# GROUP INSURANCE PLAN ORDINANCE CHARTER TOWNSHIP OF IRONWOOD IRONWOOD, MICHIGAN ORDINANCE NO. 37

An ordinance to create and establish a township group insurance plan covering life, health, hospitalization, medical and surgical service and expense and accident insurance 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 Charter Township of Ironwood and the officers and employees shall contribute to the premium or charges arising under such group insurance plan and further provide for the deduction of contributions from officer's and employees' compensation; to provide a method for non-coverage of an officer. or employee of the group insurance plan; to ratify and confirm the validity of any group insurance plan in existence on the effective date of this ordinance; and to repeal all ordinances or parts of ordinances in conflict herewith.

## SECTION 1: TITLE

This ordinance shall be known and cited as the "Charter Township of Ironwood Group Insurance Plan Ordinance."

## SECTION 2: PURPOSE

Pursuant to Public Act 77 of 1989, the Charter Township of Ironwood hereby creates and establishes a group insurance plan covering life, health, hospitalization, medical and surgical service and expense and accident insurance of its officers and employees enumerated herein, and their dependents, except as noted, and for such purposes, also hereby authorizes the Township Supervisor and the Township Clerk to contract, in the name of the Township Board, subject to approval of the Township Board, with any company authorized to transact such business within the State of Michigan for such group insurance policies.

#### SECTION 3: COVERAGE

The group insurance plan created, established and contracted for under this ordinance shall cover each person within the following classes of officers and employees and shall also cover the dependents of such person, except as noted:

All members of the Township Board.
All Township employees who are employed for more than twenty (20) hours per week on a regular basis.
All Township officials, including the Supervisor, Clerk, and Treasurer.
In addition, the Township will provide life insurance for its volunteer firemen.
Dependents of the Township Board, Township employees, and volunteer firemen are not covered by provided life insurance.

#### SECTION 4: COVERAGE

The Charter Township of Ironwood shall annually contribute 100% per centum of the portion of the premium or charges arising under such life insurance contract for each person within the class of persons enumerated in Section 3 hereof. Additionally, the Charter Township of Ironwood shall annually contribute 100% per centum of that portion of the premium or charges under such health, hospitalization, medical and surgical service and expense and accident insurance contract for each person within the class of persons enumerated in Section 3 hereof. Such Township contribution shall be secured from the general fund of the Township. Each person within such class shall be responsible for the remainder of the premium or charges not paid for by the Township and the Township Clerk is hereby authorized to deduct the same from each person's pay, salary, or compensation and to apply to such person's responsibility. Any person desiring not to be so covered shall give written notice to the Township Clerk before the person has become insured or covered under the contract. If the notice is received after the individual has become insured or covered, his coverage under the contract shall cease as provided for in the contract.

#### SECTION 5: CONFIRMATION

The Charter Township of Ironwood hereby ratifies and confirms the validity of any life, health, hospitalization, medical and surgical service and expense and accident insurance or any one or more of such forms of insurance in existence on the effective date of this ordinance.

# SECTION 6: RESPONSIBILITY

Each covered individual will remain responsible for any deductibles, co-pays or uninsured amounts. In addition, there is no intention, expressed or implied, by enactment of this ordinance that the current levels of insurance coverage and the Township's 100% contribution towards same will remain as they are.

## SECTION 7: EFFECTIVE DATE

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

CHARTER TOWNSHIP OF IRONWOOD

MARK J RANDALL Supervisor

By: Colene alyanu ARLENE PALOJARVI, Cherk

That this ordinance was duly adopted by the Township Board on the <u>28th</u> day of <u>July</u>, 1993 at a regular meeting thereof. This ordinance shall be known as Ordinance Number <u>37</u> of the Charter Township of Ironwood.

## CERTIFICATION

I hereby certify that the foregoing is a copy of Ordinance No. 37 adopted by the Township Board at a meeting held on the <u>28th</u> day of <u>July</u>, 1993, a summary of which will be published in the Ironwood Daily Globe on the <u>30th</u> day of July, 1993. This Ordinance was adopted by those present and voting as follows:

YEAS: Albert Synkelma, Jay Kangas, Eugene Nieminen, Arlene Palojarvi,

Mary Segalin, Marilyn Partyka, Mark Randall.

NAYS: NONE

IN WITNESS WHEREOF, I have hereunto affixed my signature this 30th day of July, 1993.

Arlene Palojarvi/ Clerk CHARTER TOWNSHIP OF IRONWOOD