

BENEFITS FOR FULL-TIME REGULAR EMPLOYEES

(Scheduled for 30 hours or more per week)

Anoka County, Minnesota

Effective 01/01/2020

FLEXIBLE TIME OFF (FTO)

Flexible Time Off is accrued based on Full Time Equivalent (FTE) status according to the following schedule:

Hire date to five year anniversary	24 working days per year
Fifth anniversary to ten year anniversary	27 working days per year
Tenth anniversary to fifteen year anniversary	30 working days per year
Fifteenth anniversary and thereafter	33 working days per year

HOLIDAYS*

The County will observe the following eleven and a half (11 1/2) paid holidays:

New Year's Day	January 1
Personal Holiday	Accrued the first pay period in the new year**
Martin Luther King Jr.'s Birthday	Third Monday in January
President's Day	Third Monday in February
Memorial Day	Last Monday in May
Independence Day	July 4
Labor Day	First Monday in September
Veteran's Day	November 11
Thanksgiving Day	Fourth Thursday in November
Friday After Thanksgiving	Friday after the fourth Thursday in November
Christmas Eve (half-day when falls on Mon-Thurs)	December 24***
Christmas Day (observed)	December 25

*When a holiday falls on a Saturday, the preceding Friday shall be considered the holiday for employees whose normal work schedule is Monday through Friday. Similarly, when a holiday falls on a Sunday, the following Monday shall be considered the holiday.

**Active employees accrue the Personal Holiday on the first day of the first full pay period in January. The holiday must be used by the last full pay period of the calendar year.

***When December 24th falls on a weekday other than Friday, an employee is granted a paid half-shift (up to four hours) of holiday pay.

EXTENDED MEDICAL BENEFIT (EMB)

An income protection insurance to be used after the first five consecutive, work days of an absence for the employee's own illness or injury or an immediate family member's illness or injury. Accrued at 8 working days per year.

MEDICAL INSURANCE

Blue Cross Blue Shield of MN (BCBSMN) – 2020

(Effective first day of employment)

	<u>Semi-Monthly Premiums</u>	<u>County Contribution</u>	=	<u>Employee Semi-Monthly Cost</u>	<u>Annual HRA Contribution</u>
Aware \$2,000/\$4,000 High Deductible with HRA					
Single Coverage	\$ 413.46	\$ 359.07	=	\$ 54.39	\$1,000
Family Coverage	\$ 947.47	\$ 735.84	=	\$211.63	\$2,000
Blue Performance Regional \$2,000/\$4,000 High Deductible with HRA					
Single Coverage	\$ 405.59	\$ 359.07	=	\$ 46.52	\$1,000
Family Coverage	\$ 895.04	\$ 735.84	=	\$159.20	\$2,000
Aware \$3,000/\$6,000 High Deductible with HRA					
Single Coverage	\$ 347.27	\$ 311.23	=	\$ 36.04	\$1,000
Family Coverage	\$ 798.07	\$ 655.23	=	\$142.84	\$2,000
Blue Performance Regional \$3,000/\$6,000 High Deductible with HRA					
Single Coverage	\$ 343.34	\$ 311.23	=	\$ 32.11	\$1,000
Family Coverage	\$ 775.14	\$ 655.23	=	\$119.91	\$2,000

Free convenience clinic, Well@Work, for Anoka County employees and their dependents on the County-sponsored medical insurance.

EMPLOYEE ASSISTANCE PROGRAM THROUGH BCBS OF MN

Free access to independent, confidential and professional assessment and short-term counseling services available to employee and family members.

DENTAL INSURANCE

HEALTH PARTNERS - 2020

(Effective first day of employment)

	<u>Semi-Monthly Premiums</u>	<u>County Contribution</u>	=	<u>Employee Semi-Monthly Cost</u>
Single Coverage	\$ 23.38	\$20.30	=	\$ 3.08
Family Coverage	\$ 59.22	\$20.30	=	\$38.92

Includes Well@Work dental clinic for Anoka County employees and their dependents on the County-sponsored dental insurance.

VISION COVERAGE (MATERIALS ONLY)

Employees may purchase a value-enhanced vision plan that provides additional discounts for glasses and contacts.

	<u>2020 Semi-Monthly Premiums</u>
Single Coverage	\$ 1.96
Family Coverage	\$ 4.84

LIFE INSURANCE AND ACCIDENTAL DEATH AND DISMEMBERMENT

Anoka County pays full premium for one times annual salary up to \$50,000 life insurance and accidental death and dismemberment insurance for employees, up to age 65. Coverage is reduced at age 65 and beyond. Additional optional coverage available.

OPTIONAL SUPPLEMENTAL LIFE INSURANCE

Employee: May purchase additional life insurance up to a combined basic life and optional term life maximum of \$300,000 (purchased in increments of \$10,000; cost is dependent upon age).

Dependents: Employee may purchase \$2,000 life insurance per family member for cost of \$0.30 semi-monthly per family unit.

SHORT-TERM DISABILITY

May purchase disability benefit up to 66.67% of your current weekly gross income (up to maximum of \$1,000; minimum of \$50).

Benefits begin the 15th calendar day of total disability and continue for duration of disability, up to 13 weeks (11 weeks paid). Rates vary depending on age and weekly benefit desired. Enrollment is subject to underwriting.

LONG-TERM DISABILITY

Choice of 50% or 60% of salary beginning 90 days after disability up to a maximum of \$8,000 per month.

60% benefit option: 100% employer paid, pretax premium. Benefit payments would be taxable wages.

50% benefit option: The employer paid premium is attributed to your salary and you pay taxes on the premium. Benefits payments would be tax free.

FLEXIBLE BENEFIT PLAN

Pre-Tax Premium - Premiums paid by employee for County health or dental insurance are deducted from gross salary before taxes (Federal, State and FICA) and PERA are withheld.

Pre-Tax Health Care and Dependent Care Flexible Spending Accounts – Employee may annually designate a salary reduction amount (up to \$2,750 for health care; up to \$5,000 for dependent care) into accounts on a pre-tax basis, to be reimbursed for health care/dependent care expenses incurred while employed by Anoka County.

Pre-Tax Parking - Non-Union employees who pay for a parking spot in the Government Center ramp or lot through payroll deduction can have the payment taken out before taxes (Federal, State and FICA) and PERA.

PUBLIC EMPLOYEES RETIREMENT ASSOCIATION (PERA)

Coordinated: Anoka County contributes 7.5% of total salary; Employee contributes 6.5% of total salary; vested after 5 years of service.

Police & Fire: Anoka County contributes 17.70%; Employee contributes 11.80%. Vested 50% after 5 years of service and 10% each year thereafter until 100% vested at year 10.

Detention and Correctional Employees: Anoka County contributes 8.75%; Employee contributes 5.83%. Vested 50% after 5 years of service and 10% each year thereafter until 100% vested at year 10.

DEFERRED COMPENSATION PLAN (Section 457)

Optional programs offered by MN State Deferred Compensation Plan (MNDCP), VALIC and Nationwide allows employees to set aside up to \$19,500 to accumulate on a tax-deferred basis or after-tax Roth 457 basis. Employees age 50 and over can defer up to \$26,000.

Match the Minimum - Employees who enroll within the first 30 days of employment and maintain their account for one year with 25 consecutive deductions of \$10.00 or more qualify for a one-time \$250.00 employer match.

ADOPTION ASSISTANCE

After 12 full consecutive months of employment, Adoption Assistance reimbursement of up to \$1,500 not to exceed to the actual cost of the qualifying expenses of the adoption, plus any required Social Security and Medicare contributions.

WELLNESS AND PROFESSIONAL DEVELOPMENT

Anoka County combines wellness and professional development to offer themed trimester campaigns that include various speakers, challenges and activities relative to each campaign's overarching theme.

EMPLOYEES CLUB

Discounts and social events for Anoka County employees.

PUBLIC SERVICE LOAN FORGIVENESS (Federal Direct Loan)

Anoka County qualifies as a "public service organization" to help you qualify for this partial student loan forgiveness program. www.StudentAid.gov/publicservice

ALL BENEFITS TAKE EFFECT AS OF REGULAR START DATE UNLESS OTHERWISE NOTED.

Please note: 1) The benefits listed above apply to non-bargaining unit positions. For any benefit differences relating to bargaining units, please refer to the contract for your respective unit. 2) FTO and EMB are earned based on Full Time Equivalent (FTE) status. The above examples represent benefits paid to 40-hour employees working 2,080 hours per year (1.0 FTE).