related injury DO NOT use your personal medical insurance. You should inform the attending physician or admitting clerk that your injury is work-related. Furthermore, within twenty-four hours of its occurrence, you are also required to submit a Report of Work-Related Accident or Injury to the Personnel Office. Copies of these forms are available in each department.

In the event an employee is injured while in the service of the Township, the employee shall receive the difference between the employee's full pay and employee's Workers' Compensation for the period of the employee's disability, not to exceed one (1) year. Thereafter, the employee shall receive Workers' Compensation only for the length of the employee's injury if eligible under the Workers' Compensation statute.

## **JURY DUTY & WITNESS FEES**

Employees shall receive their full pay during the period they are called for jury duty or to serve as a witness in court. Any monies collected for the performance of jury service and appearing as a witness may be retained by the employee. Such monies received

shall be in lieu of parking, mileage, meals, etc. Subpoena fees for the production of Township records must be surrendered to the Township. This paragraph is not applicable when the Township does not sanction an employee's involvement in a lawsuit.

### **HOLIDAYS**

Employees may be granted the day off with pay for recognized holidays. The recognized holidays are the same as those given to the Township employees who are members of the Michigan Association of Public Employees. Employees will not receive any additional compensation for time worked on holidays.

### **LEAVE DAYS**

Leave days are in lieu of vacation, sick, personal and bereavement leave days. Upon appointment and each anniversary of appointment thereafter (except as otherwise noted), an employee shall receive 31 leave days. From the date of Board of Trustee adoption of this handbook to your anniversary date, you will receive on a prorated basis 31 leave days. Any fraction of a whole leave day as a result of prorating will be rounded to the closest whole number. Leave days may be used for vacation, sick, personal or bereavement purposes. Unused leave days may accumulate without limit, but with a monetary value not to exceed the provisions of this handbook.

Except as noted below employees are required to take as leave days at least 10 workdays off in the course of the Township fiscal year for vacation; at least five of the 10 leave days shall be consecutive.

The two exceptions to this policy are:

1. An employee is not required to use leave time in the first year of the non-union employee's employment.

2. An employee is not required to use leave time in the final year of the non-union employee's employment.

### **PAYMENT FOR UNUSED LEAVE**

#### **Payment for Unused Leave at Either; Retirement, Resignation or Termination for Cause.**

An employee's unused leave pay shall be limited to the lesser of the employee's unused leave time or 100% of the highest maximum number of days or hours available for lump sum pay-out as contracted between the Township and any of its bargaining units.

#### **Payment for Unused Leave - For Termination Without Cause**

An employee who is terminated without cause shall receive unused leave pay that shall consist of:

The lesser of the employee's unused leave time or 100% of the highest maximum number of days or hours available for lump sum pay-out as contracted between the Township and any of its bargaining units. Plus 30 leave days.

Note: For purposes of this handbook unused accumulated leave days do not include leave days lost due to prior disciplinary action.

### **PERSONAL LEAVES OF ABSENCE**

Any employee with a suitable reason may apply for an unpaid leave of absence. The employee's supervisor in his/her sole discretion shall determine whether to grant a leave. Each leave must designate a return to work date. Failure to report for work on the designated date, unless excused by the employee's supervisor, shall be deemed a voluntary quit. Unless otherwise provided in writing by the Township Board, the Township will not pay for insurance benefits during an unpaid leave of absence. Employees do not accrue leave time while on an unpaid leave of absence.

## HEALTH INSURANCE

Employees shall receive the same health care benefits with the same co-pays and premium sharing as received by the Township employees who are members of the Michigan Association of Public Employees (MAPE).

Should a vested employee with at least eight (8) years of continuous Township service die while in the employ of the Township, the vested employee's spouse and eligible dependents shall receive the same health insurance as the spouse and dependents of a qualified retiring employee as defined below.

Should an employee (regardless of vesting status) die a duty related death, the employee's spouse and eligible dependents shall receive the same health insurance as the spouse and dependents of a qualified retiring employee as defined below.

At the time of their retirement, qualified retiring employees, their spouse and eligible dependents (as defined by the insurer) shall receive the same health care benefits with the same co-pays and premium sharing as the Township's retiring employees who are members of the MAPE.

These payments must be paid monthly to the Charter Township of Redford, or as otherwise agreed by the Township.

The qualifications for retiring employees are:

1. A retiring employee must have accumulated seventy (70) points based upon age and years of service, one point being given for each year of age and one point for each year of service.
2. Qualification 1 will be waived for employees who retire from Redford Township with either a duty-related disability pension or a non-duty related disability pension.

3. This coverage will be available only to participants in the Municipal Employees Retirement System and not to employees who are also participants in another pension pursuant to a negotiated health benefit program with the Township.
4. Retiring employees shall apply, upon becoming eligible for Medicare benefits including parts "A" and "B", which benefits shall be primary and coordinated with the health insurance benefits provided retirees under this agreement, so long as the retiree shall suffer no reduction in health insurance coverage. Medicare part "B" will be at the retiree's expense.
5. When the retired employee has available other medical coverage, that coverage will be primary, and the Township medical benefit coverage will be secondary.
6. Other dependents may be covered for medical benefits at the retired employee's sole expense.

#### **PROVISION FOR CONTINUATION OF HEALTH CARE BENEFITS**

Federal law gives employees of the Township, their spouses and their dependent children, who are receiving health care benefits from the Township, the option to continue self-paid health care coverage after coverage would normally cease due to the following reasons:

1. The employee's termination of employment or a reduction of hours resulting in the loss of eligibility to participate in the employer's group health plan. Employees terminated for reasons of gross misconduct shall not be eligible for extended self-pay benefits.
2. Divorce or legal separation from an employee.

3. Death of the employee.
4. Dependent children who cease to be eligible under the provisions of the current health plan.
5. Employee becomes eligible for Medicare benefits.

The continued coverage under the health plan may be applied for by an employee, the employee's spouse, or the dependents of the employee. To be eligible, the individual must cease to be covered under the group health plan because of one of the five (5) reasons listed above. Continued coverage will be paid for by the person being insured at a rate just slightly higher than the group rate paid by the Township. All information regarding this option may be obtained from the Personnel Director's office.

### **MEDIUM TERM DISABILITY INSURANCE**

Employees will be provided with medium term disability (MTD) insurance for 80% of their salary for up to two full years. Such benefit shall activate after an absence of 30 consecutive work days for an employee's non-work related medical condition only, verified by a physician's written statement. Employees may at their option delay going on MTD until they have exhausted their leave bank. Employees must use their accrued leave days (if available) during the 30 day qualification period before receiving MTD benefits.

Should an employee's anniversary occur while the employee is on MTD, the employee's leave allotment for that year shall be prorated (to the nearest whole day) when the employee returns to active duty.

### **LIFE INSURANCE**

The Township provides, at no cost to the employee while an employee of the Township, a Fifty Thousand and no/100 (\$50,000.00) Dollars, Group Life Insurance Policy with an accidental death and dismemberment policy.

Upon retirement or other voluntary departure the employee may continue such insurance at the employee's expense.

Retirees will be given a Two Thousand (\$2,000.00) Dollar death benefit insurance plan at no cost to the retiree until age 65.

### LONGEVITY

- a. An employee's longevity will be the same as contracted between the Township and the Michigan Association of Public Employees.
- b. Payment: Employees shall receive their longevity pay on the same date as the Township's general fund employees receive their longevity payment.
- c. Termination: Upon termination of employment for any reason other than cause, longevity payments shall be pro-rated for the year of termination and the appropriate amount paid to the non-union employee, or in the event of his/her death, to his/her heir or estate.

### PENSION PLAN

Employees of Redford Township are members of the Municipal Employees Retirement System (MERS). Non-union employees shall contribute 0 % of their gross salary for pension contributions. The Township shall make the required contribution (Board action 13:027). Employees are eligible for retirement with any of the following combinations of age and year of Township employment:

<u>Age</u>	<u>Years of Employment</u>
No minimum	25
55	20
60	8

Vesting occurs at eight (8) years of service.

Benefit at retirement is based on a 2.5% of the employee's final average compensation (FAC) multiplied by the number of years of service.

FAC is the employee's highest 36 consecutive months of earnings divided by three (3). An employee's severance pay at retirement will be added to the FAC if it is not included with employee's highest 36 consecutive months of earnings.

This benefit shall not exceed 80% of the employees' final average compensation.

For additional information on the retirement benefit refer to the Provisions in Brief pamphlet provided by MERS.

### CONFERENCES & TRAVEL

- a. The provisions of these guidelines shall apply to all employees of the Charter Township of Redford, including those who are elected or who are appointed.
- b. Eligible Conference/Travel Expenditures: It is the intent of the Township to enhance the professional development of the employee and official by sponsoring participation in approved learning activities. These activities, conferences, seminars, conventions, workshops, etc. must have adequate budgeted funds available for participation.
  1. Conferences/Seminars: The activities must be directly related to that person's Township job function. Funds to support attendance must have previously been budgeted. Township reimbursement may not exceed the pre-approved registration fee.
  2. Mileage: Persons who are required to use their privately-owned vehicles while on Township business shall be reimbursed upon Township Board approval of the expense report. The Township reimbursement rate for mileage shall be the current IRS rate in effect on the actual travel date(s).

Employees who receive traffic citations are responsible for subsequent fines.

3. Airfare: Airfare expenses will be pre-paid by the Township prior to the date of the conference. In accordance with what is standard in private business and most government jurisdictions, airfare will be allowed at “less than first class” rates. In most cases, this will be the coach rate. Employees are encouraged to seek business or discount rates.
4. Lodging: Generally, persons traveling on Township business will have their lodging expenses pre-paid. In those cases where pre-payment is not possible, reimbursements will be made for the actual expenses incurred. Employees seeking to attend a conference or a seminar must request a copy of the Township’s Tax Exemption Forms. Failure to request such a form prior to the conference or request the mailing of such a form with the registration will result in the employee not being reimbursed for any additional taxes the Township is normally exempt from paying. Receipts must be obtained for lodging and all expenses documented. Ideally, lodging would occur at the hotel sponsoring the conference or at a convenient hotel where arrangements have been made by the sponsoring agency.
5. Meals: While traveling on Township business, employees and officials will be reimbursed at a rate of \$50.00 per day. If detailed receipts are not provided to the Township by the employee, their per diem allocation will be as follows:

\$10.00 credit for breakfast

\$15.00 credit for lunch

\$25.00 credit for dinner

While traveling on Township business, employees and officials will be reimbursed for reasonable expenses for meals and gratuities. All detailed receipts must be included. In cases where the conference registration includes meal(s), the per diem allocation will be reduced as follows:

\$10.00 credit for breakfast

\$15.00 credit for lunch

\$25.00 credit for dinner

IN NO CASE WILL TOWNSHIP FUNDS BE ALLOWED FOR THE PURCHASE OF ALCOHOLIC BEVERAGES.

- a. Reimbursement for people other than the Township employee, commission member and/or official who attend conferences or conventions shall not be aided by public funds.
- b. Miscellaneous: Reimbursement for other expenses, such as baggage handling, tolls, taxis, parking and other expenses, will be allowed with the approval of the Department Head. Under no circumstances will expenses of a personal nature be included in a charge against public funds. Receipts must be submitted to the Bookkeeping Department if reimbursement is requested.
- c. Extended Travel: If the conference or seminar is longer than three days duration, advance payment of meals may be requested. This request should be made two weeks prior to departure date. The authorized advance payment is set at \$50.00 per diem. No receipts at the \$50.00 rate will be necessary for

reimbursement. However, if the employee chooses to present receipts, he/she will be allowed reimbursement in accordance with the provisions of Section (e) above. Receipts must be provided.

### **EDUCATIONAL ASSISTANCE**

The Township may provide educational assistance funds for Township-related education. The assistance shall be in the form of a refund of tuition, books, and fees if applicable subject to the following restrictions:

- a. The Administrative Committee must approve the course.
- b. The employee must successfully complete the course. (If the course is graded, the appointed must receive a grade of "C" or an equivalent score or better.)
- c. By accepting educational assistance funds, an employee agrees to remain in the employ of the Township. Such period of employment commitment shall be for one year after the course or courses supported by the Township is completed.
- d. Should an employee terminate his/her employment prior to the expiration of the period of employment commitment, the amount of educational assistance funds provided to the employee for the course or courses taken that correspond to the period of service being prematurely terminated must be refunded to the Township by the employee. The employee may agree to have such an amount withheld from their severance pay. Such withholding requires written consent of the employee. However, the employee remains responsible for full repayment to the Township.

**TOWNSHIP VEHICLES AND EQUIPMENT:**

- a. For those employees who operate Township motor vehicles while on Township business the employee must possess and maintain a valid driver license with five or fewer points.
- b. Prior approval must be obtained from one of the three full time elected officials before a Township vehicle may be used for personal use. If prior approval is granted the prorated value of the Township vehicle for the employee's personal use will be reported on the employee's Form W-2 Annual Wage and Tax Statement and to the Internal Revenue Service.

**CHARTER TOWNSHIP OF REDFORD**  
**BENEFITS HANDBOOK FOR EMPLOYEE**  
**ACKNOWLEDGMENT FORM**

I, \_\_\_\_\_, acknowledge that I have received a copy of the Charter Township of Redford Benefits Handbook for Appointees, Deputies and Salaried Employees with Civil Service Status. I further acknowledge that any fringe benefit as provided in this Handbook can be modified or eliminated at any time, and for any reason by the Redford Township Board of Trustees.

\_\_\_\_\_

Employee

\_\_\_\_\_

Date