



2019 Summary of Benefits

Effective 1/1/2019 – 12/31/2019

Benefits are subject to change

Health Insurance *[for employees who work 30 hours + per week]*

Mower County offers three plans to employees for health insurance through Blue Cross Blue Shield of Minnesota. Employees are eligible for coverage effective the 1st day of the next month following hire. The cost for each plan is as follows for employees working 30 hours + per week:

	Employee Contribution		County Contribution	
	Single	Family	Single	Family
VEBA/HSA 3375/6750 (100% Plan)	\$19.30/month	\$505.50/month	\$799.20/month	\$1677.50/month
VEBA/HSA Account			\$1687.50 annually	\$3375 annually
VEBA 2600/5200 (80% Plan)	\$0.00	\$477.42/month	\$831.50/month	\$1742.08/month
VEBA Account			\$1300 annually	\$2600 annually
VEBA 1850/3700 (100% Plan)	\$105.75/month	\$777.92/month	\$862.75/month	\$1804.58/month
VEBA Account			\$925 annually	\$1850 annually

Please note the VEBA/HSA plan and the VEBA plans are high deductible plans in which the County contributes funds into an account that can be used to pay for your medical expenses. The County annual contributions into the VEBA plans and the VEBA/HSA plan are as indicated in the chart above and prorated to your start date. Employees may also contribute to their HSA plan.

Paid Time Off (PTO) *[may differ according to local union contracts]*

PTO is a combination of vacation and sick leave. PTO is accrued based on the following schedule and is eligible to use as it accrues. The accrual is pro-rated for part-time employees based on the number of hours worked.

0 – 5 years:	6.16 hours per pay period
6 – 12 years:	7.08 hours per pay period
13 – 21 years:	8.62 hours per pay period
22 +:	10.16 hours per pay period

Holidays *[may differ according to local union contracts]*

Employees receive twelve paid holidays per year: New Year's Day, Martin Luther King Day, President's Day, Good Friday, Memorial Day, Independence Day, Labor Day, Veteran's Day, Thanksgiving Day, Friday after Thanksgiving, Christmas Eve and Christmas Day.

Short Term Disability *[for employees who work 30 hours + per week]*

Short Term Disability is provided to all county employees at no cost. There is a three calendar day waiting period for the employee's absence for each eligible injury or illness and coverage is for up to 90 days.

Life Insurance *[for employees who work 30 hours + per week]*

The Hartford

- **Basic Life:** Mower County provides \$50,000 of term life coverage after the waiting period.
 [Non-Union, Local 9, AFSCME, UAW: eligible the 1st day of the next month following hire]
 [LELS-Sheriff, LELS-Jail, LELS-Dispatch: 1st day of the next month *one year* from hire date].

Public Employees Retirement Association (PERA)

PERA is a state mandated retirement program for public employees. The employee and the employer contribute a percentage of gross wages (pre-tax).

Voluntary Benefits

Long Term Disability

Voluntary Long Term Disability is available for purchase. The employee can purchase a minimum of \$500 coverage up to 60% of their monthly gross income. The cost per \$100 of coverage is dependent on the employee's age.

Life Insurance

The Hartford

- *Optional Employee Additional Life and Optional Spouse Life:* Employee has the option to purchase additional coverage in increments of \$5,000 up to a maximum of \$300,000 for themselves and up to a maximum of \$150,000 for their spouse. The cost per \$1,000 of additional coverage is based on the employee's and/or their spouse's age.
- *Optional Dependent Life:* Dependent coverage is also available at a cost of \$3.00 per month and includes \$20,000 coverage for spouse and \$10,000 for each eligible child.

PERA

- *Optional Term Life:* \$16 / month -- benefit amount is age dependent

Flexible Spending Plan

This plan allows employees to save tax dollars through IRS permitted plans. Employees may opt to have health insurance premiums withheld before taxes. In addition, employees can deduct up to \$2,650 for health care related expenses and \$5,000 for dependent care expenses.

Voluntary Accidental Injury Insurance

Employees working a minimum of 20 hours per week have the option of participating in one of two Voluntary Accidental Injury plans: (Low Plan) or (Medium Plan.) New employees are eligible the first day of the month following hire.

Voluntary Critical Illness Insurance

Employees working a minimum of 20 hours per week have the option of participating in a Voluntary Critical Illness plan. New employees are eligible the first day of the month following hire.

Voluntary Dental

Employees working a minimum of 14 hours per week have the option of participating in one of two Voluntary Dental plans: (Low Plan) or (High Plan) and new employees are eligible the first day of the month following hire.

Voluntary Vision

Employees working a minimum of 14 hours per week have the option of participating in a vision discount program. New employees are eligible the first day of the month following hire.

Deferred Compensation

This is a 457 plan through the National Association of Counties or 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.

Voluntary Mower County Fitness Room

The Mower County Fitness Room is only available for the use of Mower County Employees. The Fitness Room is accessible 24/7. Employees wishing to use the Fitness Room will be required to sign the Employee Recreational/Exercise Activity Form and pay the \$5.00 monthly Fitness Room Fee.