

## ADMINISTRATION

### **1.000            TOWNSHIP INSURANCE AND PENSION                   ORDINANCE NO. 130**

Adopted:            September 13, 1993  
Effective:          September 23, 1993

An Ordinance to create and establish insurance coverage, benefit plans and/or an annuity or pension plan for the officers, employees, and retired officers and employees of Cooper Charter Township and to authorize the Township Supervisor and Township Clerk to contract, in the name of the Township, for such insurance coverage, benefit plans and/or annuity or pension plan and to define those classes and eligibility requirements of the officers, employees, and retired officers and employees who shall be covered by such insurance, benefit plans and/or annuity or pension plan; to set forth the respective contribution requirements of the Township with respect to such insurance, benefits plans and/or annuity or pension plan; to set forth the interest of the officers, employees, and retired officers and employees in the insurance, benefit plans and/or annuity or pension plan; to ratify and confirm the validity of any insurance coverage, benefit plans, annuity or pension plan on the effective date of this Ordinance.

#### **A.            Title**

This Ordinance shall be known and cited as the Cooper Charter Township Insurance and Pension Ordinance.

#### **B.            Plan/coverage established**

Pursuant to Public Act No. 77 of 1989, and thereafter as amended, the Charter Township of Cooper hereby creates and establishes an annuity or pension plan, contracts of insurance and any other benefit plans so authorized pursuant to Public Act No. 77 of 1989 (collectively, the "Benefits") covering its officers, employees, retired officers and employees or their dependents and for such purposes authorizes the Township Supervisor and Clerk to contract in the name of the Township, subject to Township Board's approval, with any company authorized to transact such business within the State of Michigan for the Benefits.

#### **C.            Classes of persons covered**

The annuity or pension plan and/or any insurance policy(ies) or benefit plans established or contracted for under this Ordinance may cover any person within the following classes, subject to the eligibility criteria of each respective annuity or pension plan, benefit plan and insurance policy:

1.            all Township officers and their dependents;
2.            all employees who are scheduled to work at least thirty-five (35) hours per week and who are expected to work twelve (12) months per year and their dependents;

3. all retired officers and employees and their dependents.

**D. Insurance and benefit plan coverage**

The Township Board may approve, cancel, alter or amend any policies, plans, or contracts related to benefit plans or insurance coverage for its officers, employees, and retired officers and employees for life, accident, health, hospitalization, medical or surgical insurance in such amounts and for such purposes as the Township Board may from time to time establish by resolution.

**E. Pension coverage**

1. All officers and employees who meet the above eligibility criteria shall have the option of participating in the pension plan and shall so designate on the forms provided by the Township. The Township shall contribute fifteen (15) percent of the employees' base pay to the annuity or pension plan. Each officer and/or employee has the option of contributing an amount up to ten (10) percent of the officer's or employee's wages to said pension plan.
2. Any officer or employee not desiring coverage may give written notice to the Township Clerk that coverage is not desired and, if such notice is received before the person has become covered, he or she will not be covered thereunder; thereafter, any individual to not be covered thereunder must so request at the anniversary date of their employment with the Township.
3. Each person covered under the plan shall have a vested interest in such plan twenty (20) months from the date of employment.

**F. Ratification**

The Cooper Charter Township hereby ratifies and confirms the validity of any annuity or pension plan, benefit plan, insurance policy or coverage for life, accident, health, hospitalization, medical or surgical insurance for any of its current or retired officers or employees currently in effect on the date of the enactment of this Ordinance.

**G. Validity and severability**

Should any portion of this Ordinance be found invalid for any reason, such holding shall not be construed as affecting the validity of the remaining portions of this Ordinance.

**H. Repealer clause**

Any Ordinances or parts of Ordinances in conflict herewith are hereby repealed only to the extent necessary to give this Ordinance full force and effect.

**I. Effective date**

This Ordinance took effect on September 23, 1993. All Ordinances or parts of Ordinances in conflict with any of the provisions of this Ordinance are hereby repealed.

*[Amended by Ord. No. 233, Eff. 01/25/2015]*