









BENEFIT SUMMARY SHEET

This is a brief description of County benefits for eligible employees. Some employee benefits are available to those who meet eligibility requirements, may involve employee contribution toward premium, and may have waiting periods before coverage begins. For additional information, please contact Human Resources.

BENEFIT	DESCRIPTION
<p>Medical Insurance Medica Choice Passport</p>  <p>Additional programs</p> <ul style="list-style-type: none"> ■ OMADA – Diabetes or disease prevention program ■ Amwell– online clinic available 24/7 in every state; mobile, web, and phone visits with doctors ■ Fit Choices – Fitness Incentive Program ■ Medica Healthy Savings – healthy deals and discounts for members ■ Ovia Health– support for parents from conception through parenthood 	<p>High deductible advantage:</p> <ul style="list-style-type: none"> • Lower Premiums: your monthly premiums are generally lower, but you do need to budget for your out-of-pockets costs such as deductibles. If you don't use your insurance frequently, an HDHP generally offers the most cost savings. • What is included at no cost: Preventative care such as a physical, well-child visit, vaccination or mammogram are covered at 100% <hr/> <p>High Deductible – Option 1</p> <ul style="list-style-type: none"> ■ \$1850 Single / \$3750 Family Deductible; contribution from the County up to 80% of the deductible ■ NON-Embedded deductible ■ 4th quarter carryover <hr/> <p>High Deductible – Option 2</p> <ul style="list-style-type: none"> ■ \$3750 Single / \$7500 Family Deductible; contribution from the County up to 80% of the deductible ■ Embedded deductible ■ 4th quarter carryover
<p>Health Savings Account WEX</p> 	<ul style="list-style-type: none"> ■ For Qualified High Deductible Health Plan participants only: County contribution up to 80% of your annual health insurance deductible. ■ Health savings accounts (HSAs) are designed to help you save and pay for your healthcare now and later ■ Triple tax savings: <ul style="list-style-type: none"> - Put money in pre-tax - Grow your savings tax free - Pay for qualified medical expenses income tax free ■ Your account balance rolls from year to year continuing to build. ■ Account is always yours
<p>Dental Insurance Delta Dental of MN</p>  <p>Delta Dental of Minnesota</p>	<ul style="list-style-type: none"> ■ No deductible ■ 100% diagnostic & preventative services ■ 80% basic services, endodontics, periodontics, oral surgery, major restorative ■ 50% prosthetic repair & adjustments ■ \$1,500 max benefit per person per year (January 1 to January 1)
<p>Group Life/AD&D Insurance</p>  <p>New York Life</p>	<ul style="list-style-type: none"> ■ Basic Life coverage Amount = \$25,000 ■ Basic AD&D coverage: For a covered accidental loss of life your Basic AD&D coverage amount is equal to your Basic Life coverage amount. For other covered losses, a percentage of this benefit will be payable. ■ Voluntary additional Life and AD&D coverage available for you, your spouse and your child(ren)

<p>Flexible Spending Account WEX</p> 	<ul style="list-style-type: none"> ■ Save tax dollars through IRS permitted plans. ■ Employees may have health insurance premiums withheld before taxes. ■ In addition, employees can deduct for health care related expenses (dental, vision, orthodontics) and/or for dependent care expenses.
<p>Retirement Plan</p> 	<p><u>Public Employees Retirement Association (PERA)</u> Employees are required by Minnesota law to become members of a statewide pension system called PERA based on salary. Employees and the county share PERA contributions. (Coordinated Plan: 6.5%-employees and 7.5%-county). Employees in Police or Correctional Officer Plans pay a different contribution.</p>
<p>Post Health Care Savings Plan</p> 	<p>Health Care Savings Plan (HCSP) is administered by Minnesota State Retirement System (MSRS). The HCSP is an employer-sponsored program where employees invest in a <i>tax-free</i> medical savings account.</p> <p>After you leave public employment you can access the money in your HCSP account, <i>regardless of your age</i>, to reimburse eligible medical expenses incurred by you, your spouse, legal tax dependents and eligible adult children.</p>
<p>Employee Assistance Program</p>	<p>24/7 Confidential service that provides assessment, counseling, resources, and referrals for a variety of issues</p>
<p>Paid Time Off – Vacation, Sick, Floating Holiday</p>	<p><i>{may differ according to local union contracts}</i> Accrued with each biweekly paycheck; a common annual accrual is 80 hours of vacation leave, 96 hours of sick leave and up to three floating holidays throughout the calendar year.</p>
<p>Holidays</p>	<p><i>{may differ according to local union contracts}</i> Eleven paid holidays per year: New Year’s Day, Martin Luther King Day, President’s Day, Memorial Day, Independence Day, Labor Day, Veteran’s Day, Thanksgiving Day, Friday after Thanksgiving, Christmas Eve and Christmas Day.</p>
<p>Wellness</p>	<ul style="list-style-type: none"> ■ Fitness Center located in the Courthouse ■ Wellness events ■ Healthy vending and hydration stations
<p>Options for other retirement savings</p>	<p>Deferred Compensation</p> <ul style="list-style-type: none"> ■ A 457b plan through Nationwide Retirement Systems or Minnesota State Deferred Compensation Plan or both that allows employees to contribute a portion of pay on a tax deferred basis to a retirement account.
<p>Vison</p> 	<p>Group Vision coverage: Materials Only vision care program to help save money on Vision care using pre-tax dollars</p>
<p>Options for other Insurance Plans</p>  	<p>Voluntary insurance programs, such as disability insurance, life insurance, critical illness, etc. are available from MN Benefit Association, AFLAC, and/or Cigna</p>