

**BEAR CREEK TOWNSHIP  
EMMET COUNTY, MICHIGAN**

**GROUP INSURANCE PLAN ORDINANCE  
ORDINANCE NO. 46-24**

An ordinance to create and establish a Township Group Insurance Plan providing life, health, hospitalization, medical and surgical service and expense, vision, dental, and short term disability coverage for certain classes of Township officers and employees, and to authorize the Township Supervisor and the Township Clerk to contract in the name of the Township for such plan; to define those classes of officers and employees who shall be covered by such Group Insurance Plan; to determine the Township contributions to the premiums or charges arising under such Group Insurance Plan; to provide a method for non-coverage of an officer or employee of the plan; to ratify and confirm the validity of any plan in existence on the effective date of this ordinance; and to repeal all ordinances or parts of ordinances in conflict herewith.

THE TOWNSHIP OF BEAR CREEK, EMMET COUNTY, MICHIGAN, ORDAINS:

**Section 1. Title.**

This ordinance shall be "known and cited as the Bear Creek Township Group Insurance Plan Ordinance."

**Section 2. Establishment of Group Insurance Plan.**

The Bear Creek Township Board, by prior action, has established a group insurance plan as authorized by MCL 41.110b, and this plan has been administered ever since. Eligible officers and employees of the Township have relied upon the plan; and that in order to satisfy the formal requirements of MCL 41.110b(5), this Ordinance is adopted.

Pursuant to Section 110b of Public Act 77 of 1989, as amended, (MCL 41.110b), the Township hereby creates and establishes a Group Insurance Plan providing covering life, health, hospitalization, medical and surgical service and expense, vision, dental, and short term disability coverage for its officers and employees enumerated herein; and, for such purposes, also hereby 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 within the State of Michigan for such group insurance policies.

**Section 3. Coverage.**

The Group Insurance Plan authorized, created, established and contracted for under this ordinance shall cover persons within the following classes of officers and employees, subject to the applicable plan provisions, elections, and contribution provisions:

- All Township Employees that are regularly employed by the Township for 40 hours per week
- All Township Officers that are regularly employed by the Township for 40 hours per week with regard to their statutory duties
- All Township Officers fulfilling additional positions and duties beyond their statutory duties and that are regularly employed by the Township for 40 hours per week with regard to a combination of their statutory and additional duties

#### **Section 4. Eligibility and Township Contributions.**

A. Persons covered by the group insurance plan shall be eligible for coverage and for Township contributions under the plan in accordance with existing motions, resolutions, and policies of the Township Board concerning such plan, and in accordance with further motions, resolutions, and policies of the Township Board that may be adopted from time-to-time.

B. Spouses and dependents of covered employees and officers may also be covered by the group insurance plan, although any covered employee/officer seeking such coverage for a spouse and/or dependent shall be responsible for the full cost of such additional coverage. Arrangements for the payroll deduction for the payment of the costs of such additional coverage may be made between the Township and the employee and/or officer.

C. Any person desiring not to be so covered shall give written notice to the Township Clerk that he or she desires not to be covered, and if the notice is received before the person has become covered under the contract, he or she shall not be covered thereunder. If the notice is received after the individual has become covered, his or her coverage under the contract shall cease as provided for in the contract.

#### **Section 5. Ratification of Existing Group Plan.**

The Township hereby ratifies and confirms the validity of any previously enacted group insurance plan for life, health, hospitalization, medical and surgical service and expense, vision, dental, and short term disability coverage that exists on the effective date of this Ordinance.

#### **Section 6. Repeal of Prior Ordinances.**

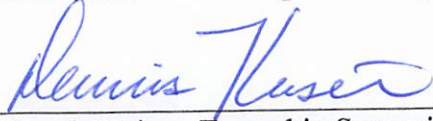
All ordinances or parts of ordinances in conflict with this Ordinance are hereby repealed.

#### **Section 7. Amendment.**

The Township reserves the right to change, amend, modify, or terminate at any time the group insurance plan provided pursuant to this Ordinance.

#### **Section 8. Effective Date.**

This ordinance shall take effect on the day following the publication of the ordinance or a summary thereof in the manner provided by law.

  
Dennis Keiser, Township Supervisor

  
Emma Radatovich, Township Clerk

**CLERK'S CERTIFICATION**

I hereby certify this ordinance was adopted by the Bear Creek Township Board of Trustees at a meeting held on Nov 14, 2024, and that the vote was as follows:

FOR: Hoffman, Golding, Viman, Radatovich, Keiser

AGAINST:       

I further certify this ordinance or a summary thereof was published in the *Petoskey News-Review* on Nov 20, 2024.

Emma Radatovich  
Emma Radatovich, Township Clerk

BEAR CREEK TOWNSHIP  
EMMET COUNTY, MICHIGAN

Summary of a Group Insurance Plan Ordinance, No. 40 - 24, adopted by the Bear Creek Board of Trustees at a meeting on November 14, 2024.

Section 1. Title. This ordinance is known as the Bear Creek Township Group Insurance Plan Ordinance.

Section 2. Establishment of Group Insurance Plan. Provides for the establishment of a group insurance plan for eligible officers and employees of the township as authorized by MCL 41.110b.

Section 3. Coverage. Provides for the coverage of indicated classes of officers and employees, subject to plan provisions, elections, and contribution provisions.

Section 4. Eligibility and Township Contributions. Provides for coverage for eligible persons under the existing plan as it is and may be adopted. Provides for additional coverage for spouses and dependents and responsibility for costs of such coverage. Provides for voluntary non-coverage.

Section 5. Ratification of Existing Group Plan. Ratifies and confirms the enacted and existing group insurance plan.

Section 6. Repeal of Prior Ordinances. Provides for the repeal of all conflicting ordinances or parts of ordinances.

Section 7. Amendment. Reserves the right to amend or terminate the group insurance plan.

Section 8. Effective Date. This ordinance shall take effect on the day following the publication of the ordinance or a summary thereof in the manner provided by law.

A true copy of the entire Bear Creek Township Group Insurance Plan Ordinance may be inspected or obtained at the Bear Creek Township Hall, 373 N. Division Road, Petoskey, Michigan 49770, during regular business hours.

Emma Radatovich  
Emma Radatovich, Township Clerk