

# Dakota County Benefits Summary

Full-time Employees (FTE 1.00)



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### Medical Coverage

UMR is the administrator for the County's self-insured medical plan. There are three medical plans available to Dakota County employees. All three plans use the same network of providers.

Medical Plans	Total Premium Cost	County Monthly Contributions	Employee Monthly Cost	Employee Per Pay Period Cost
<b>Dakota Advantage HRA</b>				
Single	\$914.85	\$823.36	\$91.48	\$45.74
Single +1	\$2,012.66	\$1,710.77	\$301.89	\$150.95
Family	\$2,744.56	\$2,195.66	\$548.91	\$274.45
<b>Dakota Select HRA</b>				
Single	\$776.06	\$706.20	\$69.86	\$34.93
Single +1	\$1,707.32	\$1,488.41	\$218.90	\$109.45
Family	\$2,328.17	\$1,910.29	\$417.87	\$208.94
<b>Dakota HSA</b>				
Single	\$668.95	\$609.95	\$59.01	\$29.50
Single +1	\$1,471.70	\$1,316.78	\$154.92	\$77.46
Family	\$2,006.87	\$1,690.00	\$316.87	\$158.43

### Voluntary Wellness Incentive

Dakota County offers a voluntary wellness incentive-based program available to employees covered by a County health care plan. To earn a wellness incentive, you participate in a biometric screening and complete a combination of activities to earn percentages that will give you a wellness incentive score.

#### Monthly Premium Reduction Wellness Incentive:

- 90-100% - \$45
- 70-80% - \$35
- 60% - \$25

### Dental Coverage

Dakota County offers a preventative dental plan and a comprehensive dental plan provided by HealthPartners Dental.

Dental Plans	Total Premium Cost	County Monthly Contribution	Employee Monthly Cost	Employee Per Pay Period Cost
<b>Preventative</b>				
Single	\$19.38	\$25.00	\$-5.62	\$-2.81
Single +1	\$37.93	\$25.00	\$12.93	\$6.47
Family	\$62.89	\$25.00	\$37.89	\$18.95

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Comprehensive				
Single	\$51.00	\$25.00	\$26.00	\$13.00
Single +1	\$99.44	\$25.00	\$74.44	\$37.22
Family	\$160.03	\$25.00	\$135.03	\$67.52

## Vision Coverage

Dakota County offers a vision plan that provides up to \$200 for frames, copayments on lenses, as well as additional discounts. Instead of glasses, the frame allowance can be used toward contact lenses. VSP gives you access to 27,000 preferred providers in 20,000 offices across the country.

Vision Plan	Employee Monthly Cost	Employee Per Pay Period Cost
Single	\$5.45	\$2.73
Single +1	\$10.89	\$5.45
Family	\$17.59	\$8.80

## Flexible Spending Accounts (FSA)

Flexible Spending Account (FSA) allows you to set aside money on a pre-tax basis to cover medical, dental, vision, or daycare expenses, which you and your taxable dependents incur throughout the year. The money you set aside in an FSA is free of federal and state income tax and social security tax which means a savings to you between 20 to 35 cents on each dollar spent.

## Life Insurance

Dakota County provides all full and part-time employees a \$50,000 basic term life insurance policy at no cost to the employee.

## Employee Supplemental Life Insurance

Employees may purchase supplemental life insurance. If elected within your initial 30 day hire window, there is a guaranteed issue of up to \$300,000. Maximum Employee Supplemental Life is \$750,000, evidence of insurability is required for coverage greater than \$300,000. Rates are based on age and coverage amount.

## Spouse Supplemental Life Insurance

Spouse supplemental life may be purchased by employees. A guaranteed issue amount of \$50,000 can be elected within 30 days of hire. Maximum Supplemental Spouse Life is \$250,000. Evidence of insurability is required for coverage greater than \$50,000. Rates are based on age and coverage amount.

## Child Supplemental Life Insurance

Employees pay purchase life insurance for eligible dependents up to age 26. There are three options to select for dependent coverage, \$10,000, \$15,000, and \$20,000. Elect within 30 days of hire or at open enrollment with no health questions.

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## PERA Life Insurance (Supplemental)

PERA Life Insurance is an optional benefit provided by our pension plan PERA and administered through Prudential Life. If elected, PERA Life is a flat \$16.00 per month. Coverage for PERA Life Insurance can be kept as long as you have money in your PERA retirement account. Coverage decreases with age.

## Short Term Disability (STD)

Employees can voluntarily purchase short term disability insurance to provide replacement income should you become injured or medically unable to work. The benefit pays 60% of your salary and is paid tax free. Premium rates are employee paid and based on your salary. Benefits begin after the elected elimination period has been satisfied and can last up to 6 months if medically necessary.

## Long Term Disability (LTD)

Employees can voluntarily purchase long term disability insurance to provide replacement income should you become disabled or medically unable to work. The benefit pays 40% or 60% of your salary and is paid tax free. Premiums are employee paid and based on your salary. Benefit begins on day 181 and could go to the age 65 if medically necessary.

## Paid Parental Leave

Dakota County provides eligible employees three consecutive weeks of paid parental leave for one qualifying event per year to allow parents time to bond with a child. To be eligible for paid parental leave an employee must hold a position with an FTE of 0.50 or greater and been continuously employed with the county for at least six consecutive months.

## Public Employees Retirement Account (PERA) Pension

Plan	Eligible Employees	Your Contribution	Dakota County Contribution	Early Retirement Age
Coordinated Plan	All employees who don't participate in the Correctional or Police and Fire Plans	6.5%	7.5%	55
Correctional Plan	Correctional Deputies/Probation Officers working in the Juvenile Services Center or Judicial Center location	5.83%	8.75%	50
Police and Fire	Licensed Peace Officers	11.8%	17.7%	50

## Post Employment Health Care Saving Plan (PEHCSP)

Tax free savings account to fund your health care expenses when you leave county employment. Under the terms of this plan, amounts contributed are tax free, interest earned is tax free,

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payments may be used to pay health, dental, vision and long-term care premiums, as well as approved out of pocket medical expenses remain tax free.

## Deferred Compensation

Additional voluntary retirement savings plans offered to all employees by Minnesota State Retirement System (MSRS) and Nationwide. You can elect pre-tax or post tax payroll deduction plans. You can defer as little as \$10 per pay period to get started.

## Flex Leave (Paid Time Off)

Flex leave combines vacation, sick and bereavement leave into one plan.

Flex leave is accrued based your full-time equivalent (FTE), and is prorated for part-time employees.

## Flex Leave Accrual Rate

Years of Service	Annual Accrual Rate	Pay Period Accrual Rate
0 – 5 years	160 hours or 20 days per year	6.13 hours
6 – 10 years	192 hours or 24 days per year	7.36 hours
11 – 15 years	240 hours or 30 days per year	9.20 hours
16 or more years	304 hours or 38 days per year	11.65 hours

## Holidays

Dakota County recognizes 11 holidays during the calendar year. In addition to the 11 paid holidays, employees are eligible for one floating holiday each calendar year for a total of 12 paid holidays.

New Year's Day  
Martin Luther King, Jr. Day  
Presidents Day  
Memorial Day  
Juneteenth  
Independence Day  
Labor Day  
Veterans Day  
Thanksgiving Day  
Thanksgiving Friday  
Christmas Day  
Floating Holiday

## Employee Assistance Program

All of us experience times when a personal problem or crisis situation affects the way we function at work and home. Employee assistance program offers support, information and resources to help you and your family members through challenging times.

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## Professional Development

Dakota County promotes professional development. If you are interested in sharpening your skills, broadening your knowledge, improving job performance, or growing your career, we invite you to take advantage of a variety of Employee Development and Growth Experiences (EDGE).

**All benefits take effect as of regular start date unless noted otherwise.**

***Please note: The benefits listed above applies to non-bargaining unit positions. For any benefit differences relating to bargaining units, please refer to the respective bargaining contract.***

***All regular employees (non-limited) working in a .50 FTE position or greater are eligible to participate in all benefits. The benefits listed above are earned based on Full time equivalent (FTE) status and premiums are prorated for part-time employees. The above examples represent benefits for 40-hour/week employees working 2,088 hours per year (FTE 1.00).***