



# Summary of Benefits

This document is a Summary of Benefits for Olmsted County Employees on the Paid Time Off Program.

## HOLIDAYS, VACATION, AWARDS AND PAYROLL BENEFITS

<u>Benefit</u>	<u>Paid for by</u>	<u>Description</u>																					
<b>Paid Holidays</b>	County	<p>Olmsted County recognizes the following legal holidays:</p> <table border="0"> <tr> <td>New Year's Day</td> <td>Veteran's Day</td> </tr> <tr> <td>Martin Luther King Jr. Day</td> <td>Thanksgiving Day</td> </tr> <tr> <td>President's Day</td> <td>Day after Thanksgiving</td> </tr> <tr> <td>Memorial Day</td> <td>Christmas Eve (4hrs when Dec 24 falls on a Monday – Thursday only)</td> </tr> <tr> <td>Juneteenth</td> <td>Christmas Day</td> </tr> <tr> <td>Independence Day</td> <td></td> </tr> <tr> <td>Labor Day</td> <td></td> </tr> </table>	New Year's Day	Veteran's Day	Martin Luther King Jr. Day	Thanksgiving Day	President's Day	Day after Thanksgiving	Memorial Day	Christmas Eve (4hrs when Dec 24 falls on a Monday – Thursday only)	Juneteenth	Christmas Day	Independence Day		Labor Day								
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<b>Paid Time Off</b>	County	<p>Employees over .5 FTE accrue Paid Time Off (PTO) based on their length of service as indicated in the following table:</p> <table border="1"> <thead> <tr> <th></th> <th><u>Hours</u></th> <th><u>Approximate Days</u></th> </tr> </thead> <tbody> <tr> <td>First year thru year 5</td> <td>7:00</td> <td>23</td> </tr> <tr> <td>Year 6 thru year 10</td> <td>7:45</td> <td>25</td> </tr> <tr> <td>Year 11 thru year 15</td> <td>8:30</td> <td>27.5</td> </tr> <tr> <td>Year 16 thru year 20</td> <td>9:15</td> <td>30</td> </tr> <tr> <td>Year 21 thru year 25</td> <td>10:00</td> <td>32.5</td> </tr> <tr> <td>Year 26 +</td> <td>10:45</td> <td>35</td> </tr> </tbody> </table> <p>Employees begin accruing PTO on their first day of work and can use it as soon as accrued with supervisor approval.</p>		<u>Hours</u>	<u>Approximate Days</u>	First year thru year 5	7:00	23	Year 6 thru year 10	7:45	25	Year 11 thru year 15	8:30	27.5	Year 16 thru year 20	9:15	30	Year 21 thru year 25	10:00	32.5	Year 26 +	10:45	35
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<b>Flexible Time Leave</b>	County	<p>All regular, full-time employees and part-time employees who are scheduled to work at least twenty (20) hours or more per week on an ongoing basis shall receive up to 24 hours (prorated by FTE) of paid FTL at their regular base pay each calendar year.</p> <table border="1"> <thead> <tr> <th><u>Commencement of Employment</u></th> <th><u># of FTL Hours</u></th> </tr> </thead> <tbody> <tr> <td>Between January 1 and June 30</td> <td>24 Hours</td> </tr> <tr> <td>Between July 1 and August 31</td> <td>16 Hours</td> </tr> <tr> <td>Between September 1 and November 30</td> <td>8 Hours</td> </tr> <tr> <td>Between December 1 and December 31</td> <td>0 Hours</td> </tr> </tbody> </table>	<u>Commencement of Employment</u>	<u># of FTL Hours</u>	Between January 1 and June 30	24 Hours	Between July 1 and August 31	16 Hours	Between September 1 and November 30	8 Hours	Between December 1 and December 31	0 Hours											
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<b>Years of Service Awards</b>	County	<p>Olmsted County recognizes employees for milestones in their years of service (5, 10, 15, 20, 25 and above).</p>																					
<b>Direct Deposit</b>	County	<p>All employees are paid bi-weekly. Employees' paychecks are electronically deposited directly into employees' bank accounts, avoiding situations like late checks or inconvenient trips to the bank.</p>																					
<b>United Way Donation</b>	Employee	<p>If an employee requests, the County will deduct contributions to United Way through payroll deduction.</p>																					

## **EMPLOYEE BENEFITS**

Health, Dental, Basic Life, Health Care Spending Account and Dependent Care Spending Account benefits become effective the first of the month following 30 days of employment.

<b><u>Benefit</u></b>	<b><u>Paid for by</u></b>	<b><u>Description</u></b>
<b>Health Insurance</b>	County and Employee	<p>The self-insured Olmsted County Employees' Health Plan is administered by Medica. Under the plan, eligible employees and their dependents have access to all providers in the Medica Health Plan Solutions network, including Mayo Clinic and Olmsted Medical Center. Members have access to a travel network through First Health.</p> <p>The plan offers a comprehensive preventive care program to help protect the health of employees and their dependents, flat dollar co-payments for office visits and emergency room visits, e-visit coverage, 80% co-insurance on most services (after deductible) and a 24-hour health information services line staffed with experienced Medica nurses 365 days a year.</p> <p>There is a base in-network deductible of \$1,375/person, \$4,125/family with the opportunity to earn up to four \$250 rewards to lower the deductible to a minimum of \$375/person, \$1,125/family. In-network out-of-pocket maximum is \$2,800/employee, \$5,600/family.</p> <p>Coverage is available for employees and their eligible dependents.</p>
<b>Prescription Drug Plan</b>	County and Employee	<p>The Olmsted County Employees' Health Plan prescription drug benefit is part of the health plan and is administered by Alluma. Covered prescriptions are based on the Alluma Formulary. The plan contracts with Express Scripts to provide a national network. This allows members to receive prescriptions conveniently at home, or across the country, for the same co-insurance amount. Retail prescriptions have a 25% co-insurance (34-day supply) with a \$5 minimum and \$200 maximum charge. Mail order prescriptions have a 22% co-insurance with a \$5 minimum and a \$500 maximum charge. Both retail and mail order prescriptions apply toward an annual \$2,400/person (\$4,800/family) out of pocket limit.</p>
<b>Dental Insurance</b>	County and Employee	<p>The Olmsted County Dental Plan is self-insured and administered by Delta Dental. Coverage includes Diagnostic &amp; Preventive Services – 100%; Basic Services - 80%; Major Restorative Services - 50%; and Orthodontics - 50%. Lifetime maximum for Orthodontics is \$1,500 per eligible dependent child. Diagnostic and Preventive Services do not apply to the yearly individual maximum benefit of \$1,500. There is a \$50 deductible per family member per year, with a maximum of \$150 per family. The deductible does not apply for Diagnostic and Preventive Services.</p> <p>Coverage is available for employees and their eligible dependents.</p>

<b><u>Benefit</u></b>	<b><u>Paid for by</u></b>	<b><u>Description</u></b>				
<b>Life Insurance</b>	County	<p>The County paid Basic Life Plan is group term guaranteed issue life insurance up to two times employee's annual salary rounded to the nearest \$1,000 to a maximum of \$300,000.</p> <p>Olmsted County pays 100 percent of enrolled dependent coverage costs for the following life benefits:</p> <table> <tr> <td>Spouse</td> <td>\$2,000</td> </tr> <tr> <td>Children up to age 26</td> <td>\$1,250</td> </tr> </table>	Spouse	\$2,000	Children up to age 26	\$1,250
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<b>Voluntary Life Insurance</b>	Employee	<p>The cost of employee and spouse Voluntary Life Insurance coverage is determined by age and the amount of coverage. This coverage would be in addition to what employees receive under the Basic Life Plan.</p> <p>New employees who enroll within 30 days of eligibility may select up to \$250,000 in life insurance coverage and up to \$50,000 for their spouse without answering any health questions. Employees may apply for additional life insurance in \$5,000 increments up to a maximum of \$500,000. Spouses may apply for additional life insurance in \$5,000 increments up to a maximum of \$250,000.</p> <p>New employees can also elect child life insurance without having to answer any health questions. The cost of life insurance is \$1.30 per month, regardless of the number of children covered. The coverage amount is \$10,000 per child.</p>				
<b>PERA Life Insurance</b>	Employee	<p>Employees can purchase guaranteed issue group term life insurance coverage through the Voluntary Group Life Plan with the National Conference on Public Employees Retirement Systems (NCPERS) in which Olmsted County is a participant. It is underwritten by The Prudential Insurance Company of America and administered by Member Benefits.</p> <p>Cost is \$16.00 per month with no medical questions asked. See brochure for coverage amounts.</p>				
<b>Short Term Disability Insurance</b>	County	<p>The County provides a short-term disability benefit of 80 percent pay replacement for up to 150 calendar days based on medical need. Short-term disability benefits are effective on the 181<sup>st</sup> calendar day of employment and are pro-rated based on the eligible employee's Full Time Equivalence (FTE).</p>				
<b>Long Term Disability Insurance</b>	County Employee	<p>The County provides 40 percent pay replacement coverage.</p> <p>Employees have the option to purchase an additional 26 2/3 percent pay replacement coverage for a total of 66 2/3 percent. Long-term disability benefits are effective on the 181<sup>st</sup> calendar day of employment.</p>				
<b>Employee Assistance Program</b>	County	<p><i>LifeWorks</i>, Olmsted County's Employee Assistance Program (EAP), is a confidential service to help employees and their families address work and life issues. Online and telephone resources are available 24/7/365.</p>				

<b>Flexible Spending Accounts – Health Care &amp; Dependent Care</b>	Employee	<p>Employees have the option of using one or both flexible spending accounts provided through Olmsted County to pay for out-of-pocket health care expenses and day care expenses with pretax dollars.</p> <p>Health Care Spending Account annual limit is \$3,050. Dependent Care Spending Account annual limit is \$5,000.</p>
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<b>Blood Assurance Program</b>		A Volunteer Blood Donor Program through Mayo Clinic Blood Bank is available to employees. It covers the employee and family for all red blood cell products.
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<b>Workers Compensation</b>	County	All employees are covered by Workers Compensation insurance while performing County business.
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**RETIREMENT BENEFITS**

<u>Benefit</u>	<u>Paid for by</u>	<u>Description</u>												
<b>Public Employees Retirement Association Pension (PERA)</b>	County and Employee	<p>Olmsted County and employees pay into the Public Employees Retirement Association (PERA) as follows:</p> <table border="0" style="margin-left: 40px;"> <tr> <td></td> <td style="text-align: center;">Employee Share</td> <td style="text-align: center;">County Share</td> </tr> <tr> <td>General Plan</td> <td style="text-align: center;">6.50%</td> <td style="text-align: center;">7.50%</td> </tr> <tr> <td>Correctional Plan</td> <td style="text-align: center;">5.83%</td> <td style="text-align: center;">8.75%</td> </tr> <tr> <td>Police and Fire Plan</td> <td style="text-align: center;">11.80%</td> <td style="text-align: center;">17.70%</td> </tr> </table>		Employee Share	County Share	General Plan	6.50%	7.50%	Correctional Plan	5.83%	8.75%	Police and Fire Plan	11.80%	17.70%
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<b>Deferred Compensation Plans</b>	Employee	<p>Olmsted County employees may choose to participate in Deferred Compensation Plans (457 Plans) offered through:</p> <ul style="list-style-type: none"> <li>Empower Retirement Services</li> <li>Minnesota Deferred Compensation Plan</li> <li>Nationwide Retirement Solutions</li> <li>VOYA Financial</li> </ul>
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**ADDITIONAL BENEFITS**

<u>Benefit</u>	<u>Paid for by</u>	<u>Description</u>
<b>Staff Development Program</b>	County	The Staff Development Program offers courses online and in the classroom. The purpose is to train and retain employees through educational opportunities.

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<b>Tuition Reimbursement</b>	County	<p>Olmsted County offers tuition reimbursement for college courses of 80% or \$3,000 (whichever is less) per year with prior approval from supervisor and Human Resources for job-related courses.</p> <p>Olmsted County has partnered with Saint Mary's University to offer employees a 10% tuition grant and waived application fee for qualifying classes.</p> <p>As a Local Government, Olmsted County is a qualified employer for the Public Service Loan Forgiveness Act. Go to <a href="http://StudentAid.Gov">StudentAid.Gov</a> to learn more about this program and see if you qualify.</p>
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**Credit Union**      Employee      Employees are invited to join the First Alliance Credit Union. For more information, call the Credit Union at (507) 288-0330 or (800) 866-1999.

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**Parking / Transit Plan**      County      Parking for Government Center employees is available in five parking lots. Parking locations are based on seniority. The County supports public transportation. Employees who ride the bus to and from work and during work hours are offered subsidized bus passes.

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**Jury Duty**      County      Employees required to report for jury duty or attend a trial in response to a subpoena will do so without loss of income. Employees will receive their regular pay during their court service.

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**INSURANCE RATES**

\*\*The cost of coverage is determined annually and may change based on Plan costs. Premiums are withheld on a pre-tax basis.

**Health Insurance Rates**

	<b>Employee Contribution</b>	<b>Olmsted County Expense</b>
Employee	\$100 per month	\$895 per month
Employee plus one dependent*	\$496 per month	\$2,082 per month
Family	\$ 627 per month	\$2,475 per month

\*Employee plus one dependent coverage applies to any dependent (spouse, dependent child, etc.)

**Dental Insurance Rates**

	<b>Employee Contribution</b>	<b>Olmsted County Expense</b>
Employee	\$0.00	\$37 per month
Employee plus one dependent*	\$17 per month	\$53 per month
Family	\$43 per month	\$80 per month

\*Employee plus one dependent coverage applies to any dependent (spouse, dependent child, etc.)