

# **BENTON COUNTY FULL-TIME EMPLOYEE BENEFIT INFORMATION 2020**

## ***BENEFIT***

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### ***GROUP HEALTH INSURANCE - PreferredOne (All non union)***

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.

#### **\$3000 Deductible VEBA (HRA) Plan:**

(with monthly HRA contribution) *Employee Contribution*  
\$91.22 Single Coverage  
\$377.24 Family Coverage

#### *County Contribution*

\$473.72 Single Coverage + \$125.00 HRA  
\$1233.05 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) *Employee Contribution*  
\$62.04 Single Coverage  
\$293.84 Family Coverage

#### *County Contribution*

\$455.71 Single Coverage + \$125.00 HSA  
\$1181.96 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*

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### ***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, dependant care expenses, and/or medical expenses.

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### ***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.

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### ***DEFERRED COMPENSATION PLAN***

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

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## **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%	17.70%
<i>Employee Contribution:</i>	6.5%	5.83%	11.8%

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**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>

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## **HOLIDAYS**

### Paid Holidays:

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

\* See applicable union contract for holidays negotiated in union contracts

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## **LONG-TERM DISABILITY INSURANCE (Madison National)**

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.

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