



# 2023 Benefits Overview

*The following benefits are provided for Sherburne County employees. This list is informational only, is subject to change, and is not a guarantee of any particular benefit or benefit coverage.*

## ***Plan components include:***

**GROUP HEALTH INSURANCE:** Three medical plan choices are available, with plan levels varying from Employee Only, Employee + Spouse, Employee + Child(ren), or Family coverage. Your coverage begins the first day of the month following your date of hire. Each plan includes employer contributions into a VEBA or HSA account. Amount of employer contribution depends on the level of plan chosen. All full-time employees are required to enroll in health insurance coverage.

●\$3000 HDHP with VEBA

●\$5000 HDHP with VEBA

●\$3000 HDHP with HSA

**LIFE INSURANCE:** All full-time employees are enrolled in a employer-paid term life policy of \$25,000. Additional coverage for you and your dependent(s) may be purchased at reasonable group rates.

**DENTAL INSURANCE:** Voluntary dental coverage becomes effective on the first day of the month following hire. Two plans choices - a Low Option Plan covering preventative and basic services and a High Option Plan covering the preventative and basic services plus major restorative, prosthetic repairs, endodontics, and more.

**VISION INSURANCE:** Employees may purchase vision insurance that provides coverage to help pay for glasses and contacts. Coverage becomes effective the first day of the month following hire.

**FLEXIBLE SPENDING ACCOUNTS:** Employees can enroll in a Health Care Reimbursement Account and/or Dependent Care Expense Reimbursement Account. These optional plans allow you to avoid paying taxes on the portion of your wages used for health & dental unreimbursed medical expenses or day care expenses for your dependents.

**SHORT TERM DISABILITY INSURANCE:** Employees can choose the amount of weekly income they want to protect for a benefit of \$100 to \$2,000 per week, up to a maximum of 60% of weekly salary. Coverage in this plan begins after a 14-day elimination period with a maximum benefit period up to 26 weeks with a qualified disability.

**LONG TERM DISABILITY INSURANCE:** Each eligible employee can select a monthly benefit amount up to 60% of monthly earning subject to a minimum of \$500 and a maximum of \$5,000. Insured employees who satisfy the definition of disability for the duration of the 6-month qualifying period may qualify until recovered or up to the social security normal retirement age.

**ACCIDENT INSURANCE:** This optional plan pays a fixed benefit amount, in addition to any other coverage you may have, directly to you when you or a dependent experience a covered accident. Includes an annual wellness benefit amount when a health screening is completed.

**CRITICAL ILLNESS INSURANCE:** This optional plan pays a fixed benefit amount, in addition to any other coverage you may have, directly to you or a dependent upon diagnosis of a covered critical illness. Includes an annual wellness benefit amount when a health screening is completed.

**HOSPITAL CARE INSURANCE:** This optional plan pays a fixed benefit amount for hospital stays resulting from a covered injury or illness including hospital admission, daily hospital and ICU stays, and more. Includes an annual wellness benefit amount when a health screening is completed.

**ON-SITE EMPLOYEE WELL@WORK CLINIC:** Open 3 days a week, an on-site clinic available to all employees and their dependents (18 months +) who are enrolled in a Sherburne County health plan.

- VEBA plan participants can visit the clinic at no cost to you.
- HSA plan participants can visit the clinic and pay based on health plan benefits.

**EMPLOYEE ASSISTANCE PROGRAM (EAP):** Free, confidential access to professional counseling services for employees and their family members.

**PAID TIME OFF:** The following PTO benefits are available to all full-time employees.

<u>Years of Service</u>	<u>Annual Accrual Rate</u>
0-4	21 days (168 hours)
5-9	24 days (192 hours)
10-14	27 days (216 hours)
15-19	30 days (240 hours)
20+ years	33 days (264 hours)

**HOLIDAYS:** There are 11 paid holidays each year. New Years, Martin Luther King Day, President’s Day, Memorial Day, Independence Day, Labor Day, Veteran’s Day, Thanksgiving Day, Day after Thanksgiving, Christmas Eve (Monday - Thursday) and Christmas Day.

An 8-hour floating holiday when Christmas Eve falls on a Friday, Saturday or Sunday, to be used within that calendar year.

**DEFERRED COMPENSATION PLAN:** This optional plan allows you to set aside a portion of your income tax-free in a qualified plan.

**PUBLIC EMPLOYEE RETIREMENT ASSOCIATION PERA:** PERA is a mandatory public pension plan. The following rates reflect contributions of total salary.

<i>Plan</i>	<b>Employee</b>	<b>Employer</b>
<i>General/Coordinated</i>	6.5%	7.5%
<i>Police &amp; Fire</i>	11.8%	17.7%
<i>Correctional</i>	5.83%	8.75%

- General/Coordinated plan members are vested after 60 months
- Police & Fire plan members are 50% vested after 10 years increasing 10% every 2 years until fully vested after 20 years
- Correctional plan members are 50% vested after 5 years increasing 10% per year until fully vested after 10 years

*\*Being vested means you qualify for benefits at the minimum allowable age.*