

Morrison County Benefits Summary 2020

Morrison County provides a comprehensive, balanced, and competitive benefits package as part of your total compensation. The County's benefits programs address both the immediate needs that you and your family may have, such as medical coverage or dependent care assistance, and your long-term needs, such as retirement savings.

Morrison County Offers benefits to those employees who are regularly scheduled to work 30+ hours a week. For those that work less than 40 hours they are offered prorated benefits.

All insurances take effect on the first of the month following the first 30 days in one month of employment. Premiums are split between the county and employee. Employees pay their part of the premium out of the first two paychecks of every month pre-tax and/or aftertax.

Life Insurance

Employees are provided with \$20,000 term life/\$20,000 AD&D life insurance benefit at no cost to them. *Supplemental Life Insurance* is available for purchase and contingent on being approved. *Group Decreasing Term Life Insurance* is also available for purchase which does not require health history or underwriting.

Long Term Disability

Employees are provided with Long-Term Disability insurance benefit at no cost to them.

Health Insurance

Morrison County's current Health Insurance is through Health Partners and offers four levels of coverage. These levels are; Single, Employee+Children, Employee+Spouse, and Family.

Single plans are 100% covered by Morrison County's cafeteria contributions for full-time employees. Premiums are split between the county and employee for the other three levels of coverage.

In addition to the cafeteria contributions the county makes towards the premium costs, the county also deposits funds into employees HRA/HSA accounts every pay period totaling between **\$1248.00** and **almost \$2000.00** depending on the plan for single coverage per year, and **\$2496.00** for all other levels of coverage per year.

The three plan options: **Plan 1** \$2500/\$5000 HRA Deductible, **Plan 2** \$2800/\$5600 HSA Deductible, and **Plan 3** \$4000/\$8000 HSA Deductible. Employee per month cost for year 2020 are as follows for Full-time employees:

Plan 1 \$2500/\$5000 HRA Deductible

| | | | |
|---------------|--------------------------|-----------------------------|--------------------|
| Single \$0 | Emp+Children \$504.80 | Employee+Spouse \$519.68 | Family \$593.90 |
|---------------|--------------------------|-----------------------------|--------------------|

Plan 2 \$2800/\$5600 HSA Deductible

| | | | |
|---------------|--------------------------|-----------------------------|--------------------|
| Single \$0 | Emp+Children \$384.06 | Employee+Spouse \$392.94 | Family \$436.40 |
|---------------|--------------------------|-----------------------------|--------------------|

Plan 3 \$4000/\$8000 HSA Deductible

| | | | |
|---------------|--------------------------|-----------------------------|--------------------|
| Single \$0 | Emp+Children \$286.80 | Employee+Spouse \$290.68 | Family \$310.14 |
|---------------|--------------------------|-----------------------------|--------------------|

Flexible Spending Accounts

Morrison County offers Healthcare Flex Spending accounts and Dependent Care Flex Spending accounts that employees can elect so that they can set aside pre-taxed dollars aside to pay for certain expenses.

Retirement

The County and the employee contributes to the PERA Pension Plan (Public Employees Retirement Association). Employees must participate as directed by Minnesota statutes. Contribution rates vary depending on position.

The County also offers 457b Deferred Compensation retirement plans with Nationwide and MSRS. The County will contribute a set amount per pay period to the deferred compensation account of each employee who also contributes a set amount per pay period of their own salary to their deferred compensation account at certain dollar levels.

Paid Holidays

Most employee groups observe the following holidays:

| | |
|------------------------|---------------------------|
| Christmas Eve | Christmas Day |
| New Year's Day | Labor Day |
| Martin Luther King Day | Veterans Day |
| Presidents Day | Thanksgiving Day |
| Memorial Day | Friday after Thanksgiving |
| Independence Day | |

Paid Time Off

| <u>Years of Service</u> | <u>Annual Accrual Rate</u> | <u>Accrual Rate</u> |
|-------------------------|----------------------------|------------------------------|
| 0 thru 5 years | 168 hours/21 days | 1 hour for each 12.38 worked |
| 6 thru 10 years | 192 hours/24 days | 1 hour for each 10.83 worked |
| 11 thru 15 years | 224 hours/28 days | 1 hour for each 9.29 worked |
| 16 thru 20 years | 256 hours/32 days | 1 hour for each 8.13 worked |
| 21+ years* | 264 hours/33 days | 1 hour for each 7.88 worked |

Retention Benefits

Morrison County recognizes employees that are retiring for years of service by providing a monetary award at their date of retirement. The dollar amount is based on their years of service.

The County also recognizes employees for their years of service throughout their tenure through Longevity pay. Employees receive a lump-sum payments based on a percentage of their base salary immediately following the continuous completion of the certain years of service.

Other Variable Benefit Options

Dental
Vision
Short Term Disability
Critical Illness
Critical Accident
Group Hospital Stay

*****Questions regarding benefit information can be directed to Human Resources at 320-632-0299. We are more than happy to help.*****