AGREEMENT BETWEEN
THE CITY OF NOVI AND THE POLICE OFFICERS LABOR COUNCIL

EFFECTIVE JULY 1, *2025* - JUNE 30, 2028

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AGREEMENT BETWEEN THE CITY OF NOVI AND POLICE OFFICERS LABOR COUNCIL

This agreement, signed this ____ day of _____, 2025, for the contract period July 1, 2025 through June 30, 2028, by and between the City of Novi in Oakland County, Michigan, hereinafter referred to as the "City", and the Police Officers Labor Council, hereinafter referred to as the "Union". It is the desire of both parties to this Agreement to continue to work harmoniously and to promote and maintain high standards between the City and its Police Officers, hereinafter referred to as "officers", which will better serve the citizens of the City of Novi.

1. RECOGNITION

Section 1.1: The City recognizes the Police Officers Labor Council, POLC, as the exclusive bargaining agent for the Novi police officers below the rank of Sergeant, for the purposes of collective bargaining with respect to rates of pay, wages, hours of employment and other terms and conditions of employment, in the following bargaining unit for which it has been certified, and in which the Union is recognized as sole and exclusive bargaining representative, subject to and in accordance with the provisions of Act 336 of the Public Acts of 1947, as amended.

2. AGENCY SHOP AND DUES CHECKOFF

Section 2.1: A bargaining unit employee may sign an authorization for deduction of dues/fees for membership in the Union. The authorization for deduction of dues/fees may be revoked by the bargaining unit member upon written notice to the City, with copy of the Union and shall cease in accordance with the Union's by-laws and governing documents.

Section 2.2: The amount of dues/fees shall be designated by written notice form the Union to the City. If there is a change in the amount of dues/fees, such change shall become effective the month following transmittal of the written notice to the City. The City shall deduct the dues/fees on a bi-weekly basis from the pay of the employees that have authorized such deductions.

Section 2.3: Deduction of dues/fees shall be remitted to the Union. In the event a refund is due an employee for any sums deducted from wages and paid to the Union, it shall be the responsibility of the employee to obtain the appropriate refund from the Union.

Section 2.4: If an authorized deduction for an employee is not made, the City shall make the deduction from the employee's next pay after the error has been called to the City's attention by the employee or Union.

Section 2.5: The Union will protect, save harmless and indemnify the City from any and all claims, demands, suits and other forms of liability by reason of action taken by the City for the purpose of complying with this article of the agreement.

Section 2.6: Unless otherwise provided in this article, all matters pertaining to a bargaining unit employee establishing or reestablishing membership in the Union, including requirements established by the Union for providing paid services to non-union bargaining unit employees, if permissible shall be governed by the internal conditions mandated by the Union pursuant to its authority under section 10(2) of the Public Employment Relations Act.

3. MANAGEMENT RESPONSIBILITY

Section 3.1: The City Council on its own behalf and on behalf of its electors, hereby retains and reserves unto itself, all powers, rights, authority, duties, and responsibilities conferred upon and vested in it by the laws and the Constitution of the State of Michigan and of the United States. Further, all rights which ordinarily *vest* in and are exercised by employers are reserved to and remain *vested* in the City Council, including, but without limiting the generality of the foregoing, the right:

A. to manage its affairs efficiently and economically, including the determination of quantity and quality of services to be rendered to the public, the control of equipment to be used, and the discontinuance of any services or methods of operation;

B. to introduce new equipment, methods, or process, change or eliminate existing equipment and institute technological changes, decide on supplies and equipment to be purchased;

C. to direct the work force, to assign the type and location of work assignments and determine the number of employees assigned to operations;

D. to determine the number, location, and type of facilities and installations;

E. to determine the size of the work force and increase or decrease its size;

F. to hire new employees, to promote employees and to assign, transfer and lay off employees;

G. to establish and change work schedules, work standards, and the methods, processes, and procedures by which such work is to be performed;

H. to discipline, suspend, and discharge employees for cause;

I. to maintain the discipline and efficiency of officers;

J. to establish the methods of departmental operation.

Section 3.2: The City reserves the foregoing rights except such as are specifically relinquished or modified by the terms of this Agreement.

Section 3.3: It is agreed that these enumerations of management prerogatives shall not be deemed to exclude other prerogatives not enumerated, and except as specifically abridged, delegated, modified, or granted by this Agreement, all of the rights, powers and authority the City had prior to the signing of this Agreement are retained by the City and remain within the rights of the City, whether or not such rights *have* been exercised in the past.

4. BASIS OF REPRESENTATION

Section 4.1: There shall be one Union representative and an alternate to act in his/her absence.

Section 4.2: There shall be a grievance committee consisting of not more than two (2) members of the Union.

Section 4.3: The names of officers selected as Union representatives and alternates, and the name of the President of the Union, shall be certified in writing to the City by the Union.

Section 4.4: The Union representatives may investigate and process grievances during working hours without loss of pay, if the case so warrants and this privilege shall not be abused. Union representatives will be permitted to leave their work, after obtaining approval of their respective supervisors and recording their time. Permission for Union representatives to leave their workstations will not be unreasonably withheld. Union representatives will report their time to their respective supervisors upon returning from a grievance discussion.

5. GRIEVANCE PROCEDURE

Section 5.1: Definition: A Grievance is defined as an alleged violation of a specific article and section of this Agreement. No dispute or controversy shall be adjusted under this procedure unless it shall be a true grievance as defined above.

Section 5.2: Any grievance or dispute which may arise between the parties concerning the meaning, application or interpretation of this Agreement, and disputes as to wages, hours and working conditions, shall be settled in the following manner:

Step 1: The parties recognize informal resolution of grievances at the lowest possible level of supervision is desirable and herein encouraged. In the event that an officer or the Union believes there is a basis for a grievance, the officer or the Union representatives shall first discuss the alleged grievance with the aggrieved party's

immediate supervisor. If after an informal discussion with the immediate supervisor the grievance has not been settled within ten (10) business days, (business days referred to herein shall not include Saturday, Sunday or legal holidays) the Officer or the Union may discuss the alleged grievance with the Chief. The Union shall have a response from the Chief within ten (10) business days.

Step 2: If after an informal discussion with the Chief the grievance has not been settled, the Officer or the Union may reduce the grievance to writing and the written grievance shall be presented by the Union representative to the Chief of Police within ten (10) business days of the discussion with the Chief. It shall name the employee(s) involved, shall state the facts giving rise to the grievance, shall identify the provisions of this Agreement alleged to be violated by appropriate reference, shall state the contention of the employee and of the Union with respect to these provisions, shall indicate the relief requested, and shall be signed by the employee.

Step 3: Within ten (10) business days of receipt of the grievance, the Chief shall respond to the grievance in writing or resolve the grievance to the satisfaction of the Union. Step 4: If the Union is not satisfied with the disposition of the grievance or if no disposition has been made by the Chief of Police within ten (10) business days, the grievance may be appealed in writing to the Director of Human Resources. The Director of Human Resources shall within ten (10) business days of the receipt of said grievance, respond to the grievance and render his written disposition of said grievance.

Step 5: If either party is not satisfied with the disposition of the grievance at the step 4 level, either party may, within ten (10) business days of the date of the written disposition or of the date on which said disposition is due, whichever is the earliest, invoke arbitration by sending to the other party written notice of the intention to arbitrate the Grievance.

Section 5.3: The arbitration proceedings shall be conducted by an arbitrator to be selected by the City and the Union. If the parties cannot agree as to the arbitrator, he/she shall be selected by the Federal Mediation and Conciliation Services (FMCS) in accordance with its rules and regulations. Notice to the FMCS shall be made within twenty (20) calendar days after the written notice of the intention to arbitrate the grievance. The decision of the arbitrator shall be final and binding upon the parties. The arbitrator shall have no power to alter, add to or subtract from the terms of this Agreement.

Section 5.4: Expenses for the Arbitrator's services shall be borne equally by the parties. All other expenses shall be borne by the parties incurring them.

Section 5.5: The arbitrator shall have jurisdiction only to interpret, apply and determine compliance with the provisions of this agreement insofar as the arbitrator may deem necessary for the determination of the grievance appealed to him. The arbitrator shall have no power to add to; subtract from or modify any of the terms of this agreement or any supplement or amendment thereto or to go beyond the scope of the grievance as filed in writing. The arbitrator shall have no power to substitute his discretion in cases where the City

is given sole discretion to act by this agreement or by any supplement or amendment thereto. In the event the arbitrator decides he has no power to decide or rule on an issue, he shall so rule and the matter shall be referred back to the parties.

Section 5.6: Any grievance not appealed from a decision in one of the steps of the grievance procedure to the next step as herein described shall be considered dropped and the last decision final and binding, except that time limits may be extended by mutual written agreement of the parties.

Section 5.7: Notification within a reasonable time shall be given to the Union of any disciplinary action taken against any member which may result in official entries being made in his/her personnel files. All information forming the basis for disciplinary action shall be made available to the member and the Union. All members shall be entitled to review the contents of their personnel files at all reasonable times. A member shall be permitted to have inserted in his/her file, his/her written response to any unfavorable communication from a citizen.

Section 5.8: For purposes of privacy, members shall be allowed to use department address as personal address on all reports, complaints and testimony.

Section 5.9: The City agrees that it will continue to regard all personnel files as confidential records to be under direct control of the Director of Human Resources, and no unauthorized person shall be allowed to see a member's files without his/her prior written consent nor shall his/her name, home address, or photographs be given to the press or news media without his/her express consent.

Section 5.10: The City agrees to furnish to the Union in response to reasonable requests, information which may be necessary for the Union to process any grievance.

Section 5.11: The Union shall have the right to file a grievance if the Union believes that an alleged violation affects any members of the Union. In such a case, the Union shall be deemed to be the grievant.

Section 5.12: The Department shall make recordings of all disciplinary hearings available to the Union upon request.

6. DISCIPLINARY LAYOFF AND DISCHARGE

Section 6.1: The City may discharge or discipline any officer only for just cause Any officer who has been disciplined by suspension or discharge may request the presence of a Union representative before he/she is required to leave the station, to discuss the matter with the officer and the City representative, as long as the circumstances permit prompt and orderly conversation on the matter. The Union representative will be called promptly, if available. In the case of a discharge, the officer and the Union will be given a written statement of the general nature of the charges causing the discipline.

Section 6.2: It is important that complaints regarding discipline be handled promptly, and if

a hearing is desired, the Union or the officer shall file an appeal with the Chief of Police or his designee, within two (2) working business days after such discharge or discipline is first imposed. The hearing will be held within two (2) working business days after the filing of the complaint. Union representatives at the hearing will be the same as indicated in Section 6.6 of the Grievance Procedure In addition, the disciplined officer has the right to be present.

Section 6.3: If the Chief or his designee finds in his judgment that the discipline is too severe, he may reduce the discipline to a more appropriate penalty. The Chief will render a decision within five (5) working business days of the date of hearing. If his/her decision is not satisfactory to the Union, the grievance may be appealed under Step Four of the Grievance procedure. If such appeal is not filed within five (5) working business days of the date of the Chiefs decision, or of the date on which it was due, the matter will be considered automatically settled on the basis of the last decision and not subject to further appeal.

Section 6.4: The aggrieved officer shall have a right to be present and participate in the hearing before the Director of Public Safety/Chief of Police. The Director of Public Safety/Chief of Police shall, within five (5) working business days of the receipt of said complaint, hold a meeting thereon and within three (3) working business days of said meeting, render his written disposition of the complaint, copies of which shall be delivered to the Union, and the disciplined officer. In the event there is no decision, the opinion rendered by the Chief shall continue in effect.

Section 6.5: If the Union is not satisfied with the disposition of the complaint under paragraph "6.4"; it may, within ten (10) working business days of the written disposition of the City Manager, appeal said grievance to binding arbitration in accordance with the procedures set forth in Step Five of the Grievance procedure. In the event of such appeal, the decision of the arbitrator shall be final and binding upon the parties, including the disciplined officer.

Section 6.6: All officers shall have the right to be represented by the President of the Union or a member of the Union Grievance Committee at all disciplinary conferences or hearings under this procedure and to be represented by an attorney if he/she chooses.

Section 6.7: Employee Rights:

A. At no time shall any member of the Union be required to answer to any allegation(s) of misconduct unless said allegation(s) has been reduced to writing and the member shall be provided with a copy of the allegation(s) an opportunity to read same before answering any questions or making any statements regarding the allegation(s) provided, however, that such answer or statement shall be made within forty-eight (48) hours immediately following the receipt of such allegation(s). Further, at his/her request, the member shall have the right to representation from the Union, or an attorney of his/her choice, present during the time any answers are given or statements made.

    1. If at any time a member is answering to an allegation(s) which may result in criminal charges being filed against him/her, the Union member shall be advised of his/her rights (MIRANDA WARNING) prior to any questioning.

2. At no time shall any member of the Union be required to take a polygraph test or stand in any line-ups to prove or disprove any allegation(s) made against them unless he/she so desires.

B. The private and personal life of any employee is not within the appropriate concern or attention of the City, as long as it is consistent with the high standards which the profession and Union have set. No restriction, other than the approval of the Chief of Police, is placed upon the freedom of employees to use their own time for gainful employment, or other activities insofar as it does not interfere with the satisfactory performance of their police duties. Such approval shall not be unreasonably withheld.

C. Within a two-year period following the insertion of a counseling memo or letter of reprimand in the personnel files of the member, he/she may ask that a review be made by the Director of Human Resources, and unless there is substantial reason otherwise, the letter will be removed and the record of it expunged.

7. SENIORITY

Section 7.1: New officers may acquire seniority after working twelve (12) continuous months in which event the officer's seniority will date back to the date the employee was sworn in. However, rank shall also be used to determine seniority so that Detectives shall be deemed to be senior to all Patrol officers despite the fact that Patrol officers may have been hired prior to a Detective. In the event that two (2) or more officers of the same rank have the same date of hire, then seniority shall be determined among such officers by the date of the application for employment, the one with the earliest date of application having the greatest seniority. New officers hired after the date of signing of this Agreement shall be considered probationary for one year after they have completed the shadow phase of the Field Training Program.

Section 7.2: The Union shall represent probationary employees for the purposes of collective bargaining in respect to rates of pay, wages, hours of employment and other conditions of employment as set forth in this Agreement, except that the Union shall not represent probationary employees with respect to discharge or discipline by the City for other than Union activity.

Section 7.3: An officer shall lose his/her seniority for the following reasons only:

A. He/she quits.

B. He/she is discharged. In the event that the discharge is reversed through the grievance procedure, his/her seniority shall be reinstated to date of hire.

C. He/she is absent for three (3) consecutive working days without notifying his/her supervisor or the Chief of Police. After such absence, the City will send written notification to the officer at his/her last known address that he/she has

lost his/her seniority, and his/her employment has been terminated. If the disposition made of any case is not satisfactory, the matter may be referred to the grievance procedure.

D. If he/she does not return to work from sick leave and leaves of absence within three (3) days of the end of the leave.

E. Retirement or regular service retirement.

Section 7.4: An officer who at any time returns from leave granted by the City shall be entitled to return to his/her former position without loss of rank or seniority.

Section 7.5: An officer who is promoted from the bargaining unit to a command position with the City shall retain all seniority accumulated by him as a member of the bargaining unit, and shall be entitled to exercise that seniority at any time that he/she is either laid off or demoted from his/her position as a command officer.

8. LAYOFFS AND RECALL

Section 8.1: Definition: A layoff is a reduction of the work force. A layoff reduction is defined to be the reduction of an employee's rank within this bargaining unit, or the Command bargaining unit, when the employer has decided to layoff members of the Police Department because of lack of work, lack of funds, or reasons other than the acts or delinquencies of the employee. The employer will adhere to the principle of last hired, first laid off.

Section 8.2: Method: In such cases where the number of employees laid off necessitates a reduction of rank, it shall be done in the following manner. First the City shall decide the number of Sergeants to be reduced. That number of Sergeants shall be reduced to the rank of Detective/Road Patrol Officer by inverse order of the length of service in rank of Sergeant and become members of this bargaining unit. After any Sergeants have been reduced and if the City decides to reduce any member of the Detective/Road Patrol Officer, it shall be done in the following manner. The Detective/Road Patrol Officer who has the least amount of time shall be laid off. The names of persons holding permanent positions in the rank effected, who have been reduced in rank under this article, shall be placed on an appropriate layoff reduction promotional list in the inverse order of their reduction, The City agrees that no promotion of any employee in this bargaining unit, or the COAM, Lieutenant's and Sergeants bargaining unit shall take place until those persons who were laid off are first returned to work, and all members reduced in rank are re-promoted.

Section 8.3: Notice of Layoff: The Chief shall give written notice to the City Manager, to the employees, and to the union on any proposed layoff. Such notice shall state the reasons therefor, and shall be submitted at least fourteen (14) calendar days, or earlier if possible, before the effective date thereof.

Section 8.4: Recall Procedure: When the working force is increased after a layoff, employees

will be recalled in the inverse order of layoff. Notice of recall shall be sent to the employee at his/her last known address by telegram or certified mail. If an employee fails to report for work within ten (10) days from notice of recall, he/she shall be considered to have voluntarily terminated his/her employment.

9. PROMOTIONS AND ASSIGNMENTS

Section 9.1: A promotion is defined as a movement to a higher pay range. Any movement not involving a change in pay shall be considered an assignment.

Limited Temporary Assignments: Any assignment lasting less than four (4) years shall be considered a limited temporary assignment except that all temporary assignments may be extended for a fifth year at the discretion of the Chief of Police and the agreement of the officer involved. Limited temporary assignments are selected by the Chief of Police without regard to the promotional process. All assignments will be posted for seven (7) calendar days in advance and during which time officers will have the opportunity to submit letters of interest. In an emergency the Chief may select a volunteer to fill the position during the posting process, will then post the position within one (1) business day of the selection of the volunteer. The Chief must make a selection from the letters of interest within seven (7) days of the closing of the posting period. The individuals currently serving in the Limited Temporary Assignments as of May 11, 2023, shall be grand-fathered under this new time period (Tim Hartland, Matt Chylaszek, and Brandon Bidus).

Unlimited Assignments: Detective positions are unlimited temporary assignments, not promotions. Officers assigned to the General Services Division as a detective carrying out the duties of General Assignment, District Assignment, DARE, School Liaison, Juvenile, Court Services, Property or Crime Prevention may be assigned for as long as the City wishes to retain the officer in that assignment. Accreditation Officer and Training Officer positions are also unlimited temporary assignments, whose duties will be separate from the detectives. Traffic Officers are unlimited temporary assignments but still fall under the Uniformed Operations Division. The time limitations found in the Unlimited Temporary Assignment language do not apply to these assignments. Should no officer express interest in these positions during the posted period, the officer who is not on probation, with the least seniority, will be given the assignment.

Employees assigned to a Limited or Unlimited Assignment will continue to get their normal annual salary including all normal and annual pay increases.

In the event the City returns to an eight (8) hour schedule during the term of this contract, all promotional and assignment language will revert to the terms as found in the collective bargaining agreement effective July 1, 1996 through June 30, 1999.

Section 9.2: Effective July 1, 2013, the Property Room shall no longer be staffed with a sworn police officer.

Section 9.3: An assessment center shall be used for promotion to Sergeant. The assessment center shall be selected by mutual consent between the City and Union. Effective July 1, 2004, a committee, previously formed and made up of police officers, supervisory staff and

administrative staff will meet, not less than weekly, to discuss the development of a new promotional process, to include performance evaluations as they relate to promotional opportunities only.

Section 9.4: The City will announce their intent to hold an assessment center at least 30 days in advance.

Section 9.5: Candidates must possess a minimum of six (6)-years of service in the calendar year of the posting to compete in an assessment center. The job posting shall allow seven-(7) calendar days during which all candidates must submit a letter of intent to Human Resources Department.

Section 9.6: Candidates must obtain a minimum of 70% on the written exam to be considered for promotion to Sergeant.

Section 9.7: Participants of the assessment center will be ranked numerically and vacancies will be filled in the same rank order. If the employee holding the highest score would like to pass on a position offered, he/she will remain at the top of the list until he/she accepts a position, or until the list is no longer valid. An eligibility list using these ranking will remain in effect for a period of two (2) years from the date of the assessment center.

10. TRAINING

Section 10.1: The City may schedule an officer for training either during a scheduled day of work or during a regular day off. For the purpose of training, the schedule may be changed a minimum of fourteen days in advance or within 14 days by agreement with the officer. If the training orders are not issued 14 days in advance of the date the training will take place, the officer will have the right to refuse the schedule change.

Section 10.2: Training on a Scheduled Work Day: Any training of eight hours or more, including driving time, constitutes a day worked. Officers attending training less than 8 hours will report to their shift supervisor for assignment for the remaining work hours in their shift. Officers may take leave time, if approved, in lieu of working the remainder of the shift. If the training is longer in duration than the Officer/Detective's regular shift (12/8), the overtime provisions of the Collective Bargaining Agreement will apply.

Section 10.3: Training on a Regular Day Off (RDO): Effective February 2, 2024, if training takes place on the officer's regular scheduled day off, the City will compensate the officer with pay, or compensatory time off at the rate of time and one-half (one hour of training on RDO equals 1.5 hours of pay, or compensatory time off). Travel time to and from the training will count as time in training. Officers will not be permitted to flex their scheduled workday, i.e. take days off in lieu of payment.

In the event the City returns to an eight-hour patrol schedule during the term of this contract, all training language will revert to the terms as found in the letter of agreement dated June 15, 1998.

11. ILLNESS, DISABILITY AND PERSONAL BUSINESS

Section 11.1: Officers covered by this Agreement shall be allowed up to twelve (96 hours) illness days per calendar year at full base salary. When an officer uses five (40 hours) or more consecutive days for reasons of illness, the City may require a letter from the officer's physician prior to authorization of payment for such days. All unused sick time shall be carried over in his/her account from year to year on a cumulative basis, to a maximum of One Hundred Thirty (130) days. An officer may use as many of his/her accumulated days as he/she has for purposes of illness at full pay. An officer whose employment is terminated by death, retirement or other valid reasons, or his/her legal representative if he/she dies while employed by the City, shall be entitled to be paid for up to One Hundred Thirty (130) accumulated sick days in his/her account at the rate of one half (50%) of regular straight time pay at the time of termination for each such day, provided that sick leave days accumulated prior to July 1, 1979, will be paid for as provided above except at the rate of full pay at the time of termination for each such day.

Section 11.2: An unused sick day bank may be established and administered by the Union for the purpose of providing additional days to officers who have exhausted their normal and accumulated sick days. It is understood that administration of such bank shall not be the responsibility of the City and the City shall not be required to grant any days in addition to the twelve (12) per officer provided in paragraph "11.1" above. It is understood that all donations to the bank shall be voluntary and accompanied by a letter of transfer signed by the transferring officer.

Section 11.3: All employees using less than 48 hours of sick time from January 1 through December 31 shall receive all unspent hours in excess of 48 hours multiplied by .333 in straight time payment. Payment shall be made no later than the first pay period in February. To be eligible for payment, an officer must have a minimum of 24 hours in their sick leave bank on the last day of the previous calendar year.

Formula: 96-48=48 hours -hours used x .333 x hourly rate = $_____

All unused sick time will continue to accumulate to the one hundred thirty (130) day maximum accumulation.

Section 11.4: In addition to the twelve (96 hours) illness days, the officers covered by this Agreement shall be allowed five (40 hours) personal business days with pay, per year for personal business. Personal business days will be authorized only by permission of the Bureau Commander with approval of the Chief of Police upon advance written request by the officer. It will be necessary, except in an emergency that a twenty-four (24) hour notice be given the Bureau commander when requesting a personal business day. If the Bureau Commander is not available to grant an immediate request, such time may be granted by the shift commander, in such event the oral request will be followed by a written one from the officer. Any unused personal business days at the end of the calendar year shall be added to the offers sick day bank.

Section 11.5: Duty Disability and Duty Disability Leave: A "Duty Disability Leave" shall mean a leave required as a result of the employee incurring a compensable illness or injury covered

by Michigan Worker's Compensation Act while in the employ of the City.

Section11.6: In order to be eligible for duty disability leave, an employee shall immediately report any illness or injury to his/her immediate supervisor, who shall note same in writing.

Section 11.7: In the event an employee's illness or disability exceeds seven (7) calendar days, he/she shall cause an applicable insurance disability form to be completed and filed with the City.

Section 11.8: If an employee suffers a duty disability and it is ascertained that the nature of the injury or illness is such that the employee will be unable to work, such employee will be retired under the City's retirement system.

Section 11.9: Eligibility for disability benefits shall depend upon a clear showing by competent medical evidence that such disability leave is necessary.

Section 11.10: When absence results from a "Duty Disability", the benefits provided in the Article will terminate at the start of worker's compensation payments, thereafter, a seniority employee who is disabled and unable to work because of a duty disability, shall be entitled to receive ninety-five percent (95%) of the employee's regular take-home pay, including sums received by way of weekly benefits under the workers compensation law, any other disability benefits provided by law, any disability insurance provided for by the Agreement, and any social security benefits. The City will pay the difference, if any, between all such payments and ninety-five percent (95%) of the employee's regular straight time pay for the period of the employee's disability, but not to exceed twelve (12) months from the date of injury or illness.

Section 11.11: Effective September 1, 2004, the City will provide the Optional Disability benefit, D-2 for members of this bargaining unit.

Section 11.12: Effective July 1, 2020, Police Officers hired after April 1, 2012, who are unable to perform the essential duties of their job requirements due to a duty death or duty disability, as defined and approved by the Municipal Employees' Retirement System (MERS), shall be eligible to receive the difference between the MERS Hybrid Plan Defined Benefit Disability Retirement benefit at the time of death or disability and sixty (60%) percent of the employee's Final Average Compensation (FAC) at the time of death or disability, paid at a minimum monthly. The payment made by the City shall be offset by any other income or disability benefit paid to the Officer (see Disability Income Limitation contained in the MERS handbook). In the case of a duty death, said payment(s) shall be made to the eligible spouse, or if no spouse, any eligible minor children up to the age of 21. In the case of a duty disability, payments shall be made to the employee after Workers Compensation payments have expired and MERS has provided their determination of the disability. Payments shall be retroactive to the expiration of Workers Compensation. It shall be the responsibility of the employee to complete all MERS required documentation for such duty disability determination. The payment by the City will continue as long as the employee continues to be deemed disabled and receives the MERS disability benefit. Upon the death of a member who received a duty disability retirement the spouse shall be eligible for survivor benefits and/or children up to the age of 21 as determined by MERS,

except as noted in paragraph 4 below.

Section 11.13: Effective July 1, 2020, Police Officers hired after April 1, 2012, who meet the eligibility requirements for a duty-related disability or duty related death pension, and have been granted such duty-related pension by MERS, will receive, and in the case of death, the spouse and all eligible dependents will receive retiree health insurance so long as they continue to receive a duty disability pension from MERS. The applicable premium share will apply. This section shall be subject to the following conditions:

1. Insurance will cover the duty disabled retiree, spouse at the time of disability, and eligible dependents until they reach the age of 21, except as outlined below, or in the case of death of the member, their spouse at the time of disability or death, and if minor children, until they reach age 21, except as noted in paragraph 4 below;
2. During the time period when they are eligible, the member's eligible spouse and eligible dependents will be provided the same health insurance and prescription drug coverage provided to active employees, this may change due to mirroring;
3. A member will not be eligible to receive benefits under this provision if they or their spouse are eligible to receive health insurance benefits under any other health insurance plan that is substantially equivalent insurance to that of the active work force.
4. This benefit will cease upon the occurrence of any of the below events:
   a. Termination of the employee's duty disability retirement and pension;
   b. Eligibility to participate in a federal or state health care program that provides substantially equivalent insurance to that of the active workforce;
   c. Attainment of regular retirement age, but under no circumstances will this benefit continue past age sixty-five (65).
   d. If spouse remarries, benefits will terminate.

Section 11.14: If the health care plan is not accepted in the region where the retiree or surviving spouse resides, the retired employee and spouse may seek their own insurance coverage. The retired employee and spouse will pay any additional amount for premiums, deductibles and/or co-pays that the then-current comparable active employees pay with the employer's responsibility limited to only the premium amount that the City is required to pay for the coverage offered to the retiree by the City. Only that amount will be reimbursed to the retiree.

Section 11.15: Funeral Leave: Officers shall be granted a funeral leave of up to five (5) days off (regardless of work schedule) , with pay, in the event of a death of:; spouse, father, mother, sister (including step or half), brother (including step or half), son or step-son,

daughter or step-daughter, mother-in-law, father-in-law (step or parent). Officers at their discretion may split and attach the five (5) days off to the front or back of normally scheduled days off. Up to three (3) consecutive days off (regardless of work schedule) with pay in the event of the death of: grandparents (including in-laws), grandchildren, aunt, uncle, brother-in-law, sister-in-law, son-in-law, daughter-in-law, niece or nephew. Officers at their discretion may split and attach the three (3) days off to the front or back of normally scheduled days off.

Section 11.16: The Chief with the written consent of the Human Resource Director may authorize additional leaves of absence without pay, for any period or periods not to exceed one (1) year for the following purposes:

A. Attendance at college, university or business school for the purpose of training in subjects related to the work of the officer and which will benefit the officer and the city.

B. Urgent personal business requiring an officer's attention for an extended period such as settling estates, liquidating business, running for public or union elective positions or for purposes other than the above that are deemed justifiable.

Section 11.17: An officer who has been elected or appointed to a public or union position will be granted a leave of absence without pay for a period not to exceed two (2) years to serve in such position.

Section 11.18: Any leave set forth in the contract, requested by Officers, will be granted at the discretion of management so long as the requested leave does not create a staffing problem or overtime for the department. The requested leave shall be granted on a shift basis.

12. NO STRIKE PROVISION

Section 12.1: The Union agrees that no strike, work stoppage, slow down or other intentional interference with the normal operation of the department, by officers, of any kind shall be caused or sanctioned by the Union at the time during the life of this Agreement. The occurrence of any such acts or actions prohibited in this section by the Union shall be deemed a violation of this Agreement.

13. VETERANS LAW

Section 13.1: The re-employment rights of officers and probationary officers who are veterans shall be as prescribed by applicable laws and regulations.

Section 13.2: Officers who are in some branch of the armed forces, Reserve or National Guard, will be paid the difference between their reserve pay and their regular pay under this Agreement while they are on active duty in the Reserve or National Guard, provided proof of active duty and pay are submitted to the City. The obligation of the City under this provision is for a maximum of two weeks per fiscal year per officer.

14. DISCRIMINATION

Section 14.1: The provisions of this Agreement shall be applied without regard to race, creed, religion, color, national origin, age, sex or marital status.

15. BULLETIN BOARD

Section 15.1: The City shall assign appropriate space on bulletin boards which may be used by the Union for posting notices, bearing the written approval of the President of the Union, which shall be restricted to:

A. Notices of Union Recreational and social affairs.

B. Notices of Union elections.

C. Notices of Union appointments and results of Union elections.

D. Notices of Union meetings.

E. Other notices of bona fide Union affairs which are not political in nature.

16. RETIREMENT

Section16.1: All full time police offices of the POLC shall be members of the Michigan Municipal Employees Retirement System and shall be entitled to benefits of Plan B-2, including options F-50 with 25 years of service, and FAC-3. All contributions to this retirement system shall be fully paid by the City.

Section 16.2: Effective June 30, 1998, the retirement plan shall be revised to Plan B-3. Employees shall make contributions from gross earnings to fund the employee/member cost for the above benefit as determined by the MERS actuaries. Contributions shall commence effective June 30, 1998.

Section 16.3: Effective June 30, 2004, the retirement plan shall be revised to Plan B-4. Employees shall make contributions from gross earnings to fund the cost for the above benefit as determined by the MERS actuaries. The actuary study shall be ordered by April 1, 2003 for the contribution amount. The amount shall be forwarded to the appropriate POLC representatives. Contributions shall commence effective June 30, 2004.

Section 16.4: Effective June 1, 2010, the F25 retirement rider shall be implemented with the cost being paid by the City. Effective June 1, 2010, the retirement plan shall be revised to a 2.8% pension retirement benefit. The City shall contribute 1% toward the cost of the 2.8% pension benefit with the remaining cost paid through employee/member contributions. An actuary study shall be ordered by April 1, 2010 to establish the cost of the 2.8% pension benefit. Contributions shall commence June 1, 2010.

Section 16.5: Those officers who are eligible to receive the Defined Benefit 2.8% pension

benefit, i.e., those officers hired prior to March 14, 2012, the F25 retirement rider will replace the F50/25 rider.

Section 16.6: Effective March 15, 2012, the number of overtime and compensatory time hours which shall be considered in the calculation of an employee's final average compensation shall be capped at a maximum of 350 hours per fiscal year in the final average compensation period (based on pay records from July 1 to June 30 each fiscal year) completed after the date of the Award (March 15, 2012).

Section 16.7: Effective March 15, 2012, employees hired after that date shall participate in the MERS Hybrid Plan with a 1.5% multiplier for the defined benefit portion of the plan, and a defined contribution plan with a 3% employee contribution and a 2% City contribution. Vesting for the defined benefit plan shall be six (6) years. Vesting for the defined contribution plan is 25% after three (3) years, 50% after five (5) years and a 100% after 7 years. The retiree will be eligible for the defined contribution benefits at age 50, and for the defined benefit portion of the plan at age 55 with 25 years of service (MERS benefit F55/25 Rider). Eligible earnings for computing contributions (also use for purposes of final average compensation) shall include base salary and holiday pay.

Section 16.8: Effective date of ratification, July 25, 2016, employees who participate in the MERS Hybrid Plan shall contribute an additional 1%, for a maximum contribution of 4%, in the defined contribution portion of the Hybrid Plan.

Section 16.9: Effective July 1, 2021, eligible employees shall contribute an additional 1%, for a maximum of 5%, into the defined contribution portion of the Hybrid Plan.

Section 16.10: Effective July 1, 2019, City shall contribute an additional 1% into eligible employees defined contribution portion of their MERS Hybrid Plan for a total employer contribution of 3%.

Section 16.11: Effective July 1, 2021, City shall contribute an additional 1%, for a maximum of 4%, into eligible employees defined contribution portion of their Hybrid Plan.

Section 16.12: Effective July 1, 2026, City shall contribute an additional one percent (1%) into eligible employee's defined contribution portion of their MERS Hybrid Plan for a total of five percent (5%).

Section 16.13: Effective July 1, 2027, City shall contribute an additional one percent (1%) into eligible employee's defined contribution portion of their MERS Hybrid Plan for a total of six percent (6%).

Section 16.12: Retiree Health Care benefits defined for employees hired prior to April 1, 2012.

A. Upon full retirement, or disability retirement the City shall provide the same health care coverage as is in effect at the date of retirement for employee and one (1) dependent. The City shall have the right to select the plan, carrier,

and/or to become self-insured, provided that the coverage shall be, on the whole, substantially equal or better than the level of coverage in effect at the time of retirement. Any substitute plan, carrier and/or self-insured arrangement must offer coverage on a national basis, provided that coverage may not be available in every state or location. The City will provide at least sixty (60) days' notice of possible of impending changes, and, at the request of the Union, shall meet and discuss said possible changes.

If coverage is not offered in the location of the retiree's residence, the City shall reimburse the retiree for his/her cost for any replacement coverage up to an amount equal to 80% of the applicable premium (single or two person) under the retiree coverage offered by the City at the time of reimbursement. The City will provide reimbursement promptly after the retiree provides proof of enrollment and payment. If allowable by law, reimbursement will be made on a non-taxable basis.

B. The sole obligation of the City shall be to provide the benefits upon retirement as defined by contract. Any funds established by the City shall be vested in the City, and no officer covered by this Agreement shall be considered to have any proprietary interest in these funds. In the event that alternative funding sources become available, either by legislative action or at the option of the City, any funds established for the purpose of providing medical coverage upon retirement shall belong entirely to the City. Furthermore, the City reserves the right to change providers within the limitations as described in Article 21. Insurance, Section 21.7.

C. The City agrees to pay 80% of the retiree's medical coverage, and the retiree agrees to pay the remaining 20%. Failure to remit the employee's share of the premium cost in a timely fashion shall be grounds for suspending the above coverage.

1. Effective July 1, 2004, all retiree health care premiums shall be made through the City's direct payment program. Authorization forms shall be obtained and signed at the time of benefit eligibility.

D. City agrees to allow retiree, at the time of retirement, to obtain the dental insurance that is in effect at the time of retirement for retiree and one (1) dependent, with retiree paying 100% of the premium which shall be paid by way of auto payment to the City.

E. To qualify for this coverage an employee must possess a minimum of twenty (20) years of seniority upon retirement. Employees granted a disability retirement shall be excluded from this provision.

F. The spouse of a retiree shall have survival rights to the medical coverage, as described above, subject to the following conditions:

1. The City agrees to pay 80% of the spouse's medical coverage, and the spouse agrees to pay the remaining 20%.

2. In the event that the spouse shall have comparable or better insurance available, the City shall have no obligation to continue coverage. In the event the spouse loses the comparable coverage, the spouse will then become eligible for coverage from the employer.

G. Effective March 15, 2012, employees who retire on or after that date, who are eligible for retiree health care, who reach the age of 65, shall receive their primary health care through Medicare, requiring the retiree (and spouse, if applicable) to be enrolled in, and pay 100% of premium for Medicare Parts A and B (as is currently). Secondary coverage will be provided through a supplemental plan equivalent to Plan F. As set forth in Article 16, Retirement, the City agrees to pay 80% of the premium for this supplemental plan, and the retiree and spouse agree to pay the remaining 20% of the cost of the premium for this coverage.

Section 16.13: Retiree Health Savings (RHS) benefits defined for employees newly hired as of April 1, 2012. Employees hired after March 15, 2012, shall be enrolled in a Retiree Health Savings Account. The City will contribute $50 per pay to the employee's RHS account. Employees hired on or after the above date will not be eligible for retiree health care insurance or any health-related benefit through the City.

Section 16.14: Effective date of ratification July 25, 2016, City shall contribute an additional $25 per pay into eligible employee's Retiree Health Savings Account for a total City contribution of $75 per pay.

Section 16.15: Effective July 1, 2021, City shall make contributions to eligible employee's Retiree Health Savings (RHS) Account as follows:

1-5 years of service – City shall contribute 3% of base wages into employee's RHS account;

6-9 years of service – City shall contribute 5% of base wages into employee's RHS account;

10+ years of service – City shall contribute 8% of base wages into employee's RHS account.

Section 16.16: Effective date of ratification (July 25, 2016) eligible employee's shall contribute $75 per pay into their established Retiree Health Savings Account. Employee contributions shall be made by way of payroll deduction.

Section 16.17: Effective July 1, 2021, eligible employee shall contribute 3% of their base wages into their established Retiree Health Savings Account. Employee contributions shall be made by way of payroll deduction.

Section 16.18: Upon the retirement or disability retirement the City shall provide to the officer his/her badge, uniform "silverware", and sidearm with magazines as a token of the City's appreciation for the officer's years of service.

Section 16.19: Effective July 1, 2005, when an officer retires from the City of Novi he/she will receive a longevity payment, if eligible, prorated on the months worked up to the date of retirement. An officer must work through the fifteenth of the month for that month to be included in the longevity calculation.

17. HOURS OF EMPLOYMENT

Section 17.1: It is recognized that work assignments will be scheduled by the Department as set forth below.

A. The Road Patrol schedule shall be prepared around a basic two (2), twelve (12) hour shift system augmented by supplemental shifts as the need dictates.

Days 7:00 a.m. - 7:00 p.m.
Midnights 7:00 p.m. - 7:00 a.m.

The City reserves the right to change the hours of the basic two (2) shifts by not more than two (2) hours in either direction.

B. The City has the right to designate one (1) K-9 assignment to each shift.
   i. K9 Officers shall work a 10-hour shift.

C. Administration will have the ability to establish any additional shift(s) as needed.

D. Once the schedule has been established, it will not be changed without 28 days notification and discussion with a union representative.

E. The twelve (12) hour shift shall be on a rotating basis, three (3) days on, two (2) days off, two (2) days on, three (3) days off, two (2) days on, two (2) days off and then will repeat. The three consecutive days off shall fall on a Friday, Saturday and Sunday.

F. Employees shall be entitled to two (2) thirty (30) minute periods off-duty for lunch during the twelve (12) hour shift.

Section 17.2: The City shall have the right to establish the number of teams per shift, and the number of Officers per team. The City also reserves the right to assign all probationary employees to a specific team and shift.

The shift/team selection process shall be on a seniority basis as described below:

A. The City shall establish the number of Officers per team.

B. In order of seniority Officers will select their shifts.

C. In order of seniority Officers will select their team.

D. All selections shall be effective for a six (6) month period.

E. Selections will go into effect on the first new pay period of April and first new pay period of October

F. Trading of shifts and or teams shall be allowed, except when such trading of shifts would result in the paying of premiums. Trading of shifts will be limited to two (2) connecting pay periods. However, no Officer shall work or be scheduled more than sixteen (16) consecutive hours.

G. In emergency situations, such as major natural disasters, mass civil disobedience, etc., the Chief has the right to temporarily waive the above scheduling provision.

H. In the event of an absence that is going to exceed twenty-eight (28) days, the City has the right to re-schedule by seniority.

Section 17.3: Selection for shifts and days off will be accomplished by posting a blank shift manning chart forty-five (45) days prior to a new shift period. The work schedules for all members shall be posted at least twenty-eight (28) days in advance.

A. Selection of shifts and days off shall be completed by members of the bargaining unit within fourteen (14) days of posting. Such selection will be made in accordance with the provisions of seniority as indicated in Section 17.2.

B. Officers must select one shift and team for the entire six (6) month period. Bumping, preempting another Officer's selection after the selection period, based on seniority, shall not be permitted.

C. Work hours as indicated on the blank shift manning chart will remain in effect throughout that period.

D. Members of the bargaining unit who may be on vacation, sick leave, or other approved leave at the time of the posting and selection process shall assume responsibility for making their shift selection, in writing, or by phone to the Division Commander. Failure to communicate their selection will result in the Department assigning them to the remaining available shift after all others have selected.

Section 17.4: Probationary officers shall be excluded from the permanent shift selection and shall be assigned by the Department according to its needs and/or the Officer's need for training.

18. EVALUATION OF TWELVE HOUR SHIFTS

Section 18.1: The City reserves the right to evaluate twelve (12) hour shifts. A review will be conducted annually measuring against the productivity standards and sick leave usage as

established in the memorandum prepared by Deputy Chief dated June 20, 2000, and as accepted by the Union and marked as Appendix B and attached to this Agreement. If productivity standards have been found to have unexplainably lessened or sick leave usage unexplainably increased, the City reserves the right to return to an eight (8) hour shift schedule.

Section 18.2: If the City makes the decision to discontinue the twelve (12) hour shift Longevity will be reinstated to all members hired during the period of time that Longevity was discontinued. No payments will be issued to those members that did not receive Longevity payments during that period. The Longevity language in the 1996-1999 Patrol Officers Contract will be in effect. Each member's original date of hire will then be used to compute their Longevity rate, including those members hired after the date of signature of this Agreement.

19. WAGES

Section 19.1: Officers shall be compensated in accordance with the wage schedule attached to this Agreement and marked Appendix A. The attached wage schedule shall be considered a part of this Agreement. Effective October 1, 2004, all POLC members shall be paid by way of direct deposit.

Section 19.2: Officers who work or are regularly scheduled to work between the hours of 7 PM and 7 AM shall be paid a shift premium per hour. All officers who work after 7 PM and extend beyond 7 AM because of overtime will continue to receive the shift premium per hour to the end of their shift.

July 1, 2025, $1.00 an hour shift premium, effective upon ratification (no retro.)
July 1, 2027, $1.25 an hour shift premium

Section 19.3: When any position not listed on the wage schedule is established, the City may designate a job classification and rate structure for the position. In the event the Union does not agree that the classification or rate is proper, the Union shall have the right to submit the issue as a grievance through the grievance procedure.

Section 19.4: Effective date of ratification (July 25, 2016) "A Field Training Officer" shall be paid 1 hour of straight time overtime per day for training a new recruit officer, not to exceed 24 weeks, one FTO per 24 weeks to receive training premium. FTO premium pay shall be paid to officers whether or not they are classified as FTO's in so far as they are responsible for recruits for a minimum of 8 hours in a work day.

Section 19.5; Effective July 1, 2025 current members of the bargaining unit shall receive a 5% wage increase.

Section 19.6: Effective July 1, 2026, current members of the bargaining unit shall receive a 4% wage increase.

Section 19.7: Effective July 1, 2027, current members of the bargaining unit shall receive a 4% wage increase.

20. OVERTIME, STANDBY AND CALL-BACK PAY

Section 20.1: Officers working a twelve (12) hour shift shall receive time and one-half (1-1/2) for all work scheduled or approved in excess of twelve (12) hours in anyone day, as hereinafter defined, or in excess of eighty-four (84) hours in anyone pay period, including time spent in court appearances. Members working an 8-hour shift shall receive time and one-half (1-1/2) for all work scheduled or approved in excess of eight (8) hours in anyone day, or in excess of eighty (80) hours in anyone pay period including time spent in court appearances. The hourly rate for all Officers covered by this contract is depicted on the attached Wage Schedule and marked Appendix A.

Section 20.2: Detectives shall work under the hours as defined by the General Service Bureau. Detectives (excluding individuals assigned to specialty positions such as DARE, Crime Prevention, NET, Court Services) must carry their provided departmental issued cell phones at all times. Detectives shall promptly respond to departmental calls and/or pagers. Failure to respond to a call will result in disciplinary action. An on-call rotation system will be established by the Chief of Police after consultation with the Union. While a Detective is on-call, they must carry the provided departmental-issued cell phone and shall promptly respond to departmental calls. Failure to respond to a call will result in disciplinary action. Trading of on-call days among eligible Detectives will be permitted. The on-call Detective will report to the Police Department or crime scene within one hour after notification by the Department.

A. The Police Department will provide a City vehicle to be driven for commuting purposes while on-call.

B. Effective upon ratification, eight (8) hours of compensatory time and four (4) hours of straight time pay shall be earned for each week a Detective is on call.

Section 20.3: The term "work week" shall be defined as a period of one hundred and sixty-eight (168) consecutive hours, I.e., seven (7) consecutive twenty-four (24) hour days beginning at 7:01 P.M. Sunday, each calendar week, and ending at that time the following Sunday.

Section 20.4: An Officer who is called back to work during his/her regularly scheduled off time on a day off, for any reason, including court time, shall receive compensation at the rate of time and one-half (1-1/2) for the actual hours worked for a minimum of three (3) hours. An Officer who goes to Court time prior to his/her regular shift duty will be paid the minimum three (3) hours regardless of whether there is overlap time.

Section 20.5: An Officer who is called in early will be paid the rate of time and one-half (1-1/2) from time he/she starts until the beginning of his/her regular scheduled.

Section 20.6: An Officer who is in Court during a regular scheduled shift and is held over beyond his/her shift termination will be paid the rate of time and one-half (1-1/2) for actual time worked beyond end of shift. (Three hour minimum does not apply).

Section 20.7: Officers who are placed on court standby after regular duty hours or on a day off by being served with a court issued subpoena, will be paid at the rate of one-half (1/2) of their normal base pay for all of such time during which they are required to stand by, to a maximum of four (4) hours per day.

Section 20.8: Officers who are placed on mobilization alert after regular duty hours or on a day off by the Chief or his authorized representative shall receive pay at the rate of one-half (1/2) of their normal base pay for the entire period of such alert.

Section 20.9: Leave or vacation days shall not be changed, switched or rescheduled by the City for the purpose of avoiding payment of overtime or call back pay.

Section 20.10: There shall be no pyramiding of overtime pay under any provision of this Agreement.

Section 20.11: Any Officer who is called back to work during a regularly scheduled vacation shall be reimbursed for all costs and expenses which he/she would not have incurred but for such callback. Such officer shall not lose any vacation days by virtue of such call-back.

Section 20.12: Scheduling among officers will be done on an equitable basis and will not be arbitrary or capricious.

Section 20.13: Officers working twelve (12) hour shifts shall receive time and one-half (1-1 /2) for all work scheduled or approved in excess of twelve (12) hours in anyone day, including time spent in court appearances. Officers working eight (8) hour shifts shall receive time and one-half (1-1/2) for all work scheduled or approved in excess of eight (8) hours in anyone day, including time spent in court appearances.

Section 20.14: In the event of an absence that is going to exceed 30 days, the City has the right to re-schedule by seniority.

Section 20.15: Compensatory Time – Effective February 2, 2024, full-time employees shall be given the option of banking time earned instead of pay for court appearances, call-in, or overtime. Each employee may bank up to 104 hours of compensatory time and roll over a maximum of 40 hours for a max balance throughout the year of 144 hours. The 144-hour balance may be rolling (example, use 12 hours, accrue 12 hours, up to the maximum of 144 hours at any given time through December 31st). Hours chosen to be banked as comp hours shall be at the same rate as would have been paid had the employee selected pay instead of comp time. Any amount over 40 hours as of December 31st will be paid out by the City. If employee's comp bank is less than 40 hours, the employee may request an amount up to the balance of the bank to be paid out prior to the end of that

calendar year. Upon the death or separation from the City, comp bank balances shall be paid out at employee's rate of pay.

21. INSURANCE

Section 21.1: . The City will provide health care insurance to each employee and his/her dependents, subject to the Patient Protection and Affordable Care Act. As such, health insurance plans may be subject to change in order to remain in compliance with the Act and avoid penalties. In the event that compliance with the Patient Protection and Affordable Care Act becomes necessary, the City or the Union may reopen the Collective Bargaining Agreement to bargain only the Patient Protection and Affordable Care Act issues.

Effective April 1, 2012, the prescription drug co-payment shall be $10/$20/$40.

Effective April 1, 2012, the office visit co-payment will be $20.

Effective July 1, 2007, employees shall contribute 20% of the premium cost for Family Continuation coverage (eligible dependents ages 19-25). This contribution will be paid through payroll on a pre-tax basis. This contribution will commence with the first payroll of July 2007.

Section 21.2: Effective April 1, 2012, each employee shall contribute 20% of the cost of the premium by way of monthly payroll deductions on a pre-tax basis.

Section 21.3: Effective January 1, 2022, employees who are enrolled in the Health Alliance Plan (HAP) shall pay fifteen percent (15%) of the monthly premium, paid through payroll deduction on the first and second pay of the month. Should the City lower the monthly premium of the Health Alliance Plan (HAP) below 15% for any other unit within the City, excluding as a result of a non-stipulated Act 312 award, employees within the POLC unit shall also receive the reduced monthly premium.

Section 21.4: Optical: The City shall provide group optical insurance coverage for each officer and his/her dependents. Coverage will be no less than present coverage.

Section 21.5: Life Insurance: The City shall provide life insurance in the face amount of Fifty Thousand ($50,000) Dollars for each officer in the bargaining unit, with triple indemnity provisions.

Section 21.6: Dental: The City shall provide each employee with the Delta Dental Plan Class I Benefits (75%) and Class II Benefits (50%). Effective January 1, 1998 the annual cap will be $1,000 per calendar year. Effective July 1, 2004, the City will provide orthodontic coverage with a $1,500 lifetime maximum for dependents up to age 19.

Section 21.7: Disability Insurance: The City shall provide disability insurance which will pay sixty percent (60%) of an employee's salary at time of disability for a period not to exceed five (5) years. Such coverage shall become effective after a period of six (6) months of

continuous disability.

Section 21.8: The City will continue to have the right to select the plan carrier, and/or to become self-insured, provided that the coverage shall be, on the whole, substantially equal or better than the level of coverage in effect in the July 1, 2013 through June 30, 2016 Collective Bargaining Agreement between the City and the Union (Summary of Benefits attached). It is further agreed that the only liability assumed under this Article is to pay the premiums as provided herein. The City will provide at least sixty (60) days' notice if possible of impending changes, and, at the request of the Union, shall meet and discuss said possible changes. Any claim settlement between the employee and the insurance carrier shall not be subject to the grievance procedure.

Section 21.9: The City will provide the Union with a complete copy of all insurance plans and riders a minimum of one time a year, to be received no later than January 31st and additional copies will be provided upon the City's knowledge of same.

Section 21.10: Effective date of ratification (July 25, 2016), employees of this bargaining unit electing to opt out of City provided health insurance shall receive a monthly opt out payment of $200. Married officers shall not be entitled to receive the opt out payment. Current married officers, as of this date, shall be grandfathered.

Section 21.11: Effective July 1, 2021, the Blue Cross Blue Shield Community Blue 2 Plan option shall no longer be offered.

22. VACATIONS

Section 22.1: Seniority officers shall receive vacations as follows:

A. One (1) to four (4) years of service = 88 hours per year.

B. Five (5) to nine (9) years of service = 128 hours per year.

C. Ten (10) to fourteen (14) years of service = 168 hours per year.

D. Beginning the fifteenth (15) year of service an officer will be given one (1) additional 8-hour day per year of service to a maximum of twenty-six (26) 8-hour working days per year.

Section 22.2: Eligibility for vacation time earned shall be administered in the following manner:

A. An officer will begin to earn vacation time immediately upon hire. At the end of the calendar year of hire, an officer will be eligible for vacation leave. The amount of leave earned will be pro-rated against the vacation allotment as shown above in this agreement. Thereafter, vacation leave will be earned on a calendar year basis and vacation leave taken in the following calendar year.

B. Consistent with the requirements of the service, officers shall be entitles to take their vacations during their period which they request, except in cases of conflict which would create a staffing problem or overtime for the department. The requested vacation leave will be granted at the discretion of management. Vacation selection shall be conducted on a shift basis. In event of conflict, the officers with the most seniority shall be entitled to vacation preference.

C. A carry-over of vacation time, not to exceed 80 hours will be allowed with the permission of the Chief of Police and the approval of the Director of Human Resources for one (1) year, and will not be allowed in any two (2) consecutive year. Carryover of vacation time shall not be arbitrarily denied.

D. In the event of voluntary separation (i.e. not discharged for cause) an employee shall be paid out for all accrued vacation, personal business, compensatory time, sick time and accrued holidays. The employee needs to give a two-week (14) days notice of separation. No payout of vacation, sick time or personal business time shall be paid to an employee who voluntarily leaves during FTO or probation.

23. HOLIDAYS

Section23.1: Each officer covered under this Agreement shall receive thirteen (14) paid holidays: New Year's Day, President's Day (observed), Martin Luther King Jr.'s birthday (observed), Good Friday, Memorial Day, Juneteenth, Independence Day, Labor Day, Veteran's Day, Thanksgiving Day and Friday after Thanksgiving, Christmas Eve Day, Christmas Day, New Year's Eve Day, In the event an Officer is not scheduled to work the holiday, he/she will receive his/her base rate of pay. Every effort will be made to allow an Officer to be off duty for the holiday. In addition to his/her holiday pay, if the Officer's schedule starts on such holiday, he/she will be paid his/her base rate plus an additional eight (8) hours (or hours worked) at straight time, payable that pay period.

Section 23.2: Payment for each of the foregoing holidays shall be made to each officer in a separate check on the last regular pay day in the month of November, each year.

Section 23.3: Officers must meet the following conditions to receive the November Holiday Pay:

A. During the payroll period in which an approved holiday occurs the officer must have worked a minimum of eighty-four (84) hours.

B. Approved leave time including vacation days, personal business days, approved sick days, or other approved leave, including approved workers comp, can be included in the eighty-four (84) hour definition of working hours. However, a vacation or funeral day will be the only leave day which can be substituted as a Holiday.

C. If the combined work and approved leave time does not compute to eighty-four (84) hours during any payroll containing a holiday the pay for the specific

holiday will be deducted from the November holiday check.

If a General Service Officer is not scheduled to work on a Holiday he/she will be given the option of working additional hours during the payroll period in order to reach a total of eighty (80) hours and receive the November Holiday Pay. The schedule for the additional hours will be issued by the City and such hours will not qualify for overtime premium pay if scheduled in addition to eight (8) hour work days in the Holiday payroll period. Only officers assigned to work a Holiday by the City will have the right to work the Holiday. The additional "makeup" hours will be worked at the rate of two additional hours per day or one regular full eight (8) hour day. The employee, at his option and with the Employer's approval, may work the holiday in lieu of the makeup time but will not be paid the premium rate of pay.

Section 23.4: When an officer terminates his/her employment for any reason, he/she shall be entitled to be paid at the time of termination for all holidays which he/she has worked and for which he/she has not yet been paid.

24. UNIFORMS, CLEANING AND MAINTENANCE ALLOWANCE

Section 24.1: The City shall provide each newly hired officer the following items which shall comprise the full and complete uniform allotment of each uniformed officer employed by the City.

5 winter shirts and patches
4 pairs winter pants
1 trooper hat
1 trooper jacket
6 summer shirts with patches
4 pairs summer pants
2 police caps
1 summer lightweight jacket
2 ties
1 reversible raincoat
1 pair shoes
2 pair fatigue uniforms
1 pair zippered galoshes or boots
department patches
1 long sleeve turtle neck
1 dickey (Officer's choice to wear tie or dickey/turtle neck)

Section 24.2: Quartermaster Program: The City will assume the responsibility for cleaning and replacement of uniforms for Patrol Officers.

Section 24.3: The City shall pay to all detectives covered by this Agreement a yearly maintenance allowance of Four Hundred ($400.00) Dollars payable on April 15, and a yearly

clothing allowance of Four Hundred ($400.00) Dollars payable on August 15. If an officer has not been assigned to that position for one full year the above listed money shall be pro-rated for the amount of time spent out of uniform. Effective date of ratification (July 25, 2016) this amount shall be increased by $100 payable April 15 and $100 payable August 15.

Section 24.4: The City shall not change the uniform code without the approval of the Union, nor shall the city unilaterally add items to the required uniform allotment without the Union's approval.

Section 24.5: Equipment Allotment
The following items shall comprise the complete equipment allotment of each officer employed by the City:

Patrol Officer
1 Departmental approved semi-automatic
1 pair of handcuffs (at least on pair of Flex cuffs in glove compartment of each car)
1 flashlight, as per NPOA specifications
3 badges
1 holster, basket weave style
1 handcuff case
1 ammunition holder, basket weave style
ammunition for approved semi-automatic
1 garrison belt
1 ASP night stick and carrier
1 whistle
2 sets of collar pins
1 name badge
1 Novi tie bar
1 riot helmet and complete protectors
1 Freeze +P chemical spray

Detective
1 Dept. approved semi-automatic. In applicable cases, a sub or additional weapon may be used upon proper authorization
1 pair handcuffs
1 holster
1 badge case
1 magazine holder

City will provide an annual shoe/boot allowance of up to $100 with proof of purchase.

25. LONGEVITY

Section 25.1: Annually on or before the first pay in December the City will pay to eligible officers in addition to base rate of compensation, longevity payments of:

A. Two (2%) percent of base compensation after five (5) years of service.

B. Four (4%) percent of base compensation after ten (10) years of service.

C. Six (6%) percent of base compensation after fifteen (15) years of service.

D. Eight (8%) percent of base compensation after twenty (20) years of service.

E. Employees hired after July 27, 2000 are not eligible for longevity.

Section 25.2: The elimination of Longevity will not be an issue for future contract negotiations.

Section 25.3: Should the Officers revert to eight (8) hour shifts Longevity will be reinstated for those employees hired after July 27, 2000 (see Section 25.1(E).

26. MILEAGE REIMBURSEMENT AND TUITION REIMBURSEMENT

Section 26.1: Mileage Reimbursement: Officers shall receive prompt reimbursement of the rate established by the Internal Revenue Service for the use of personal cars in connection with assigned duties. It is understood that if an adjustment is made in mileage payments to all City employees, the increase will apply to members of the bargaining unit.

Section 26.2: Tuition Reimbursement: The City will reimburse each officer the actual cost of tuition and books for all approved, job related courses taken and completed with a "C" or better grade. Total reimbursable costs shall not exceed $1,200 per year per Officer. Effective date of ratification July 25, 2016, this reimbursement shall not exceed $3,500 per year per Officer. Should this reimbursement amount increase for any other bargaining group this group reserves the right to elect that same benefit for its members.

27. NEGOTIATIONS WITHOUT LOSS OF COMPENSATION

Section 27.1: Negotiations for successor agreements shall be held during daytime hours and Union negotiators shall suffer no loss of compensation for time during which they participate in negotiations. The Officer shall be compensated with comp time for each hour in negotiations.

28. PROTECTION OF HEALTH AND SAFETY

Section 28.1:The City will afford each officer all necessary equipment maintained in proper working order to protect the health and safety of the officers. City agrees to repair the seat of the marked, semi-marked, or unmarked vehicle driven, if necessary.

Section 28.2: Physical Fitness Testing: All employees shall have the option of participating in the City's Physical Fitness Testing Program (PFT). All participants must pass a medical examination to qualify for this program. The cost of this exam shall be the responsibility of the City. The PFT shall be scheduled by the City during the months of September or October (two (2) sessions per shift, plus one (1) make-up session, be scheduled so as to hold the testing, so

far as possible, during on-duty time), participate in a physical fitness test as outlined below, unless excused from participation by a physician's certification. Employees who successfully complete the PFT by meeting the minimum levels for their age/sex categories in all three (3) events shall receive a $100 incentive bonus payment at the next pay period following completion of the test. Those who fail to successfully complete the test who are excused from participation will receive no incentive bonus.

Participants shall be permitted to dress in a comfortable, athletic-type clothing and wear running or athletic shoes.

Personnel on duty shall participate without loss of pay; personnel off duty shall not receive additional compensation.

The physical fitness test shall consist of three (3) events; pushups with a two (2) minute time limit, sit-ups with a two (2) minute time limit, and a two (2) mile run.

A. Pushups: Pushups shall be done with palms of the hands flat on the ground and toes on the ground; no other portion of the body will be permitted to touch the ground during the duration of the exercise period of two (2) minutes. Exercise will start with arms extended. The body will be lowered until the upper arm is horizontal or slightly below horizontal, it is not necessary to touch the chest, chin or any other portion of the body to the ground. The body will be raised back up until the arms are fully extended. The lowering of the body and raising back will constitute one (1) repetition.

B. Sit-ups: Sit-ups shall be done with knees bent, hands locked behind the head, and the feet held down. Exercise will start with the participant lying with the upper body on the ground until the upper body is past the vertical, then lower the upper body back to the ground. Raising the upper body from the starting position and return to the starting position shall constitute one (1) repetition. The exercise will have a two (2) minute duration.

C. Run: The run shall consist of traversing a measured two (2) mile distance within a time period.

D. Scoring: Minimum acceptable scores are as follows:

Age	Pushups Men/Women	Sit-ups Men/Women	Run Men/Women
18-25	40/18	40/27	17:55/22:14
26-30	38/15	38/25	18:30/22-29
31-35	33/14	36/23	19:10/24:04
36-39	32/13	34/21	19:35/25:34
40-45	30/12	32/19	20:00/26:00
46-50	28/11	30/17	21:00/27:00
51-55	26/10	28/15	22:00/28:00

56-60 24/09 26/13 23:00/29:00

The physical fitness program will be mandatory for all officers hired after August 1, 1987.

29. DEFINITIONS

Section 29.1: The use of the term "officer" or "officers" or "employee", in this Agreement shall include all members of the bargaining unit as defined in Article 1.

30. UNION DAYS

Section 30.1: The City hereby grants to the Union forty-eight (48) paid hours during each year of this Agreement to be used by the President, Vice-President, Secretary or Treasurer for the purpose of conducting the following union business: Conferences and seminars which related to the bargaining unit, negotiations, disciplinary hearings, grievances, arbitrations and official union business. A written notice must be provided by the union 72 hours in advance specifying the dates/times/union personnel who will be attending union conferences or seminars.

31. COPIES OF ORDERS AND REGULATIONS APPLICABLE TO OFFICERS

Section 31.1: A copy of any order, general order, rule, regulation, training bulletin or document of a similar nature which applies to more than one officer shall be posted in an appropriate place and copy made available to the Union.

32. LEGAL REPRESENTATION FOR OFFICERS AND POLICE PROFESSIONAL LIABILITY INSURANCE

Section 32.1: The City shall provide at its own expense such legal assistance as shall be required or needed by an officer as the result of acts occurring when and while said officer was in good faith performance of his/her police duties and responsibilities. If, for any reason, such legal assistance is denied, then the City shall submit a written report to the affected officer and the Union stating forth the specific reasons for such denial, which denial and reasons may be the subject of a grievance.

Section 32.2: The City shall further keep in effect and maintain a Police Professional Liability Policy insuring each employee in the amount of not less than One Million ($1,000,000.) Dollars for any claim, suits and/or judgments against the employee and occasioned by the officer's employment. In the event the City shall fail to maintain such a policy, the City shall agree to assume and pay any claims, suits or judgments rendered against the officer which arise out of his/her employment.

33. MAINTENANCE OF CONDITIONS

Section 33.1: Wages, hours, benefits, and working conditions of employment in effect at the execution of this Agreement shall be maintained during the term of this Agreement.

Section 33.2: The City will make no unilateral changes in wages, hours, benefits, and working

conditions during the term of this Agreement.

Section 33.3: This Agreement shall supersede any existing rules and regulations inconsistent herewith.

34. MODIFICATION

Section 34.1: The City and the Union shall have the right, during the period of negotiations of this Agreement, to change, delete from and/or add to any and all of the provisions contained herein; and to add further requests for consideration during these negotiations.

35. WAIVER CLAUSE

Section 35.1: The parties acknowledge that during the negotiations which resulted in this Agreement each had the unlimited right and opportunity to make demands and proposals with respect to any subject or matter not removed by law from the area of collective bargaining and that the understandings and agreements arrived at by the parties after the exercise of that right and opportunity are set forth in this Agreement. Therefore, the City and the Union, for the life of this Agreement, each voluntarily and unqualifiedly waives the right, and each agrees that the other shall not be obligated to, bargain collectively with respect to any subject or matter referred to or covered by this Agreement and with respect to any subject or matter not specifically referred to or covered in this Agreement, even though such subject or matter may not have been within the knowledge and contemplation of either or both of the parties at the time that they negotiated or signed this Agreement.

36. CITY AND DEPARTMENT RULES

Section 36.1: The City shall continue to have the right to establish, adopt, change, amend and enforce City rules and/or Departmental rules and regulations, not in conflict with the terms of this Agreement, governing discipline, health and safety, duties, rules of conduct and work rules. The City reserves the right to unilaterally cease the practice of City employees using City vehicles for commuting to and from work. Such action by the City will not be a subject for the grievance procedure.

Section 36.2: New or amended work rules and/or regulations will be announced ten (10) days prior to their effective date.

37. SAVINGS CLAUSE

Section 37.1: If any Article or Section of this Agreement or any appendices or supplements thereto should be held invalid by operation of law or by any tribunal of competent jurisdiction, or if compliance with or enforcement of any article or section should be restrained by such tribunal, the remainder of this Agreement shall not be affected thereby, and the parties shall enter into immediate collective bargaining negotiations for the purpose of arriving at a mutually satisfactory replacement for such Article or Section.

38. MISCELLANEOUS PROVISIONS

Section 38.1: Patrol Car Equipment: All marked and semi-marked patrol cars will be equipped with the following:

A. Plexiglas protectors between the front and rear seats

B. Rifle rack with locking mechanism

C. Electric ignition locks

D. Outside right hand mirror

E. Air conditioning in all cars

F. Individually adjusted bucket seats or split bench (providing available from Big 3)

G. Control panel, on future cars put in service

H. Spotlights on both sides of patrol vehicle

Section 38.2: The City may, in its discretion, require that employees submit to medical examinations by the City appointed doctors when such tests and examinations are considered to be of value to the City in maintaining a capable work force, employee health and safety, etc., provided, however, that the City will pay the cost of such tests and examinations.

Section 38.3: Lateral Hiring: Effective January 26, 2024, Lateral Hiring shall be incorporated in the collective bargaining agreement. To qualify for Lateral Hiring, an employee hired by the City must have worked for a governmental (city, village, township, county, state or federal) law enforcement agency in the position of police officer, for a minimum of two (2) years. An employee who qualifies for Lateral hiring will be moved to the appropriate pay level associated with their experience upon hire. A maximum of four (4) years of credit may be granted to an employee with four years of prior law enforcement experience. Any service time granted under Lateral hiring will apply only to rate of pay pursuant to the attached Wage Schedule of the collective bargaining agreement in effect at that time. Seniority for any other purpose will not be affected.

Section 38.4: Video Review: Effective March 15, 2024, A random review of employee video footage is to provide quality assurance. The random review may be conducted by the employee's direct supervisor. Approximately fifteen minutes of footage will be reviewed every quarter. A report will be generated documenting the results of the random review. The purpose of the report will only be to provide proof that the random review was completed. Documents and reports generated as a result of random video reviews shall be expunged after two (2) years. Substantial and/or recurring violations or deficiencies identified as a part of the review shall be handled in accordance with Directive 310. Lesser violations shall not be subject to discipline.

39. RESIDENCY

Section 39.1: All employees shall, as a condition of continued employment, be residents and reside within that area which is within thirty (30) miles from any corporate city limit of the City of Novi, Michigan.

Section 39.2: The City may, in its sole discretion, employ new employees without regard to the requirements of Section 36.1 of this Article, provided that such new employees (as a condition of continued employment) become residents and reside within that area which is within thirty (30) miles from any corporate city limit of the City of Novi, Michigan, within ninety (90) days after successfully completing the probationary period of employment.

40. TERMINATION

Section 40.1: This Agreement, unless otherwise stated, shall be effective as of the 1st day of July, 2021 and shall remain in full force and effect until the 30th day of June, 2025, except as otherwise provided. It shall be automatically renewed from year to year thereafter unless either party shall notify the other in writing sixty (60) days prior to the anniversary date that it desires to modify this Agreement. In the event that such notice is given negotiations shall begin no later than forty-five (45) days prior to the anniversary date; this Agreement shall remain in full force and be effective during the period of negotiations and until notice of termination of this Agreement is provided to the other party in the manner set forth in the following paragraph.

Section 40.2: In the event that either party desires to terminate this Agreement, written notice must be given to the other party no less than ten (10) days prior to the desired termination date which shall not be before the anniversary date set forth in the preceding paragraph.

Section 40.3: IN WITNESS WHEREOF, the parties hereto have set their hands and the day and year first above written.

41. RESTRICTED DUTY POLICY

Section 41.1: Effective on August 12, 2013, the City's Restricted Assignment Policy will be in effect for all members of the POLC bargaining unit as attached to this Agreement and marked as Appendix C.

42. DRUG TESTING POLICY

Section 42.1: The attached Drug Testing Policy shall be in effect as of the date of signing of this Agreement for members of the POAM bargaining unit. Attached hereto and marked as Appendix D.

Police Officers Labor Council

James O'Connor 12/13/25
James O'Connor
Labor Representative

City of Novi

Justin Fischer, Mayor

Cortney Hansen
Cortney Hansen, City Clerk

Novi Police Officers Association

12-16-25
Samantha Grockau, Local President

12/16/25
Jim Hartland, Local Vice President

Dated:_____

WAGE SCHEDULE
APPENDIX A

		7/1/2024 2.5%	7/1/2025 5.0%	7/1/2026 4.0%	7/1/2027 4.0%
Level 1	A	64,748.01	67,985.41	70,704.83	73,533.02
	B	29.647	31.129	32.374	33.669
	C	2,490.30	2,614.82	2,719.41	2,828.19
Level 2	A	72,116.58	75,722.41	78,751.31	81,901.36
	B	33.020	34.671	36.058	37.501
	C	2,773.71	2,912.40	3,028.89	3,150.05
Level 3	A	79,524.74	83,500.98	86,841.02	90,314.66
	B	36.412	38.233	39.762	41.353
	C	3,058.64	3,211.57	3,340.04	3,473.64
Level 4	A	86,893.32	91,237.98	94,887.50	98,683.00
	B	39.79	41.776	43.447	45.185
	C	3,342.05	3,509.15	3,649.52	3,795.50
Level 5	A	94,252.59	98,965.22	102,923.82	107,040.78
	B	43.156	45.314	47.126	49.011
	C	3,625.10	3,806.36	3,958.61	4,116.96
Detective	A	94,256.57	98,965.22	102,923.82	107,040.78
(80 hrs)	B	45.316	47.579	49.483	51.462
	C	3,625.25	3,806.35	3,958.61	4,116.95

APPENDIX B

NOVI POLICE DEPARTMENT

interoffice

MEMORANDUM

[redacted]

to: John Nelson, President N.P.O.A.
from: Al Rasmussen, Deputy Chief
re: 12 Hour Shift Evaluation
date: July 25, 2000

The following will be used to evaluate 12 hour shifts.

- The number of complaints handled per year.
- The number of patrol officers working the 12 hour shift.
- The average number of complaints handled per patrol officer.
- The number of arrests made by patrol officers.
- The number of OUIL arrests made by patrol officers.
- The number of traffic stops made by patrol officers.
- The numbers obtained from the "Citation Performance" report for the patrol officers to include: hazardous, radar, non-hazardous, parking, pedestrian, accident, and city ordinance violations, and warnings.
- The number of "Officer Initiated Activity" complaints. This is defined as all report numbers taken by patrol officers which they were not dispatched to but found on patrol (FOP).
- The number of sick days patrol officers use per year.
- The number of sick hours used per year per officer.
- An explanation of any extended sick time use by any officer, i.e. officer 'A' has a heart attack and uses three months of sick time as a result.

Where available the numbers compiled for 1998 and 1999 will be used as the benchmark. The records section of the Novi Police Department will make every effort to obtain all of the above information. The 1998 and 1999 benchmark numbers will be provided to the N.P.O.A. The same criteria as outlined above shall be used to compile the annual evaluations of the 12 hour shifts for 2000 and subsequent years. The N.P.O.A. will receive a copy of each annual evaluation as soon as it is available. The evaluation will be done on a calendar year basis. The evaluation will include the total numbers for the unit and the average per patrol officer on 12 hour shifts.

APPENDIX C

Restricted Assignment Policy

Section 1

A City of Novi full time employee who is unable to perform the essential functions of his/her regular job assignments as demonstrated by medical evidence due to a duty or non-duty related disability, may be eligible for a restricted assignment.

A. **Non-Duty**: An employee may be eligible for a non-duty restricted assignment only after the employee has utilized one hundred sixty (160) hours of accrued sick leave, or completes a thirty (30) day waiting period during the six month period following the date of the disability. After either of the above requirement have been met, the employee may request a restricted assignment.

   In the event of a progressive disability, verified through medical evidence in accordance with Section 6 and 7 below, the employee, at the employee's option, may request a non-duty restricted assignment without first exhausting one hundred sixty (160) hours of accrued sick leave or completing the thirty (30) day waiting period.

B. **Duty**: An employee may be eligible for a duty restricted assignment at which time it is verified through medical evidence of the employer's physician.

Section 2

The request for restricted assignments will be considered upon the submission of the medical documentation set forth in Section 6 below. The City may require additional medical documentation as set forth in Section 7 below before considering the request.

Section 3

The number, if any, and the duration of restricted assignment positions available at any time shall be within the sole discretion of the Department. The functions, duties, and scheduling of the restricted assignments shall be determined by the Department. The Department reserves the sole right to modify and/or eliminated restricted assignment positions.

Section 4

If a restricted assignment is available as determined by the Department and the employee is medically able to perform the functions of the restricted assignment, the employee shall return to work at his/her regular base salary in the restricted assignment to avoid any disruption in any eligible workers compensation

payments. This language complies with current State of Michigan Workers Compensation rules and regulations.

Section 5

Non-duty restricted assignments may be granted only during the six month period immediately following the date of disability. All restricted assignments are subject to the following conditions:

A. The employee continues to be disabled as defined in Section 1.
B. The restricted assignment continues to be available as determined by the Department.
C. The employee performs satisfactorily in the restricted assignment as determined within the sole discretion of the City.
D. The City receives all of the medical information it deems necessary pursuant to Sections 6 and 7.
E. Each non-duty restricted assignment will continued for no more than six months following the date of the employee's disability. Each duty related assignment will continue for no more than one year following the date of the employee's disability.

Section 6

The city may require the employee to periodically submit detailed medical information from the employee's physician to determine whether the employee is disabled from performing the essential job functions, with or without accommodation, of his/her regular job assignment and/or to determine whether the employee can perform the duties and functions of the restricted assignment.

Section 7

The City may require the employee to submit to physical and/or mental tests and examinations by the City appointed physician to determine whether the employee is disabled from performing the essential job functions, with or with accommodation, of his/her regular job assignment and/or to determine whether the employee can perform the duties and functions of the restricted assignment. The City will pay the costs of such tests and examinations.

APPENDIX D

CITY OF NOVI
POAM DRUG TESTING POLICY

I. PURPOSE

The purpose of this order is to provide all sworn Officers with notice of the provisions of the departmental drug-testing program.

II. POLICY

It is the policy of this department that the critical mission of law enforcement justifies maintenance of a drug-free work environment through the use of a reasonable employee drug-testing program.

The law enforcement profession has several uniquely compelling interests that justify the use of employee drug testing. The public has a right to expect that those who are sworn to protect them are at all times both physically and mentally prepared to assume these duties. There is sufficient evidence to conclude that the use of controlled substances and other forms of drug abuse will seriously impair an officer's physical and metal health and, thus, job performance.

Where law enforcement officers participate in illegal drug use and drug activity, the integrity of the law enforcement profession and public confidence in that integrity are destroyed. This confidence is further eroded by the potential for corruption created by drug use.

Therefore, in order to ensure the integrity of the department and to preserve public trust and confidence in a fit and drug free law enforcement profession, this department will implement a drug testing program to detect prohibited drug use by sworn employees commencing July 31, 2000

III. DEFINITIONS

A. Sworn Officer – Those officers who have been formally vested with full law enforcement powers and authority.

B. Supervisor – Those sworn officers assigned to a position having day-to-day responsibility for supervising subordinates or who are responsible for commanding a work unit.

C. Drug Test – The compulsory or voluntary production and submission of urine, in accordance with departmental procedures, by an officer for chemical analysis to detect prohibited drug usage.

D. Reasonable Suspicion – That quantity of proof or evidence that is more than a hunch, but less than probable cause. Reasonable suspicion must be based on specific, objective facts and any rationally derived inferences from those facts about the conduct of an Officer. These facts or inferences would lead the reasonable person to suspect that the officer is or has been using drugs while on or off duty.

E. Probable Cause – That amount of facts and circumstances within the knowledge of a supervisor or the administration which are sufficient to warrant a prudent person to believe it is more probably than not that an officer is or has been using drugs while on or off duty.

F. Probationary Officer – For the purposes of this policy only, a probationary officer shall be considered to be any person who is conditionally employed with the department as a recently hired law enforcement officer.

G. M.R.O. – Medical Review Officer – The medical review officer is a physician knowledgeable in the medical use of prescription drugs and the pharmacology and toxicology of illicit drugs. The M.R.O. will be a licensed physician with knowledge of substance abuse disorders. The M.R.O. shall have appropriate medical training to interpret and evaluate and officer's test results in conjunction with his or her medical history and any other relevant biomedical information.

H. Last Chance Agreement – A standard letter of conditions for continued employment that is offered by the Chief of Police, or the right to same is invoked by an officer under certain conditions outlined in this order, after it has been determined that the Officer has violated this order.

I. Explainable Positive Result – A positive finding in a urine specimen that contained that drug for legitimate reasons; such as a prescribed medication, a food product, or medication administered during a medical dental treatment.

J. False Positive Result – A positive finding in a urine specimen that did not contain that drug.

IV. PROCEDURES / RULES

A. General Rules

The following rules shall apply to all officers, while on and off duty:

1. No officer shall illegally possess any controlled substance.

2. No officer shall ingest any controlled or prescribed substance, except under the direction of a licensed medical practitioner.

   a. Officers shall notify their immediate supervisor when required to use prescription medicine that may influence their job performance. The officer shall submit one of the following:
      1) note form the prescribing doctor
      2) copy of the prescription
      3) show the bottle label to his/her immediate supervisor

   The officer shall advise the supervisor of the known side effects of such medication, as well as the prescribed period of use.

   b. Supervisors shall document this information and retain the memorandum for at least thirty (30) days.

3. No officer shall ingest any prescribed or over-the-counter medication in amounts beyond the recommended dosage.

4. Any officer who unintentionally ingests, or is made to ingest, a controlled substance shall immediately report the incident to his supervisor so that appropriate medical steps may be taken to ensure the officer's health and safety.

5. Any officer having a reasonable basis to believe that another officer is illegally using, or is in possession of, any controlled substance shall immediately report the facts and circumstances to his/her supervisor.

6. Discipline of sworn officers for any violation of this drug testing policy shall be in accordance with the due process rights provided in the department's rules and regulations, policies and procedures, and the collective bargaining agreement. The officer may be immediately relieved of duty pending a departmental investigation at the discretion of the Chief of Police or his designee, when one of the following occurs:
   a. a refusal to participate
   b. probable cause
   c. the Medical Review Officer determines that an officer's drug test was positive

B. Applicant Drug Testing

1. Applicants for the position of Police Officer shall be required to take a drug test as a condition of employment during a pre-employment medical examination.

2. Applicants shall be disqualified from further consideration for employment under the following circumstances:
   a. Refusal to submit to a required drug test, or
   b. A confirmed positive drug test indicating drug use prohibited by this order.

C. Probationary Officer Drug Testing

All Probationary Recruit Officers shall be required, as a condition of employment, to participate in any unannounced drug tests scheduled for the probationary period. The frequency and timing of such tests shall be determined by the Chief or his designee. Probationary Recruit Officers may be tested prior to completion of the probationary period. A Probationary Recruit Officer shall not be eligible for coverage under the last chance rehabilitation provision set forth in this order, except at the discretion of the Chief of Police.

D. Officer Drug Testing

Sworn officers will be required to take drug tests as a condition of continued employment in order to ascertain prohibited drug use, as provided below:

1. A Division Commander may order an officer to take a drug test upon documented probable cause that the officer is or has been using drugs. A summary of the facts supporting the order shall be made available to the officer prior to the actual test.

2. Upon reasonable suspicion the department may request, through an authorized representative of the Officer's labor association, that an officer submit to a voluntary drug test. Submission to a voluntary drug test hereunder shall be subject the frequency limitation found in Article IV, Section D, Subsection 4 herein. Any officer voluntarily submitting to a drug test who tests positive as a consequence of said test, shall be eligible to invoke the last chance rehabilitation provision set forth in this order. Any officer who refuses to submit to a request for a voluntary drug test shall not be disciplined as a consequence of such refusal, but shall not be eligible for

coverage under the last chance rehabilitation provision set forth in this policy for a period of three (3) years

3. All sworn officers shall be uniformly tested during any unannounced, random testing required by the department. Random testing for all sworn officers will not exceed twice in a 365-day period, except for those offices assigned to the narcotics unit.

    a. The Chief or his designee shall determine the frequency and timing of such tests

    b. The president of the labor association, or his designee, will receive a list of the officers that have been required to take a drug test after all officers in that particular group have submitted, or have refused to submit, a urine sample to the laboratory testing personnel.

E. Penalty

Violation of any provision of this drug testing order shall be grounds for disciplinary action. Discipline shall be administered as set forth in the Novi Police Department's Rules and Regulations, and may include discharge from the police department. Any discipline remains subject to review in accordance with the collective bargaining agreement.

F. Drug Testing Procedures

1. The testing procedures and safeguards provided in his order shall be adhered to by any laboratory personnel administering department drug tests.

2. Laboratory personnel authorized to administer departmental drug tests shall required positive identification from each officer to be tested before the officer enters the testing area.

3. A pre-test interview shall be conducted by testing personnel to ascertain and document the officer's recent use of any prescription or nonprescription drugs, or any indirect exposure to drugs. Divulgence by the officer of medical information during the pre-test interview is voluntary, however, if the test results are positive, it will be mandatory that the officer divulge the necessary medical information to the Medical Review Officer so that the M.R.O. may determine whether the test result is an explainable positive.

4 The testing area shall be private and secure. Authorized testing personnel shall search the testing area before and Officer enters same in order to document that the area is free of any foreign substances.

5 Where the officer appears unable or unwilling to give a specimen at the time of the test, testing personnel shall document the circumstances on the drug-test report form. The officer shall be permitted no more than four (4) hours to give a sample. During that time the officer shall remain in the testing area, under observation. Reasonable amounts of water may be given to the employee to encourage urination. Failure to submit a sample shall be considered a refusal to submit to a drug test except for good cause as determined by the M.R.O.

6. The urine sample will be split and stored in case of legal disputes. The samples must be provided at the same time, marked, and placed in identical specimen containers authorized testing personnel. One sample shall be submitted for immediate drug testing. The other sample shall remain at the facility in frozen storage. This sample shall be made available to the employee or his/her labor association representative.

7. All specimen samples shall be sealed, labeled, initialed by the officer and laboratory technician, and checked against the identity of the officer. Samples shall be stored in a secure and refrigerated atmosphere until testing or delivery to the testing lab representative.

8. Whenever there is a reason to believe that the officer may have altered or substituted the specimen to be provided, a second specimen shall be obtained within a reasonable period of time. The laboratory personnel will take the appropriate necessary steps to assure the integrity of the second specimen.

G. Drug Testing Methodology

1. The testing or processing phase shall consist of:

a. Initial screening test
b Confirmation test – if the initial screening test is positive

2. The urine sample is first tested using the initial drug screening procedure. An initial positive test result will not be considered conclusive; rather, it will be classified as "confirmation pending". Notification of test results to the supervisor or other departmental designee shall be held until the confirmation test results are obtained and verified by the M.R.O.

3. A specimen testing positive will undergo an additional confirmatory test. The confirmation procedure shall be technologically different and more sensitive than the initial screening test.

4. The drug screening tests selected shall be capable of identifying marijuana, cocaine and every major drug of abuse including heroin, amphetamines and barbiturates. Personnel utilized for testing will be qualified to collect urine samples, or adequately trained in collection procedures.

5. Concentrations of a drug at or above the following levels shall be considered a positive test result when using the initial immunoassay drug screening test:

Initial Test Level

	(ng/ml)
Marijuana metabolite	100
Cocaine metabolite	300
Opiate metabolites	300*
Phencyclidine	25
Amphetamines	1000
Barbiturates	300

** 25 ng/ml if immunoassay-specific for free morphine.*

Concentrations of a drug at or above the following levels shall be considered a positive test result when performing a confirmatory CG/MS test on a urine specimen that tested positive using a technologically different test than the initial screening method:

Confirmatory Test Level

	(ng/ml)
Marijuana metabolite	15*
Cocaine metabolite	150**
Opiate metabolites	
Morphine	300÷
Codeine	300÷
Phencyclidine	25

Amphetamines	
Amphetamine	500
Methamphetamine	500
Barbiturates	300

* *Delta-9-tetrahydrocannabinol-9carboxylic acid*
** *Benzoylecgonine*
\+ *25 ng/ml if immunoassay-specific for free morphine*

6. The initial and confirmatory test cutoff levels of this order are the same as that of the United States Government which were published in the Federal Resister, Volume 54, Number 230, dated December 1, 1989. These cutoff levels are subject to change by the Department of Health and Human Services as advances in technology or other considerations warrant identification of these substances at other concentrations. If these cutoff levels change in the future, the matter will be discussed with the labor associations prior to any amendment of this general order.

7. The laboratory selected to conduct the analysis shall be experienced and capable of assuring quality control, documentation, chain-of-custody, technical expertise and demonstrated proficiency in urinalysis.

8. Officers having negative drug test results shall receive a memorandum stating that no illegal drugs were found. A copy of the letter will be placed in the officer's personnel file upon the officer's request.

9. Any officer who interferes with the testing process or breaches the confidentiality of test results shall be subject to discipline.

H. Chain of Custody – Storage

1. Each step in the collecting and processing of the urine specimens shall be documented to establish procedural integrity and the chain of custody.

2. Where a positive result is confirmed, urine specimens shall be maintained in a secured, refrigerated storage area. If a dispute arises the specimens will be stored until all legal disputes are settled.

I. Drug Test Results

1. All records pertaining to departmental required drug tests shall remain confidential, and shall not be provided to other employers or agencies without the written permission of the person whose records are sought. However, medical, administrative, and immediate supervisory personnel may have access to relevant portions of the records as necessary to insure the acceptable performance of the officer's job duties.

J. Substance Abuse Rehabilitation Program

Officers may participate in a substance abuse rehabilitation program, however, participation after July 31, 2000 shall not prohibit drug testing under this policy

K. Procedures for Implementation of the Last Chance Agreement

1. An officer whose drug test has been confirmed positive by the Medical Review Officer during random or reasonable suspicion testing shall, (if found guilty during department disciplinary proceedings), be offered a Last Chance Agreement.

2. At the discretion of the Chief of Police, the Last Chance Agreement may also be offered to any officer whose drug test has been confirmed positive by the Medical Review Officer.

3. A Standard letter of conditions for continued employment (the Last Chance Agreement) must be signed by an authorized representative of the department and the officer.

4. An officer must attend and successfully complete an authorized rehabilitation program.

5. An officer must sign a form releasing any and all information to management as may be requested.

6. An officer must pass a medical examination administered by a medical facility designated by the Chief of Police prior to being allowed to return to duty. The examination shall only screen for drug use and the physical impact of the prior drug usage.

7. An officer may be allowed to use sick time and apply for a medical leave of absence if required, while undergoing rehabilitation.

8. Once authorized to return to duty, the officer must submit to periodic urinalysis as may be determined by the Chief of Police.

9. The officer shall be subject to the terms of the Last Chance Agreement for three (3) years after their return to work.

10. The officer must agree in writing that the officer will be automatically terminated forthwith if a violation of any portion of the Last Chance Agreement occurs at any time during its enforcement term.

11. The officer must be advised he/she has the right to seek the counsel of his/her legal or labor representative.

LAST CHANCE AGREEMENT

RE: _____
_____
_____

Whereas, the above referenced individual is guilty of violating the departmental drug order on _____, and;

Whereas, the Novi Police Department will conditionally reinstate _____ to rank of _____, provided the office is found by medical examination to be capable of performing all the duties of the classification as determined by the Novi Police Department and subject to the following terms and conditions being met and maintained;

Now, therefore, it is agreed that:

1. Officer must sign a form releasing any and all information to management as may requested.

2. Officer must successfully complete a rehabilitation program as prescribed by an authorized rehabilitation source.

3. Officer must pass a medical examination administered by a medical facility designated by the Chief of Police prior to being allowed to return to duty. The examination shall only screen for drug use and the physical impact of the prior drug usage.

4. Officer may be allowed to use sick time and may apply for a medical leave of absence if required, while undergoing rehabilitation.

5 Upon clearance by the medical facility designated by the Chief of Police, the officer shall be returned to the Police Department at the rank of _____.

6 Once returned to duty, the officer will present himself/herself to the department approved substance abuse rehabilitation center for evaluation, and agree to, as well as follow any and all directives given him/her by the three (3) years. Officer _____ agrees to sign appropriate forms releasing information to the Police Department as may be requested. Failure to follow the program directives are grounds for discharge, subject to review pursuant to the collective bargaining agreement of only the discharge for failure to follow program directives.

7. Once authorized to return to duty, Officer _____ shall submit to controlled substance testing at the discretion of the Chief of Police. If any such test shows a positive result for the presence of a controlled substance, Officer _____ will be discharged from employment with the City of Novi, subject to review pursuant to the collective bargaining agreement of only the discharge for a positive test result hereunder.

8. Officer _____ will be credited with seniority, for promotional purposes, for time separated from the police department between _____ and the date of return to duty. No other wage is due or owing, and Officer _____ waives any claim thereto.

9. The association shall withdraw with prejudice the grievance # _____ and shall release and discharge the employer from any and all claims relating thereto The employer shall release and discharge the union and officer from any and all claims relating thereto. Officer _____ shall release and discharge the association and the employer from any and all claims relating to grievance # _____, including but no limited to the processing and arbitration of this grievance. Further, Officer _____ releases the City and the Association from all liability and claims he/she may have had or now has with respect to his/her employment with the City of Novi whether such claims or liability arise under Federal or State statute, constitutional provisions, principles of common law, or under collective bargaining agreement between the City of Novi and the _____ Association

10. All parties had the opportunity to consult legal counsel and have carefully and completely read and understood all the terms of his/her settlement agreement. This settlement agreement is freely and voluntarily entered into by all parties without any duress or coercion.

11. The parties agree that this agreement is entered into as a full and final settlement of the above referenced matter, and is to have no precedential value. Furthermore, the actions taken by the parties in settling this matter are not meant to establish a practice or right to be utilized in any other grievance, claim or litigation.

12. In the event the officer grieves and attempts to process to arbitration any discipline imposed as a condition of this Last Chance Agreement, said grievance shall be barred by release and waiver, and an arbitrator shall have no authority to modify the penalty imposed by the police department.

DATED THIS _____ DAY OF _____, 200__

_____	_____
OFFICER	DIVISIONAL INSPECTOR
_____	_____
LABOR ASSOCIATION REPRESENTATIVE	CHIEF OF POLICE



cityofnovi.org

POLICE

2026 Benefit Guide

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If you have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please see your Federal Notices enclosed for more information.

This document is an outline of the coverage provided under your employer's benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the "plan documents"). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer's benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.

Welcome to Open Enrollment

The City of Novi is committed to offering you a variety of healthcare options to protect you and your eligible family members. The City of Novi will continue to offer the Blue Cross Blue Shield MI Community Blue PPO Plan and HAP Traditional HMO plans you are already familiar with. This year the HDHP HMO will be offered through HAP. Details about each of these options are provided in this benefit guide.

The benefits you select during this enrollment period will remain in place throughout 2026 (unless you have a qualifying event).

The information provided in this benefit guide is meant to help you and your family choose the health care options best suited to your needs. Please be sure to read the benefit guide in its entirety and review each option carefully. It contains important information that will help you make informed decisions regarding your health care participation for the 2026 plan year.

If you have questions, please contact the Human Resources Department at ext. 452.

⇒ For newly hired employees, this is your opportunity to enroll yourself and your eligible dependents in the employee benefit plans offered through the City of Novi.

⇒ If this is your annual enrollment, this is your opportunity to do the following:

- Enroll in the medical plan of your choice if you have previously waived coverage.
- Enroll eligible dependents previously not enrolled.
- Change your medical coverage selection.
- Waive medical coverage if you have coverage available through another source (Note: if you waive coverage you may be eligible for an opt-out bonus).
- Enroll in a Flexible Spending Account

Note that you and your eligible dependents must each enroll in the same plan.

employee NAVIGATOR

The City of Novi utilizes the Employee Navigator benefit administration system for benefit enrollments and updates. You'll receive a custom link during your initial new hire and annual enrollment period. You'll need to create your login and password to use going forward. If you require access to the Employee Navigator system outside of your enrollment time, you can do so at **http://gbs.employeenavigator.com/**.



Memo From HR

Hello Team Novi –

As we prepare to say goodbye to 2025, I am again amazed at just how much the Novi team contributes to making Novi a great place to work and live. Way to go Team Novi!

This past year we welcomed new restaurants and said goodbye to some familiar staples. We saw a decade in the making of residential and Japanese culture come to fruition at Main Street and Grand River. We hosted our first Diwali Festival, and let's not forget a water emergency that kept employees and residents on their toes, and conserving water. Each of you have played an intricate role in strengthening our community – welcoming new businesses and residents, rescuing a cat, saving a turtle, ensuring all who live and travel through Novi reached their destinations safely during snow and ice storms, and supporting those who crossed paths with our dedicated men and women in public safety. All of which was done with professionalism, empathy and a true calling for public service. We do great and important work, for a special City!

At the time I am writing this, we have welcomed 63 new employees. Fifteen full-time, 9 of which were public safety employees, 1 in Assessing, 1 in Treasury, 2 DPW, 1 Engineer, and 1 in Community Development; and 48 part-time employees in various departments throughout the City. As well, four of our employees were promoted to various leadership positions within the City. Lastly, we wished 8 employees farewell as they transitioned into retirement.

As we prepare for Open Enrollment, this is your opportunity to review your current benefit coverage, see what did or didn't work last year and adjust. We check our beneficiaries, and plan for 2026. As you may have seen nationally, health care costs continue to rise across the country. The national average projected health care increase was 9%, and Michigan large group employers were projected to be upwards of 15.5%. Unfortunately, we are not immune to these increases. The Blue Cross Blue Shield plan saw an almost 15% increase, while HAP came in at just under 7%. We continue to work closely with our insurance partners as they shop other insurance carriers for competitive plans. I will admit, it's difficult to get competitive quotes with a $0 deductible health care plan, and a High-Deductible plan which the City contributes over 50% of the deductible.

Some things we all can do to help manage health care costs into the future: use in-network providers whenever possible; choose generic prescriptions instead of name brand medications when available; utilize preventative care (annual physicals and screenings) which are covered at 100%; consider telehealth options for non-emergency care; and finally, review your plan options carefully during open enrollment to ensure you are selecting the right plan for you and your family.

Lastly, I want to mention a couple investments that have been made to support the health and well-being of all of you. In January of 2025, we added an ***Employee Assistance Program*** that not only supports you, but also your dependents. I encourage you to review the benefits that are included in this plan, and please take advantage of the program if needed. ***New in 2026 – hearing aids will be an added benefit for you and your dependents***. Many of you asked about this benefit, and this year we were able to provide that for you and your family.

The HR team is here to answer questions about your health care, and all benefits offered by the City. Please reach out to us if you have questions.

Wishing you and your family a healthy, happy, and safe 2026.

Your HR Team

Charmaine, Jerry, Kamry, Elise, and Tia

Enrollment Steps

Open Enrollment Process—What Do I Need To Do?

1	**Read this guide carefully.**	Familiarize yourself with each benefit plan option.
2	**Review your current benefit elections.**	Review your current elections and make adjustments accordingly for the upcoming plan year.
3	**Consider your health care needs.**	Think about the health care needs that you can anticipate for yourself and your covered family members in the coming year.
4	**Determine how much to contribute to your Health Savings Account or Flexible Spending Account.**	Please note that the annual limit for healthcare flexible spending accounts will be **$3,300 in 2026**.
5	**Review your Beneficiaries.**	Now is the best time to make sure you have your beneficiary information up to date for your life insurance and retirement plans.
6	**Ask Questions.**	If you have questions about your benefit plan options, contact your HR team at ext. 452.
7	**Make your annual enrollment election in the Employee Navigator system**	Annual enrollment elections are due by **December 6, 2025**.

Eligibility

Eligibility/Waiving Coverage

⇒ Newly hired employees will be effective their date of hire. Current employees that wish to make changes during the annual enrollment will be effective on January 1st.

⇒ Eligible dependents include your legal spouse, children and step children. Children and step children may remain on your coverage until the end of the month that they reach age 26. You may be required to provide proof of dependent status (e.g., birth certificates, marriage licenses, etc.).

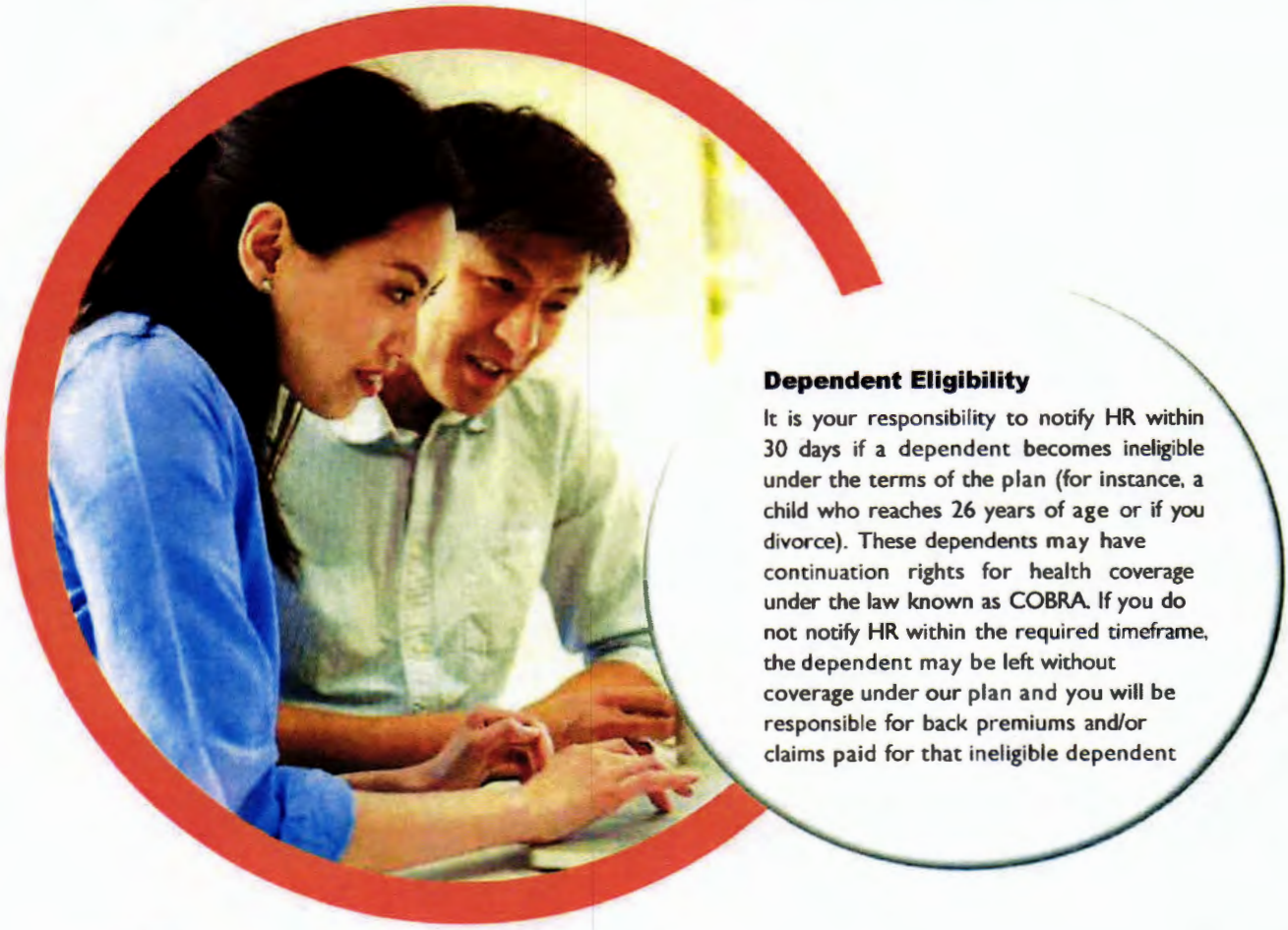
⇒ Children over 26 who are physically or mentally handicapped may also be eligible for coverage. Contact HR if you have a special situation.

Special Enrollment Events/ Changes in Family Status

⇒ If you decline coverage for yourself and/or your dependents (including your spouse) now because you are covered by another health insurance plan, you may be able to enroll yourself or your dependents in this plan in the future if you lose that other coverage.

⇒ If you acquire a new dependent as a result of marriage, birth or adoption, you may be able to enroll yourself and your dependents.

⇒ These events are referred to as special enrollment events. You must request enrollment within 30 days of a special enrollment event. If you fail to do so, they will not be eligible until the City's next annual enrollment period. When you become enrolled as the result of a special enrollment event, coverage will be made effective on the date of the event.



Dependent Eligibility

It is your responsibility to notify HR within 30 days if a dependent becomes ineligible under the terms of the plan (for instance, a child who reaches 26 years of age or if you divorce). These dependents may have continuation rights for health coverage under the law known as COBRA. If you do not notify HR within the required timeframe, the dependent may be left without coverage under our plan and you will be responsible for back premiums and/or claims paid for that ineligible dependent

Employee Contribution

2026 Monthly Healthcare Premium Contributions

The following monthly contributions are required and will be split over the first two pays of each month. The total monthly cost is also shown below.

Monthly Employee Cost			
	HAP	HAP HMO H.S.A.	BCBSM CB4
Single	$128.01	$121.24	$256.14
Two-Person	$294.44	$274.06	$614.48
Family	$332.85	$305.65	$768.63

Monthly Employer Cost			
	HAP	HAP HMO H.S.A.	BCBSM CB4
Single	$725.42	$687.02	$1,024.56
Two-Person	$1,668.47	$1,552.98	$2,457.91
Family	$1, 886.16	$1,731.99	$3,074.50

Opt Out: If you choose to waive medical coverage offered through the City of Novi, you will receive $200.00 in your first paycheck of each month.

Premium Conversion

To help minimize your employee contribution for your medical plan, The City of Novi will continue to offer an Internal Revenue Code (IRC) Section 125 Premium Conversion Plan. This allows you to pay for your medical coverage on a pretax basis. As a result, your net take home pay will be higher than if contributions were deducted on a post tax basis.

Contributions taken on a pre-tax basis are not subject to federal or state income taxes or FICA taxes. The amount of savings depends on your individual contribution and tax bracket.



Medical Benefits Comparison

ITEM	HAP HMO	HAP HMO HSA	BCBSM COMMUNITY BLUE 4 PPO	
	In-Network Only	In-Network Only	In-Network	Out-of-Network
CALENDAR YEAR DEDUCTIBLE				
Individual	None	$1, 700	$500	$1, 000
Family		$3, 400	$1,000	$2,000
COINSURANCE				
Individual	100% for most services	100% for most services	80%	60%
Family				
CITY ANNUAL HEALTH SAVINGS ACCOUNT CONTRIBUTION				
Individual	N/A	$1,237.50	N/A	N/A
Two Person	N/A	$2,475.00	N/A	N/A
Family	N/A	$2,475.00	N/A	N/A
CALENDAR YEAR COINSURANCE MAXIMUM (DOES NOT INCLUDE COPAYS)				
Individual	Minimal	None	$2,000.00	$4,000.00
Family			$4,000.00	$8,000.00
CALENDAR YEAR OUT OF POCKET MAXIMUM (INCLUDES DEDUCTIBLE				
Individual	$6,600	$2,000	$6,350	$12,700
Family	$13,200	$4,000	$12,700	$25,400
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited
HOSPITAL SERVICES				
Hospital Room & Board	100%	100% after deductible	80% after deductible	60% after deductible
In-Patient Surgery	100%	100% after deductible	80% after deductible	60% after deductible
Emergency Room	$50 copay	100% after deductible	$150 copay	$150 copay
Diagnostic X-Ray & Lab	100%	100% after deductible	80% after deductible	60% after deductible
PHYSICIAN SERVICES				
Doctor Office Visits (medically necessary)	$20 copay	100% after deductible	$20 copay	60% after deductible
Outpatient and Home Visits	$20 copay	100% after deductible	80% after deductible	60% after deductible
Pre & Post Natal Care	$20 copay	100% after deductible	100%	60% after deductible
Allergy Testing & Therapy	$20 copay	100% after deductible	100%	60% after deductible
Chiropractic Care	$20 copay, 24 visit limit	100% after deductible	$20 copay, 12 visit limit	60% after deductible
Out-Patient Surgery	100%	100% after deductible	80% after deductible	60% after deductible

Medical Benefits Comparison

ITEM	HAP HMO	HAP HMO HSA	BCBSM COMMUNITY BLUE 4 PPO	
	In-Network Only	In-Network Only	In-Network	Out-of-Network
PREVENTIVE SERVICES				
Routine Physical Exams	100%	100%	100%	Not covered
GYN Exams	100%	100%	100%	Not covered
Well Child Care	100%	100%	100%	Not covered
Immunizations	100%	100%	100%	Not covered
Routine Pap Smear	100%	100%	100%	Not covered
Routine Mammogram	100%	100%	100%	60% after deductible
MENTAL & NERVOUS				
Inpatient	100%	100% after deductible	80% after deductible	60% after deductible
Outpatient	$20 copay	100% after deductible	$20 copay	60% after deductible
SUBSTANCE ABUSE				
Inpatient	100%	100% after deductible	80% after deductible	60% after deductible
Outpatient	$20 copay	100% after deductible	$20 copay	60% after deductible
OTHER SERVICES				
Ambulance Services	100%	100% after deductible	80% after deductible	80% after deductible
Durable Medical Equipment	100%	100% after deductible	80% after deductible	80% after deductible
Prosthetics and Orthotics	100%	100% after deductible	80% after deductible	80% after deductible
Home Health Care	100%	100% after deductible	80% after deductible	80% after deductible
HEARING BENEFITS				
Hearing Benefits	**Member Copay for One Hearing Aid** Value: $0 Basic: $689 Prime: $989 Advanced: $1,539 Premiums $2,039	**Member Copay for One Hearing Aid AFTER DEDUCTIBLE** Value: $0 Basic: $689 Prime: $989 Advanced: $1,539 Premiums $2,039	Benefits covered 100% of approved amount • Audiometric exam – one every 36 months • Hearing aid evaluation – one every 36 months • Ordering and fitting the hearing aid (a binaural hearing aid only) – one every 36 months • Hearing aid conformity test – one ever 36 months	Not Covered
	Annual hearing test with no out-of-pocket cost. Access to a nationwide network of 8,000 providers. Hearing aids available from all major manufacturers. To get started, call 877-484-7977 or visit HAP.NationsBenefits.com/Hearing.			
PRESCRIPTION DRUGS				
Prescription Drugs	$10/$20/$40 copay (includes contraceptives) 90-day supply available through mail order for one copay	$10/$40/$80 copay **after deductible** (includes contraceptives) 90-day supply available through mail order for two copays **after deductible**	$15/$30/$60 copay (includes contraceptives) Non-network pharmacies are reimbursed 75% less the copayment (includes contraceptives) 90-day supply available through mail order for one copay	

New Hearing Benefit

NEW Hearing Benefit - Health Alliance Plan (HAP) HMO Plan

HAP members can save thousands on the cost of hearing aids with NationsHearing. You will be guided through the process of getting tested for hearing loss and selecting comfortable, nearly invisible hearing aid that fits your needs and lifestyle. Digital hearing aids start at zero dollars each.

Program Features

- Annual hearing test with no out-of-pocket cost
- Access to a nationwide network of 8,000+ providers
- Hearing aids available from all major manufacturers
- Low pricing and a 60-day, 100% money-back guarantee
- Three follow-up visits
- Concierge services by dedicated Member Experience Advisors
- 3-year manufacturer's repair warranty
- 3 years of batteries included*
- One-time replacement coverage for lost, stolen or damaged hearing aids**
- 12- and 18-month financing options available with 0% APR, no money down

To get started, call 877-484-7977 (TTY: 711), Member Experience Advisors are available 8AM - 8PM Local Time. Or visit HAP.NationsBenefits.com/Hearing.

Hearing Aid Technology	Member Copay for One (1) Hearing Aid	Member Copay for Two (2) Hearing Aids
Value • Best for people who live quieter lives • Intended for simpler sound situations • Great for one-on-one, smaller or closer conversations	$0	$0
Basic • Helps in listening situations with minimal background noise • Good for one-on-one conversations • Small groups, 3 people or less • Small family gatherings	$689	$1,378
Prime • Moderate activity level • Moderate levels of background noise • Ideal for quieter restaurants and shopping	$989	$1,978
Advanced • High activity level • Improved speech clarity • Hearing aids communicate with each other (binaural processing • Better sound quality than Prime or Basic	$1,539	$3,078
Premium • Extremely high activity level • Most advanced features (noise reduction, wind noise manager) • Best for members who complain of poor hearing in background noise • Most flexible programs	$2,039	$4,078

*Not applicable to the purchase of rechargeable hearing aid models. **Deductibles may apply.

New Hearing Benefit

Blue Cross Blue Shield of Michigan

Hearing Benefit – Blue Cross Blue Shield Michigan PPO (BCBSM)

You must obtain a medical evaluation (sometimes called a medical clearance exam) of the ear performed by a physician-specialist before you receive your hearing aid. If a physician-specialist is not accessible, your primary care doctor may perform the medical evaluation. This evaluation is not covered under your hearing care coverage, so you must pay for this exam unless your medical coverage includes coverage for office visits. A physician-specialist is a licensed doctor of medicine or osteopathy who is also board certified or in the process of being board certified as an otolaryngologist. A physician-specialist determines whether a patient has a hearing loss and whether such loss can be offset by a hearing aid.

Member's responsibility (deductible and copay)		
Benefits	Participating Provider	Nonparticipating Provider
Deductible	None	Not applicable
Copay	None	No applicable
Covered Services	**Participating Provider**	**Nonparticipating Provider**
Audiometric exam – one every 36 months	Benefits covered 100% of approved amount	Not Covered
Hearing aid evaluation – one every 36 months	Benefits covered 100% of approved amount	Not Covered
Ordering and fitting the hearing aid (a binaural hearing aid only) – one every 36 months	Benefits covered 100% of approved amount	Not Covered
Hearing aid conformity test – one ever 36 months	Benefits covered 100% of approved amount	Not Covered

You must receive the following services from a hearing participating provider. Hearing care services are not covered when performed by nonparticipating providers unless the services are performed outside of Michigan and the local Blue Cross and Blue Shield plan does not contract with providers for hearing care services. In this case, BCBSM will pay the approved amount for hearing aids and related covered services obtained from a participating provider. You may be responsible for charges that exceed the approved amount.

If you select a digitally controlled programmable hearing device, you may be responsible for charges that exceed the cost of a covered hearing aid.

Medical Plan Options

Health Alliance Plan (HAP) HMO Plan

Health Maintenance Organization (HMO) benefits are provided with minimal copayments and no annual deductible. No claim forms are necessary for treatment furnished by a network provider. However, in order to receive these benefits, you must select, enroll with, and receive all services from a Primary Care Physician (PCP) from the list of health care providers in the network.

At enrollment, you and your family members each select a PCP in the network who will perform, arrange, or authorize all medical treatment. This includes tests and referrals to specialists when necessary.

Most services are covered in full (subject to applicable copayments) as long as your PCP authorizes that medical care. Any services that have not been authorized by your PCP will not be covered. If you wish to change your PCP, simply contact HAP Member Services at 800.422.4641 for directions.

HAP HMO Plan Highlights:

$20 office visit copay

$20 urgent care facility copay

$50 emergency room copay

Retail Rx — $10 generic / $20 brand name / $40 non-formulary brand

Full coverage for preventive care services without copayments or dollar limits

A SPECIAL NOTE FOR WOMEN

Under HAP, you may visit any participating OB/GYN without a referral. You may see your OB/GYN without a referral for the following services:

⇒ Breast physical exams, pap smears, maternity ultrasound, mammograms;

⇒ Diagnosis and treatment of cystitis and other minor infections during pregnancy;

⇒ Gynecological exams and non-surgical treatment of gynecological disorders; and

⇒ Hospital admission for delivery.



Medical Plan Options

HAP HMO Plan with Health Savings Account (HSA)

This innovative plan combines the comprehensive benefits of an HMO plan with a special tax-preferred savings account. This account, known as a Health Savings Account (HSA), can be used to help you pay for out of pocket medical expenses for yourself and your eligible dependents, now and in the future including retirement.

To open a health savings account, you must be enrolled in a qualified high deductible health plan, such as the HAP HMO HSA plan.

Here's how the plan works: Once you enroll in the HAP HMO plan, you must open an HSA at a banking institution of your choice and provide HR your account and routing numbers for direct deposit of City contributions to your HSA.

The City will contribute $1,237.50 to your account if you have single coverage or $2,475.00 if you have two-person or family coverage over the course of the calendar year. **This contribution is pro-rated based on date of hire.**

The City will make an initial contribution of $618.75 (single coverage) or $1,237.50 (two-person or family coverage) in January. The remaining contributions will be paid out in 6 equal installments (the first pay period of each month) from July to December. As an additional means of saving for now and into retirement, you can also make per pay pre-tax contributions to the account, up to the following annual limits:

TRIPLE TAX ADVANTAGE

⇒ Contributions to the account are made on a tax-free basis.

⇒ Investment earnings on account balances are not subject to taxation.

⇒ Account withdrawals for qualifying healthcare expenses are not subject to taxation.

As you incur medical expenses throughout the year, you can use your HSA funds for payment or to reimburse yourself. Any funds you do not use during the year will remain in your account and continue to grow. Your account is owned and managed by you so you can keep the account, even if you leave employment with the City.

2026 H.S.A. CONTRIBUTION LIMITS		
	Single Coverage	**2-Person or Family Coverage**
Maximum Allowable Contribution per Year	$4,400.00	$8,750.00
City's Annual Contribution * Pro-rated based on date of hire	$1,237.50	$2,475.00
Your Maximum Annual Contribution after the City's Contribution	$3,162.50	$6,275.00
Catch Up Contribution for Employees over Age 55	$1,000.00 per year	$1,000.00 per year

City of Novi

Medical Plan Options

Important Features to Note About HAP HMO Plan with HSA	Important Features to Note About Health Savings Accounts
⇒ The plan is an HMO. You and each covered family member must select a PCP and that PCP will coordinate all of your care ⇒ Each family member may select a different PCP ⇒ Care must be provided within the network of physicians, hospitals and other medical providers. There is no coverage when using non-network providers, except in emergency situations ⇒ **The full calendar year deductible must be satisfied before any benefits will be paid (except for preventive benefits, which are paid in full and are not subject to the deductible). This means that you pay for all services, including prescriptions, until you have met your deductible** ⇒ **Prescription drug copayments will apply after the deductible has been satisfied.** The copayments are $10 for generic drugs, $40 for preferred brand name drugs, $80 for non-preferred brand name drugs and $80 for preferred and non-preferred specialty brand name drugs. ⇒ Please refer to the HAP HMO HSA benefits summary for further details	⇒ You must be enrolled in a qualifying high deductible health plan to establish an HSA. You cannot also be enrolled in any other non-high deductible plan at the same time (such as a spouse's plan, Medicare, Medicaid or even a flexible spending account) ⇒ If you use your HSA funds for non-qualifying healthcare expenses, you will be subject to normal income taxes on the amount of the withdrawal plus a 20% excise penalty ⇒ You cannot use your HSA to reimburse yourself for over-the counter medications (except insulin) unless they are prescribed by a physician ⇒ Each year, you will receive forms from your banking institution indicating the total of deposits made into your account and withdrawals made from your account. These amounts must be included on your annual tax return ⇒ If you have funds remaining in your HSA upon your death, those funds may pass to your spouse or dependent children on a tax-free basis ⇒ **If you are enrolled in or thinking about enrolling in any part of Medicare, you cannot contribute to an HSA. Please see HR for further details**

BCBSM Community Blue PPO Plan

Blue Cross Blue Shield of Michigan

With a Preferred Provider Organization (PPO) plan, you have complete freedom to see any medical provider of your choice. If you choose doctors and hospitals within the BCBSM PPO network, your out-of-pocket costs are lower than if you use other providers. BCBSM maintains a proprietary network of providers. This is the largest statewide network of hospitals and primary and specialty care physicians, with a national network of providers also available to you.

The Community Blue PPO Plan requires an annual deductible of $500 per person/$1,000 per family in-network and $1,000 per person/$2,000 per family out-of-network. The plan provides coverage at 80% for most in-network services and 60% for most out-of-network services, after deductibles are met.

These are some of the highlights of the plan when you use a participating provider in the PPO network:

BCBSM — Community Blue 4 PPO

- $20 office visit copay
- $20 urgent care facility copay
- $150 emergency room copay
- Retail Rx — $15 generic / $30 brand name / $60 non-formulary brand

Preventive care benefits include (but are not limited to)

- Routine physical exams
- Gynecological exams
- Well baby/child care
- Immunizations
- Routine pap smear
- Prostate-specific antigen (PSA) test

Preventive services are covered at 100% without any cost sharing or annual limits.

Prescription Drug Coverage

HAP and BCBSM

You can fill a 30-day prescription for the following copayments:

Type of Prescription	HAP HMO	HAP HMO HSA	BCBSM Community Blue
Generic Drug	$10 Copay	$10 Copay after deductible	$15 Copay
Brand Name Drug	$20 Copay	$40 Copay after deductible	$30 Copay
Non-Formulary Brand Name Drug	$40 Copay	$80 Copay after deductible (including specialty drugs)	$60 Copay

These medical carriers offer a mail-order prescription plan so that you can obtain up to a 90-day supply of maintenance medications at a discount. Your prescription order will be mailed directly to your home via UPS or first class mail. You may want to consider this convenient and money-saving option. For more information, contact the applicable carrier customer service representative at the toll free number located on the back of your medical member ID card.

As prescription drug costs continue to rise, all carriers regularly monitor the use of certain medications to ensure members receive the most appropriate and cost-effective drug therapy available. Some high cost drugs may require prior authorization before being dispensed; and, depending upon the drug, you may be required to first try a lower cost drug before being prescribed the higher cost alternative. The lower cost drug might be an over-the-counter medication.

Keep in mind that drug formularies change from time to time as new drugs come to market. If you are refilling a script and you see that the copayment has changed, it is because your medication has become non-formulary or possibly moved to a different tier. If this happens, you should ask your physician if an alternative formulary drug is available to you. Please be aware that the prescription formularies for each medical carrier are different.

Generic Drugs

Understanding the advantages of generic medications as compared with more expensive brand name medications can help you effectively lower your prescription drug costs.

Generic medications contain the same active ingredients and deliver the same therapeutic effects as their brand name counterparts. The big difference between generics and brand name drugs is the price. Generic drug costs are between 40% to 60% less than brand name drug prices.

Plus, with generic medication there is no compromise on quality. The Food and Drug Administration holds generic drug manufacturers to the same stringent standards as brand name drug manufacturers.

Under each pharmacy benefit plan, you will automatically receive the generic equivalent unless:

- There is no generic equivalent available.
- The doctor writes "dispense as written" on your prescription, and the drug is approved by the health plan.
- You specifically request the brand name drug and are willing to pay the difference between the brand name drug and the generic drug, in addition to the copayment.



Coordination of Benefits

Please be aware that from time to time you may receive a "Coordination of Benefits Subscriber Questionnaire" from your medical carrier.



- The purpose of this questionnaire is to determine if any member enrolled on your medical contract is covered under another group health plan.
- If this questionnaire is not returned to the medical carrier and a claim is received, the claim will not be paid. The claim will be pended by the medical carrier.
- Typically the medical carrier will then send another questionnaire to you with a request to return date, or claims will be rejected.
- If the second questionnaire is not returned to the carrier by their requested date, the claim will be rejected.
- You and/or your provider will be advised that the rejection is due to your failure to return the completed questionnaire.
- If the questionnaire is then returned completed, you must resubmit any claims that have been rejected for manual processing.
- You may receive this questionnaire annually from your medical carrier.
- Please complete the questionnaire and return it promptly to your medical carrier to avoid any claim problems.

If you have any questions regarding the questionnaire or coordination of benefits procedure, please call the customer service number on the back of your member ID card.

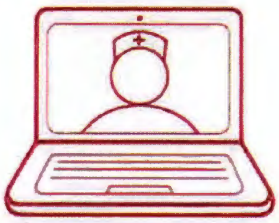


Diabetes Management Solutions

If you or a family member has prediabetes or are at risk to develop type 2 diabetes, you can improve your health and quality of life by participating in a diabetes prevention and management program.

HAP	Blue Cross Blue Shield
https://www.hap.org/health-programs/diabetes-care or contact Pharmacy Advantage to discuss diabetic supply options available to you at 800.456.2112	Visit TeladocHealth.com/Go/BLUECROSSMI-START or call 800.835.2362 and use registration code: BLUECROSSMI-START

Telemedicine







HAP TELEHEALTH

Not feeling well? Is your doctors office closed? Too sick to leave home?

Now you can see a doctor using your mobile phone, tablet or computer.

Here are the benefits of using telehealth services:

- Affordable, easy and convenient
- Doctors are licensed and board certified
- No appointment, short wait
- 24/7 access
- Online visits are secure

How do I sign up?

It's free to enroll. Follow these easy steps:

Desktop Users:

- Visit *haptelehealth.org*
- Enter your information and click Sign Up.

Mobile Users:

Download the ***HAP Telehealth app*** from ITunes or Google Play. Enter your information and click Sign Up.

You can also access the HAP Telehealth once you're logged in to your *hap.org* account.

HAP HMO HSA Participants:

Telehealth visits are covered after you deductible has been satisfied.

BCBSM TELADOC

Talk to a board certified doctor for minor illnesses such as a cold, flu or sore throat.

- Visits last about ten minutes, although the doctor will spend as much time as needed. See a doctor by appointment or on demand 24 hours a day, seven days a week.
- Behavioral Health Care
- Therapy & Psychiatry Visits

How do you sign up?

- Mobile - Download the ***Teladoc Health app***
- Web - Visit *bcbsm/virutalcare*
- Phone - Call **800.835.2362**

How does it work?

- Launch the virtual visits app or website, and log in to your account
- Choose a service: Medical, Therapy, or Psychiatry
- Pick a doctor or begin a scheduled visit and enter your payment information. You can use HSA or FSA funds to pay for your share of the cost (if any).
- Meet the doctor or therapist online
- Get a prescription, if appropriate, sent to a local pharmacy
- You can request to have a visit summary sent to your primary care doctor or other health care provider at the end of your online visit

Employer Paid Dental Benefits

DELTA DENTAL

Your dental benefits are covered through Delta Dental. Eligible benefits under the plan include:

The annual maximum benefit per insured is $1,000 on Type 1-3.

Type 1: Diagnostic and Preventive Services, such as oral examinations, cleanings, fluoride treatment, space maintainers and x-rays

Type 2: Basic Restorative Services, such as fillings, periodontics, endodontics, oral surgery, root canal therapy, extractions and crowns

Type 3: Major Restorative Services, such as bridges and dentures

Type 4: Orthodontic Services

The benefits are paid as follows:

- Type 1 at 100%
- Type 2 at 75%
- Type 3 at 50%
- Type 4 at 50%, **$1,200 lifetime maximum**



Vision Benefits (Included in Your Medical Election)

The following is your vision coverage depending on what medical plan you choose:

BCBSM (VSP Network of Providers)	HAP (Embedded in the HAP Medical Plans)
• Eye exams - $10 copay; every 24 months • Lenses – One pair every 24 months; $25 copay (one copay applies to both lenses and frames) • Frames – One pair every 24 months; up to $100 allowance (member is responsible for any cost exceeding the allowance) less $25 copay (one copay applies to both lenses and frames) • Contacts in lieu of glasses – $100 allowance that is applied toward contact lens exam (fitting and materials) and the contact lenses (member responsible for any cost exceeding the allowance) • Contacts Medically Necessary– requires prior authorization approval from VSP and must meet criteria of medically necessary; $25 copay. • Benefit frequency for all services– Every 24 months ***To search for providers in your area, please visit www.vsp.com/eye-doctor*** VSP Vision care for life	• Eye exams – $20 Copay, once every calendar year • Lenses/Frames – Once every 12 months • Contacts in **lieu of glasses** – Once ever 12 months • HAP requires members to choose frames and contact lenses from their *Collection Line*. Members who do not select from this line will be given a $40 frame allowance and $80 contact lenses allowance. To search for providers in your area, please visit **hap.org/find-a-doctor** hap

Flexible Spending Account

Varipro.

Plan Year January 1, 2026 – December 31, 2026

The Health Care and Dependent Care Flexible Spending Accounts (FSA) allow you to set aside pre-tax dollars from your paycheck to pay for eligible health care and/or dependent care expenses.

Plan Highlights

- Reimburse yourself with tax free dollars and save money
- Healthcare flexible spending account maximum: **$3,300**
- Dependent care account maximum: **$7,500** per household
- Guaranteed reimbursement turnaround time: 48 hours
- Minimum reimbursement check amount: $20
- You must be an eligible employee to participate
- You cannot change your election during the plan year without a qualifying event
- You can have direct deposit
- The VARIPRO debit card is available for your use to pay for eligible medical expenses.

This plan allows you two opportunities to use your remaining funds left over at the end of each plan year.

Runout:

The healthcare FSA plan has a run out provision of 90 days. This means you are able to submit receipts for services rendered in the prior year for reimbursement until March 31st of the next year (during a leap year this date may change to April 1).

Rollover:

If you re-elect to contribute to the Healthcare FSA, the plan will carry over up to **$660 of unused funds in your account as of the end of the plan year (December 31, 2025). These funds can be used to reimburse you for services rendered in the new plan year.**

- The amount remaining unused as of the end of the plan year is the amount (if any) left in your FSA account after all eligible health care expenses have been reimbursed and the claims deadline for the plan year has passed.
- Your carryover amount will be available the first of the month of the new plan year and added to your election amount for the new year.
- **Any unused amount remaining in the healthcare FSA for 2025 in excess of $660 is forfeited after March 31st, as required by IRS rules.**

Eligible Healthcare Expenses

- Eligible Over-the-Counter Expenses
- Deductibles, copays, doctor's office and clinic visits
- Routine physical exams
- Mental health / substance abuse services
- Vision care (glasses and contacts)
- Dental expenses
- Prescriptions

Eligible Dependent Healthcare Expenses

- Child care (daycare / preschool)
- Before / after school care
- Day camps
- In-service days (no school)
- School holidays / vacation
- Transportation

Important Note: If you are enrolling into the HAP HMO High Deductible Health Plan and are also enrolling in an HSA, **you may not** also enroll into a FSA for Health Care expenses except for "Limited Purpose" (dental and vision expense only). You may still enroll in a FSA for Dependent Care expenses.

Additional Benefits

Aflac.

AFLAC

The City of Novi will continue to offer supplemental benefits through Aflac, as we have since 2014. With health care expenses on the rise, American's are continuing to seek an extra financial safety net for unexpected out-of-pocket medical expenses, out-of- pocket non-medical expenses, and income loss. As you may know, Aflac pays cash benefits directly to the policyholder when medical events occur to you or a covered family member, regardless of any other insurance you may have. Aflac programs are payroll deducted, with many qualifying for "pre-tax" savings.

The following chart details the plans available and monthly cost range. The premiums will vary, depending on the coverage level you choose. Other factors may come into play such as the employee age and benefit level selected. Please consult your Aflac agent during open enrollment for more details. A summary of each plan is below.

Click URL or scan the QR code for more information on each of the benefits available.
https://aflacenrollment.com/CityofNovi/0YT441857279
If you have any questions, please call your Aflac benefits professional Dennis Patton:
(248) 408-9407 or email: dennis_patton@us.aflac.com

	EMPLOYEE	EMPLOYEE/SPOUSE	ONE PARENT FAMILY	TWO PARENT FAMILY
PLAN NAME	STARTS AT	STARTS AT	STARTS AT	STARTS AT
ACCIDENT INSRUANCE PLAN 2	$26.72	$37.57	$44.46	$56.52
HOSPTIAL CHOICE PLAN 1000	$32.11	$46.67	$37.18	$47.19
CANCER PROTECTION ASSURANCE PLAN 2	$33.50	$57.64	$33.50	$57.64
CRITICAL ILLNESS 2	$16.90	$32.50	$28.73	$36.92
SUPPLEMENTAL SHORT-TERM DISABILITY	$18.20	N/A	N/A	N/A
TERM OR WHOLE LIFE INSURANCE	See Aflac Associate	See Aflac Associate	See Aflac Associate	See Aflac Associate

HOSPITAL CHOICE – PLAN 1000
Aflac's Hospital Choice plan pays cash benefits directly to you when admitted into the hospital, emergency room visits, office co-pay support and has options for in or out-patient surgeries, along with other features. Portions of this plan are Guaranteed Issue, which means to are eligible regardless of your health condition. This plan fits very well with people who have conditions that may require periodic hospitalization, and is excellent for maternity planning, as hospitalization will almost always occur during delivery and if baby needs confinement, additional benefits are payable.

CANCER PROTECTION ASSURANCE PLAN 2
Aflac's Cancer Protection Assurance pays cash benefits directly to you should there be a diagnosis of cancer. If you're ever diagnosed with a covered cancer, these benefits are more important than ever. Why? Because cancer treatment is expensive, it typically spans multiple deductible years, often impacts FAMILY income (when a healthy wage earner is pressed into caregiving service). It is the #1 reason for medical bankruptcy. In today's world, cancer costs patients and families more than any other chronic illness. Over 20 features or "reasons" for cash benefits to pay, including initial diagnosis, treatments, surgeries, and hospital confinements. Pays a cash wellness benefit, each year to each family member that has an annual cancer screening as early diagnosis in the best cure.

CRITICAL ILLNESS 2
Aflac's Critical Illness plan pays cash benefits if you experience a serious health event such as heart attack or stroke, heart bypass, cardiac arrest, kidney failure. Options for significant ICU benefits and additional heart related events.

SUPPLEMENTAL SHORT-TERM DISABILITY
Aflac's short-term disability pays cash benefits directly to you should you have an off-the-job injury or an illness/sickness in which you are unable to perform your job. It supplements your employer sponsored group disability benefits or income replacement programs. It's a source of monthly income you may need to help take care of your bills while you take care of yourself. This plan is available for the employee only. *NOTE: Rates are determined by age and income level. See your Aflac representative during open enrollment for more specific details about plans and coverage levels available.
(This disability plan is a supplement to any employer-funded group disability plan - up to 30%).

TERM OF WHOLE LIFE INSURANCE
Aflac has both term and whole life insurance available with simplified underwriting. Spouse and dependent coverage available.

MANAGE YOUR AFLAC BENEFITS
Create an Aflac account on Aflac.com and/or download the MyAflac App to your phone
File most claims digitally in your account on the web or with the MyAflac App
Enroll in "direct deposit" of your Aflac claims in your account and/or in the MyAflac App
Enroll in "Aflac Always" in your account or in the MyAflac App to automatically and seamlessly port your Aflac benefits should you leave employment or retire.

Additional Benefits

The life and disability carrier is The Hartford. Please review your current beneficiary designation information in Employee Navigator and make updates as needed.

Life/AD&D Benefits

The City of Novi provides Life insurance and Accidental Death and Dismemberment (AD&D) for City of Novi employees. Each full-time employee is eligible for a life and AD&D benefit, amount is depended upon your collective bargaining agreement.

Long Term Disability Benefits

Long term disability (LTD) provides a portion of your income when you are unable to work due to injury or illness, to help meet ongoing expenses. If you qualify, benefits become payable after 6 months of disability. Your LTD coverage will insure 60% of basic monthly earnings up to $4,000 per month.

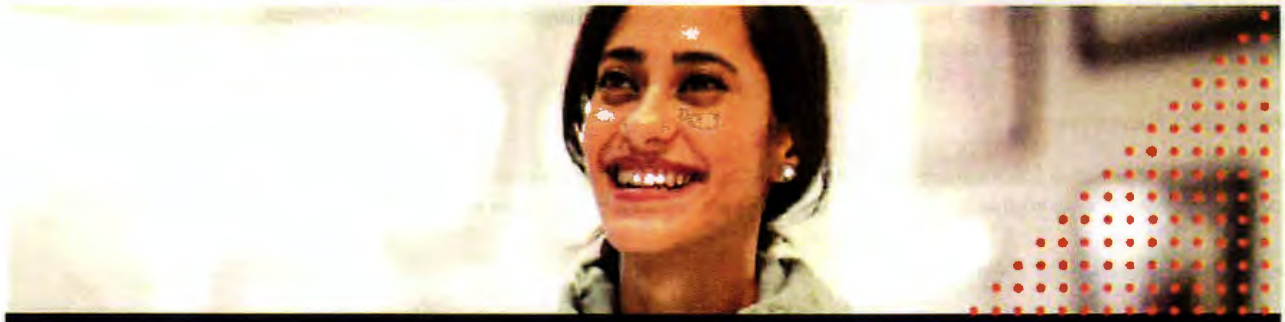
For the purposes of this insurance, you will be considered disabled if you are unable to perform the substantial and material duties of your job due to injury or illness. Partial disability benefits are also available in some circumstances. Long term disability benefits are payable for up to five years. Please refer to your Certificate of Coverage which is located on the eWeb for details about this important benefit.

Retirement Planning

Roth IRA	Post-tax Retirement benefit. The limit is **$7,500 (2026)**. A variety of investment funds are available. It is possible to manage your account on-line or over the phone. Employees age 50 and older can contribute an additional $1,000.
457 and Roth 457 Retirement Comp Plan	You have the option to contribute pre-tax or post tax funds to the 457 retirement benefit . **The limit for 2026 is $24,500**. A variety of investment funds are available, as well as catch up provisions. It is possible to manage your account on-line or over the phone. You can learn more and enroll at **Missionsq.org**. Instructions how to enroll are located on the eWeb.
MESP	Michigan Education Savings Program – Section 529 plan is available for college savings. You may start with as little as $15. Payroll deduction is available. Enroll online at https://www.misaves.com/

Ulliance Life Advisor EAP

Ulliance



Ulliance

No cost and completely confidential

Life Advisor EAP

The Ulliance Life Advisor EAP® is part of your benefits package and offers total well-being services to you, your significant other and dependents through the age of 26.

This is a free and totally confidential service. Call today!

Counseling

Feeling overwhelmed with work, relationship issues, addiction, or loss? Take a breath and let our expert counselors guide you toward solutions. Choose from in-person chats, virtual video sessions, or phone calls and start making breakthroughs today!

Well-being Portal

Discover expert advice, informative articles, & insider tips to live your best life. Attend enlightening webinars & orientation videos on demand & unleash your hidden talents.

Legal & Financial Consultations

Ulliance professionals can connect employees with resources to assist individuals regarding legal and financial issues.

Identity Theft Program

Introducing a program providing continuous surveillance of the dark web, wallet retrieval, fraud restoration support, and an online information hub. Protect up to four family members by adding their emails, phone numbers, and bank accounts.

Coaching

Tackle life's hurdles with a Life Advisor Coach, ready to chat via phone or video. Crush those career goals, save for a rainy day, or level up your self-improvement game with our pro tips and tricks.

Crisis Support

You can speak with a mental health professional by phone at any time, 24 hours a day, 7 days a week—365 days a year.

Referrals

Consultants provide you with tips and tricks for tapping into community resources that are just right for you & your family.

Work/Life Materials

The EAP portal is like a treasure trove of helpful webinars, videos, and PDFs, all aimed at helping you nail that elusive work-life balance.

SCAN ME

LifeAdvisor.com | 800.448.8326

Ulliance Portal Login

Ulliance

Ulliance Life Advisor Well-being Portal Login:
www.LifeAdvisor.com

FIRST TIME LOGGING IN?





Enter your:

- Company Name
- Company City
- Click Verify

You will land on a screen with your Company LOGO:





Select:

- Use my company **EAP Account**

Re-enter your:

- Company Name
- Company City
- CLICK ▸ SIGN ME IN

Create your profile

To access the FULLY ENHANCED features for an interactive experience.





Enter your:

- First Name
- Last Name
- Date of Birth
- Email Address
- Click REGISTER

Your email address will auto-fill as your Username and a password will be sent to the email you provided.

Ulliance

Call us—
we're here to help...
800.448.8326

Login Today!

SCAN ME

HAP Well-Being

Wellness & Engagement

We hope you are able to enjoy some of the many Wellness and Engagement opportunities we provide for you. Please give us your feedback at employeeengagementandwellnessteam@cityofnovi.org so we can offer more programs that appeal to all employees.

Check out the eWeb for upcoming wellness events.

Wellness Wednesdays (Applicable to All Employees)

Join HAP Worksite Wellness for their LIVE virtual wellness webinar series occurring every third Wednesday of the month! Topics will cover all areas of wellness including stress management, self-care, healthy eating, financial wellness, and much more. These live webinars are available to all City of Novi employees regardless of the medical plan you are enrolled in. **Register today at: https://www.hap.org/employers/employee-wellbeing/wellness-wednesdays**

iStrive for Better Health (Applicable to ALL Employees)

The iStrive portal is a personalized platform that allows you to reach personal goals: fitness, stress management, weight management, tobacco cessation, nutrition and more.



iStrive is highly secure to keep personal information safe. There is also simple navigation which makes it easy to find tools, resources, and information. When you register for iStrive you can:

- ⇒ Access your rewards program
- ⇒ Participate in quarterly HAP challenges
- ⇒ Take your health assessment for a current health snapshot
- ⇒ Register for live webinars
- ⇒ Read articles and listen to podcasts
- ⇒ Set and reach goals for: fitness, weight management, nutrition, tobacco cessation, and much more!

How to log in

Go to hap.org. Click Login (select Member), enter your HAP member ID and password. If you are not registered, click on "Register now" and follow the prompts to complete your registration

How to access your iStrive portal

Once logged in, click on My Health & Well-being on the navigation bar. This tab drops down, select iStrive for Better Health. You will connect to your iStrive portal.

If you're a first-time user, you'll be asked to initially register on iStrive. If you have registered before, you will not be required to register again.

Be sure to complete your health assessment once you have logged in. This will personalize your iStrive account to the health topics you are interested in and learn about your health and well-being!

BCBS Well-Being

Blue Cross Blue Shield of Michigan

Our Blue Cross Health & Well-Being online resources, powered by Virgin Pulse®, provide you with access to a broad range of health and well-being information and tools. Best of all, they're available at your fingertips 24 hours a day, every day, when you log in as a member at **bcbsm.com** or log in to your Blue Cross mobile app. Just click or tap Health & Well-Being, then Virgin Pulse Health Services, to enter the Blue Cross Health & Well-Being website.



Health assessment
Complete your health assessment to find out your personal health risks and what you can do to improve your health.

Symptom Checker
Use this interactive tool to help you determine what to do about your symptoms.

My Health Assistant
After you take your health assessment, the *My Health Assistant* page recommends the Digital Health Assistant programs that are best for you. The following Digital Health Assistant programs are available:

- Conquer Stress
- Eat Better
- Enjoy Exercise
- Lose Weight
- Quit Tobacco
- Feel Happier

My Pregnancy Assistant
If you're pregnant, plan to become pregnant or are supporting someone who's pregnant, this is a helpful tool. It contains a dashboard of quizzes, checklists, articles, videos, activities and images of the stages of fetal development that you can click on for more information.

Mental health podcasts
Listen to engaging podcasts on a variety of mental health topics, such as stress, anxiety, insomnia and suicide.

Recipes
Find hundreds of tasty and healthy recipes that can help you meet your nutritional needs.

Health Record
Store, maintain, track and manage your health information in one centralized, private and secure location.

Health Trackers
Chart your measurements over time. There are trackers for exercise, steps, diet, sleep, mood, pain and tobacco use

Document Library
Easily upload and store your health care documents.

Device and App Connection Center
Sync more than 300 of your favorite fitness and medical devices and health-specific mobile apps so you have all your information in one location.

Virgin Pulse Health TopicsSM
This valuable resource allows you to search for a variety of health topics categorized by conditions, general health and procedures and surgeries.

Medical Encyclopedia
This complete health encyclopedia features a searchable database of health topics, medical tests, procedures, drugs and more.

Virgin Pulse Interactives
Find calculators, guides, quizzes, slide shows and other health information you may need.

Message Board Exchanges
Connect with others who have the same interests and health concerns as you, ask questions and find credible answers from experts in these professionally monitored message boards.

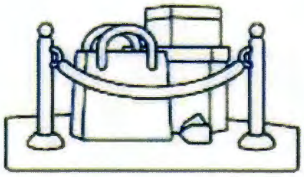
Virgin Pulse Video
Watch more than 1,000 videos about a variety of health topics and trends.

City of Novi

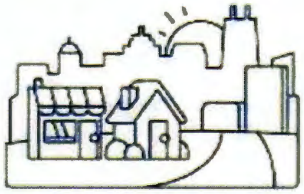
Discount Programs

PerkSpot

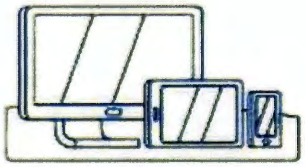
Welcome to your Exclusive Savings & Discount Program



Exclusive Discounts from Your Favorite Brands



30,000 National and Local Offers



Designed for Your Device of Choice

Start by signing up or logging in at

gallaghermarketplace.perkspot.com

Access at work, home, or on the go and browse thousands of discounts!

Keep an eye out for new featured discounts in your weekly email.



TRAVEL GYMS CELL PHONES RESTAURANTS AUTO APPAREL ELECTRONICS

Ready to save?

Go to gallaghermarketplace.perkspot.com to get started!

Contact Information

Benefit	Provider	Phone	Website	
Human Resources Department	**City of Novi**	248.347.0452		
Gallagher Benefit Services	**Gallagher Benefit Services**	248.203.0626 800.201.7070		
Medical	Health Alliance Plan (HAP)	Customer Service: 800.422.4641	www.hap.org	
	Blue Cross Blue Shield of MI (BCBSM)	Customer Service: 800.637.2227	www.bcbsm.com	
Dental	Delta Dental of Michigan	Customer Service Number: 800.524.0149	www.deltadentalmi.com	
Flexible Spending Account ⇒ Healthcare ⇒ Dependent Care	Varipro	Customer Service: 800.734.3412	www.varipro.com/members	
Ulliance Life Advisor EAP	Ulliance	800.448.8326	www.lifeAdvisor.com	
Life, AD&D & Long Term Disability	The Hartford	Customer Service Number: 800.523.2233	www.thehartford.com	

City of Novi		
Human Resources	248.347.0452	humanresources@cityofnovi.org
Tia Gronlund-Fox	248.347.0452	tgronlundfox@cityofnovi.org
Elise Marra	248.347.0591	emarra@cityofnovi.org
Charmaine Gauvin	248.735.5629	cgauvin@cityofnovi.org
Jerry Redoutey	248.735.5610	gredoutey@cityofnovi.org
Gallagher Benefit Services	800.201.7070 Fax: 248.540.6015	
Sherry L. Landon, Account Manager	248.430.2798	sherry_landon@ajg.com

Federal Notices

Patient Protections Disclosure

The City of Novi Health Plan generally allows the designation of a primary care provider. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. Until you make this designation, Health Alliance Plan (HAP) and Blue Cross Blue Shield of MI (BCBSM) designates one for you. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact the Health Alliance Plan (HAP) at 800.422.4641 or www.hap.org and Blue Cross Blue Shield of MI (BCBSM) at 800.637.2227 or www.bcbsm.com.

For children, you may designate a pediatrician as the primary care provider.
You do not need prior authorization from Health Alliance Plan (HAP) and Blue Cross Blue Shield of MI (BCBSM) or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact the Health Alliance Plan (HAP) at 800.422.4641 or www.hap.org and Blue Cross Blue Shield of MI (BCBSM) at 800.637.2227 or www.bcbsm.com.

Women's Health & Cancer Rights Act

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 ("WHCRA"). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under the plan. Therefore, the following deductibles and coinsurance apply:

Plan 1: HAP HMO (Individual: 100% for most services coinsurance and none deductible; Family: 100% for most services coinsurance and none deductible)

Plan 2: HAP HMO HSA (Individual: 100% for most services coinsurance and $1,700 deductible; Family: 100% for most services coinsurance and $3,400 deductible)

Plan 3: BCBSM COMMUNITY BLUE 4 PPO (Individual: 80% coinsurance and $500 deductible; Family: 80% coinsurance and $1,000 deductible)

If you would like more information on WHCRA benefits, please call your Plan Administrator at 248.347.0452 or tgronlundfox@cityofnovi.org.

Newborns' and Mothers' Health Protection Act

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

Federal Notices

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit **www.healthcare.gov**.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or **www.insurekidsnow.gov** to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at **www.askebsa.dol.gov** or call **1-866-444-EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2025. Contact your State for more information on eligibility –

ALABAMA – Medicaid	**ALASKA – Medicaid**
Website: http://myalhipp.com/ Phone: 1-855-692-5447	The AK Health Insurance Premium Payment Program Website: http://myakhipp.com/ Phone: 1-866-251-4861 Email: CustomerService@MyAKHIPP.com Medicaid Eligibility: https://health.alaska.gov/dpa/Pages/default.aspx
ARKANSAS – Medicaid	**CALIFORNIA – Medicaid**
Website: http://myarhipp.com/ Phone: 1-855-MyARHIPP (855-692-7447)	Health Insurance Premium Payment (HIPP) Program Website: http://dhcs.ca.gov/hipp Phone: 916-445-8322 Fax: 916-440-5676 Email: hipp@dhcs.ca.gov
COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)	**FLORIDA – Medicaid**
Health First Colorado Website: https://www.healthfirstcolorado.com/ Health First Colorado Member Contact Center: 1-800-221-3943/State Relay 711 CHP+: https://hcpf.colorado.gov/child-health-plan-plus CHP+ Customer Service: 1-800-359-1991/State Relay 711 Health Insurance Buy-In Program (HIBI): https://www.mycohibi.com/ HIBI Customer Service: 1-855-692-6442	Website: https://www.flmedicaidtplrecovery.com/ flmedicaidtplrecovery.com/hipp/index.html Phone: 1-877-357-3268

Federal Notices

GEORGIA – Medicaid	INDIANA – Medicaid
GA HIPP Website: https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp Phone: 678-564-1162, Press 1 GA CHIPRA Website: https://medicaid.georgia.gov/programs/third- party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra Phone: 678-564-1162, Press 2	Health Insurance Premium Payment Program All other Medicaid Website: https://www.in.gov/medicaid/ http://www.in.gov/fssa/dfr/ Family and Social Services Administration Phone: 1-800-403-0864 Member Services Phone: 1-800-457-4584
IOWA – Medicaid and CHIP (Hawki)	**KANSAS – Medicaid**
Medicaid Website: Iowa Medicaid | Health & Human Services Medicaid Phone: 1-800-338-8366 Hawki Website: Hawki - Healthy and Well Kids in Iowa | Health & Human Services Hawki Phone: 1-800-257-8563 HIPP Website: Health Insurance Premium Payment (HIPP) | Health & Human Services (iowa.gov) HIPP Phone: 1-888-346-9562	Website: https://www.kancare.ks.gov/ Phone: 1-800-792-4884 HIPP Phone: 1-800-967-4660
KENTUCKY – Medicaid	**LOUISIANA – Medicaid**
Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website: https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx Phone: 1-855-459-6328 Email: KIHIPP.PROGRAM@ky.gov KCHIP Website: https://kynect.ky.gov Phone: 1-877-524-4718 Kentucky Medicaid Website: https://chfs.ky.gov/agencies/dms	Website: www.medicaid.la.gov or www.ldh.la.gov/lahipp Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)
MAINE – Medicaid	**MASSACHUSETTS – Medicaid and CHIP**
Enrollment Website: https://www.mymaineconnection.gov/benefits/s/?language=en_US Phone: 1-800-442-6003 TTY: Maine relay 711 Private Health Insurance Premium Webpage: https://www.maine.gov/dhhs/ofi/applications-forms Phone: 1-800-977-6740 TTY: Maine relay 711	Website: https://www.mass.gov/masshealth/pa Phone: 1-800-862-4840 TTY: 711 Email: masspremassistance@accenture.com
MINNESOTA – Medicaid	**MISSOURI – Medicaid**
Website: https://mn.gov/dhs/health-care-coverage/ Phone: 1-800-657-3672	Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005
MONTANA – Medicaid	**NEBRASKA – Medicaid**
Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084 Email: HHSHIPPProgram@mt.gov	Website: http://www.ACCESSNebraska.ne.gov Phone: 1-855-632-7633 Lincoln: 402-473-7000 Omaha: 402-595-1178
NEVADA – Medicaid	**NEW HAMPSHIRE – Medicaid**
Medicaid Website: http://dhcfp.nv.gov Medicaid Phone: 1-800-992-0900	Website: https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program Phone: 603-271-5218 Toll free number for the HIPP program: 1-800-852-3345, ext. 15218 Email: DHHS.ThirdPartyLiabi@dhhs.nh.gov

City of Novi

Federal Notices

NEW JERSEY – Medicaid and CHIP	NEW YORK – Medicaid
Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/ Phone: 1-800-356-1561 CHIP Premium Assistance Phone: 609-631-2392 CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710 (TTY: 711)	Website: https://www.health.ny.gov/health_care/medicaid/ Phone: 1-800-541-2831
NORTH CAROLINA – Medicaid	**NORTH DAKOTA – Medicaid**
Website: https://medicaid.ncdhhs.gov/ Phone: 919-855-4100	Website: https://www.hhs.nd.gov/healthcare Phone: 1-844-854-4825
OKLAHOMA – Medicaid and CHIP	**OREGON – Medicaid and CHIP**
Website: http://www.insureoklahoma.org Phone: 1-888-365-3742	Website: http://healthcare.oregon.gov/Pages/index.aspx Phone: 1-800-699-9075
PENNSYLVANIA – Medicaid and CHIP	**RHODE ISLAND – Medicaid and CHIP**
Website: https://www.pa.gov/en/services/dhs/apply-for-medicaid-health-insurance-premium-payment-program-hipp.html Phone: 1-800-692-7462 CHIP Website: Children's Health Insurance Program (CHIP) (pa.gov) CHIP Phone: 1-800-986-KIDS (5437)	Website: http://www.eohhs.ri.gov/ Phone: 1-855-697-4347, or 401-462-0311 (Direct RIte Share Line)
SOUTH CAROLINA – Medicaid	**SOUTH DAKOTA - Medicaid**
Website: https://www.scdhhs.gov Phone: 1-888-549-0820	Website: http://dss.sd.gov Phone: 1-888-828-0059
TEXAS – Medicaid	**UTAH – Medicaid and CHIP**
Website: Health Insurance Premium Payment (HIPP) Program | Texas Health and Human Services Phone: 1-800-440-0493	Utah's Premium Partnership for Health Insurance (UPP) Website: https://medicaid.utah.gov/upp/ Email: upp@utah.gov Phone: 1-888-222-2542 Adult Expansion Website: https://medicaid.utah.gov/expansion/ Utah Medicaid Buyout Program Website: https://medicaid.utah.gov/buyout-program/ CHIP Website: https://chip.utah.gov/
VERMONT– Medicaid	**VIRGINIA – Medicaid and CHIP**
Website: Health Insurance Premium Payment (HIPP) Program | Department of Vermont Health Access Phone: 1-800-250-8427	Website: https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs Medicaid/CHIP Phone: 1-800-432-5924
WASHINGTON – Medicaid	**WEST VIRGINIA – Medicaid and CHIP**
Website: https://www.hca.wa.gov/ Phone: 1-800-562-3022	Website: https://dhhr.wv.gov/bms/ http://mywvhipp.com/ Medicaid Phone: 304-558-1700 CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)
WISCONSIN – Medicaid and CHIP	**WYOMING – Medicaid**
Website: https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm Phone: 1-800-362-3002	Website: https://health.wyo.gov/healthcarefin/medicaid/programs- and-eligibility/ Phone: 1-800-251-1269

City of Nov

Federal Notices

To see if any other states have added a premium assistance program since March 17, 2025, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Menu Option 4, Ext. 61565

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email ebsa.opr@dol.gov and reference the OMB Control Number 1210-0137.

OMB Control Number 1210-0137 (expires 1/31/2026)

Federal Notices

HIPAA Notice of Privacy Practices Reminder

Protecting Your Health Information Privacy Rights

City of Novi is committed to the privacy of your health information. The administrators of the City of Novi Health Plan (the "Plan") use strict privacy standards to protect your health information from unauthorized use or disclosure.

The Plan's policies protecting your privacy rights and your rights under the law are described in the Plan's Notice of Privacy Practices. You may receive a copy of the Notice of Privacy Practices by contacting Tia Gronlund-Fox – Director Human Resources at 248.347.0452 or tgronlundfox@cityofnovi.org.

HIPAA Special Enrollment Rights

City of Novi Health Plan Notice of Your HIPAA Special Enrollment Rights

Our records show that you are eligible to participate in the City of Novi Health Plan (to actually participate, you must complete an enrollment form and pay part of the premium through payroll deduction).

A federal law called HIPAA requires that we notify you about an important provision in the plan - your right to enroll in the plan under its "special enrollment provision" if you acquire a new dependent, or if you decline coverage under this plan for yourself or an eligible dependent while other coverage is in effect and later lose that other coverage for certain qualifying reasons.

Loss of Other Coverage (Excluding Medicaid or a State Children's Health Insurance Program). If you decline enrollment for yourself or for an eligible dependent (including your spouse) while other health insurance or group health plan coverage is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

Loss of Coverage for Medicaid or a State Children's Health Insurance Program. If you decline enrollment for yourself or for an eligible dependent (including your spouse) while Medicaid coverage or coverage under a state children's health insurance program is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage. However, you must request enrollment within 60 days after your or your dependents' coverage ends under Medicaid or a state children's health insurance program.

New Dependent by Marriage, Birth, Adoption, or Placement for Adoption. If you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your new dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

Eligibility for Premium Assistance Under Medicaid or a State Children's Health Insurance Program – If you or your dependents (including your spouse) become eligible for a state premium assistance subsidy from Medicaid or through a state children's health
insurance program with respect to coverage under this plan, you may be able to enroll yourself and your dependents in this plan. However, you must request enrollment within 60 days after your or your dependents' determination of eligibility for such assistance.

To request special enrollment or to obtain more information about the plan's special enrollment provisions, contact Tia Gronlund-Fox – Director Human Resources at 248-347-0452 or tgronlundfox@cityofnovi.org.

Federal Notices

Notice of Creditable Coverage

Important Notice from City of Novi
About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with City of Novi and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. **Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.**
2. **City of Novi has determined that the prescription drug coverage offered by the medical plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.**

When Can You Join a Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens to Your Current Coverage if You Decide to Join a Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current City of Novi coverage **will not** be affected.

Summary of Options for Medicare Eligible Employees (and/or Dependents):

Continue medical and prescription drug coverage and do not elect Medicare D coverage. **Impact –** your claims continue to be paid by the City of Novi health plan.

Continue medical and prescription drug coverage and elect Medicare D coverage. **Impact -** As an active employee (or dependent of an active employee) the City of Novi health plan continues to pay primary on your claims (pays before Medicare D).

Drop the coverage and elect Medicare Part D coverage. **Impact –** Medicare is your primary coverage. You will not be able to rejoin the City of Novi health plan unless you experience a family circumstance change or until the next open enrollment period.

If you do decide to join a Medicare drug plan and drop your current City of Novi coverage, be aware that you and your dependents will not be able to get this coverage back.

Federal Notices

When Will You Pay a Higher Premium (Penalty) to Join a Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with City of Novi and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice or Your Current Prescription Drug Coverage:

Contact the person listed below for further information. **NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through City of Novi changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage:

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit **www.medicare.gov**
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call **1-800-MEDICARE (800-633-4227).** TTY users should call **1-877-486-2048.**

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at **www.socialsecurity.gov**, or call them at **1-800-772-1213 (TTY 1-800-325-0778).**

Remember: Keep this Creditable Coverage Notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date:	**October 15, 2025**
Name of Entity/Sender:	**City of Novi**
Contact:	**Tia Gronlund-Fox – Director Human Resources**
Address:	**45175 W 10 Mile Rd**
	Novi, Michigan 48375-3006
	United States
Phone Number:	**248.347.0452**



This benefit summary prepared by

Gallagher

Insurance | Risk Management | Consulting