

**ARTICLE R 1**

**SECTION R 1.01 HEALTH INSURANCE AND LIFE INSURANCE  
ORDINANCE**

An ordinance to provide Health Insurance and Life Insurance Benefits for elected officers and full-time employees of Fruitland Township.

THE TOWNSHIP OF FRUITLAND, MUSKEGON COUNTY, MICHIGAN ORDAINS:

**SECTION R 1.02 HEALTH INSURANCE BENEFITS**

1. This ordinance shall be known and cited as the Fruitland Township Health Insurance and Life Insurance Ordinance. (AMENDED: April 9, 2001)
2. Pursuant to Public Act 77 of 1989, as amended, the Township of Fruitland creates and establishes a plan for health insurance for its full-time employees and their dependents and elected officers and their dependents and authorizes the Township Supervisor and the Township Clerk to contract in the name of the township board with any company authorized to transact such business with the State of Michigan for health insurance. (AMENDED: April 9, 2001)  
(AMENDED: March 31, 2021)
3. The health insurance plan created, established and contracted for under this ordinance shall cover all persons employed by the township who work thirty-six (36) hours or more per week on a regular basis and is employed for at least ninety (90) days and is at least eighteen (18) years of age or an elected officer of the Fruitland Township Board such as the Supervisor, Treasurer, and Clerk. (AMENDED: April 9, 2001)  
(AMENDED: March 31, 2021)
4. The township of Fruitland shall pay eighty (80) percent of the premium or charges for the health insurance coverage for each person who qualifies for coverage. Each year, the township of Fruitland will also make a one-time deposit of an amount equal to the health insurance plan deductible for each covered individual or family into a health savings account (HSA) provided by the plan administrator. Premium and deductible charges shall be paid from the general fund of the Township. Each qualified person who chooses to accept coverage under the Fruitland Township Health Insurance Plan, for himself, herself, or family, shall pay twenty (2) percent of the cost of the premium of the health insurance coverage, payable to Fruitland Township through authorized payroll deductions. The Township of Fruitland shall have no further obligation to fund premiums or deductibles beyond what is provided herein. (AMENDED: September 17, 2012)  
(AMENDED: March 31, 2021)
5. Should an employee or elected official select not to participate in this health insurance plan, they will receive a monthly incentive of \$275.00. Such premiums or charges shall be paid from the general fund of the township. (AMENDED: September 17, 2012)  
(AMENDED: March 31, 2021)

**SECTION R 1.03 LIFE INSURANCE BENEFITS**

1. This section shall provide life insurance benefits.
2. The Township of Fruitland creates and establishes a plan for life insurance for its employees and the Fruitland Township Supervisor, Treasurer and Clerk and authorizes the Township Clerk to contract in the name of the Fruitland Township Board with any company authorized to transact such business.  
(AMENDED April 16, 2007)
3. The life insurance plan created and established for under this ordinance shall cover all persons employed by the Township who work thirty (30) hours or more per week on a regular basis and who are employed for at least ninety (90) days, and members of the Fruitland Township Board.  
(AMENDED: April 16, 2007)
4. The Township of Fruitland shall pay one hundred (100) percent of the premium or charges for the life insurance coverage for each person who has coverage. Such premium or charges shall be paid from the general fund of the Township.
5. This ordinance shall take effect on the date of its publication. All ordinances or parts of ordinances in conflict with this ordinance are hereby repealed and effective immediately.

ADOPTED: December 23, 1997  
PUBLISHED: December 29, 1997  
EFFECTIVE: December 29, 1997

AMENDED: April 18, 2005 to amend numbering, article and section identification  
PUBLISHED: April 24, 2005  
EFFECTIVE: May 01, 2005

AMENDED: September 17, 2012  
PUBLISHED: September 23, 2012  
EFFECTIVE: September 23, 2012

AMENDED: March 31, 2021  
PUBLISHED: April 11, 2021  
EFFECTIVE: May 12, 2021