

BENTON COUNTY FULL-TIME EMPLOYEE BENEFIT INFORMATION 2015

BENEFIT

GROUP HEALTH INSURANCE *HealthPartners*

The employee pays a monthly portion of the coverage selected (single or family coverage). The portion of the premium paid by the County is set each year by the County Board of Commissioners or by union contract.

\$500 Deductible Plan:	<u>Employee Contribution</u> \$291.22 Single Coverage \$1185.44 Family Coverage	<u>County Contribution</u> \$311.93 Single Coverage \$533.76 Family Coverage
\$1500 Deductible Plan: (with monthly HRA contribution)	<u>Employee Contribution</u> \$120.68 Single Coverage \$496.60 Family Coverage	<u>County Contribution</u> \$433.66 Single Coverage + \$62.50 HRA \$1083.50 Family Coverage + \$125.00 HRA
\$3000 Deductible HRA Plan: (with monthly HRA contribution)	<u>Employee Contribution</u> \$72.52 Single Coverage \$299.74 Family Coverage	<u>County Contribution</u> \$443.54 Single Coverage + \$125.00 HRA \$1171.23 Family Coverage + \$250.00 HRA
The Health Reimbursement Arrangement (HRA) are dollars contributed to the employee on a monthly basis for eligible medical expenses.		
\$3000 Deductible HSA Plan: (with monthly HSA contribution)	<u>Employee Contribution</u> \$49.30 Single Coverage \$233.52 Family Coverage	<u>County Contribution</u> \$420.30 Single Coverage + \$125.00 HRA \$1105.02 Family Coverage + \$250.00 HSA
The Health Savings Account (HSA) are dollars contributed to the employee on a monthly basis for eligible medical expenses.		

* See applicable union contract for health insurance contributions negotiated in union contracts

LIFE INSURANCE *(MINNESOTA MUTUAL)*

Each employee has a term life policy of \$10,000 (includes \$1,000 policy on spouse and/or each dependent child) purchased by Benton County.

* Employees may opt for additional coverage at group rates

(PERA TERM LIFE)

An employee may choose additional life insurance through the Public Employees Retirement Association of Minnesota at the cost of the employee of \$16.00 per month.

DEFERRED COMPENSATION PLAN

Optional plans are provided to the employee to set aside a portion of their income tax-free in a qualified plan.

SECTION 125 CAFETERIA PLAN

This optional plan allows an employee to avoid paying taxes on the portion of their wages used for health insurance premiums, day-care expenses, and/or medical expenses.

PENSION PLAN

Public Employees Retirement Association (PERA)

The following contributions are mandated by law:

	<u>Coordinated</u>	<u>Detention Officers</u>	<u>Law Enforcement</u>
<i>County Contribution:</i>	7.5%	8.75%	16.2%
<i>Employee Contribution:</i>	6.5%	5.83%	10.8%

PAID TIME OFF

An employee shall earn paid time off (PTO) as follows:

<i>0-2 years</i>	<i>21 days per year</i>
<i>3-6 years</i>	<i>24 days per year</i>
<i>7-10 years</i>	<i>27 days per year</i>
<i>11-15 years</i>	<i>30 days per year</i>
<i>16-20 years</i>	<i>33 days per year</i>
<i>21+ years</i>	<i>36 days per year</i>

HOLIDAYSPaid Holidays:

<i>New Year's Day</i>	<i>January 1</i>
<i>Martin Luther King Day</i>	<i>3rd Monday in January</i>
<i>President's Day</i>	<i>3rd Monday in February</i>
<i>Good Friday (4 hours)</i>	<i>Friday before Easter</i>
<i>Memorial Day</i>	<i>Last Monday in May</i>
<i>Independence Day</i>	<i>July 4th</i>
<i>Labor Day</i>	<i>1st Monday in September</i>
<i>Veterans Day</i>	<i>November 11th</i>
<i>Thanksgiving Day</i>	<i>4th Thursday in November</i>
<i>Day after Thanksgiving Day</i>	<i>Friday following Thanksgiving Day</i>
<i>Christmas Eve (4 hours)</i>	<i>December 24th</i>
<i>Christmas Day</i>	<i>December 25th</i>

* See applicable union contract for holidays negotiated in union contracts

**LONG-TERM
DISABILITY
INSURANCE
(FORTIS BENEFITS
INSURANCE)**

An employee may choose a voluntary long-term disability plan, which provides for a percentage of salary replacement if an event were to occur that would disable an employee from work (begins with the fourth month away from work). An employee receives group rates for this long-term disability plan.

Note: This is not a complete list of benefits available. There are other associated benefits included with Benton County employment.