



2022 – 2023 EXPLANATION OF BENEFITS

HEALTH INSURANCE

Benefits start the 1st of the month after an employee has completed 30 days of employment. Below is information related to benefits in effect for 2022-2023.

HealthPartners High Deductible Health Plan-

In-network: \$3,000 individual deductible/\$6,000 per family deductible
Out-of-network: \$10,000 individual deductible/\$20,000 per family deductible

Single Coverage Monthly Premium – \$628.11
\$628.11 – paid by the City
\$0 .00 – paid by the Employee

Family Coverage Monthly Premium – \$1,977.08
\$1,977.08 – paid by the City
\$0.00 – paid by the Employee

HEALTH SAVINGS ACCOUNT (H.S.A.)

Employer contributions will begin the 1st business day of the month after an employee has completed 30 days of employment.

Further Account-

Employees may use these funds to pay for eligible medical, dental and vision expenses. The money in the HSA account is owned by the employee and when they retire or leave employment with the City, the money in the account goes with the individual. If the employee dies, the account is transferred to the beneficiary designated by the employee.

City contribution amounts for employees with Single Coverage under the HealthPartners HDHP:
1st business day of Jan (or 1st business day of month following 30 days) \$962.49
1st business day of each month February through October \$320.83
Total City annual contributions not to exceed the maximum allowed - \$3,850.00

The maximum **single** HSA contribution amount for year 2023 is \$3,850.00

City contribution amounts for employees with Family Coverage under the HealthPartners HDHP:
1st business day of Jan (or 1st business day of month following 30 days) \$668.76

1st business day of each month February through October - \$222.92
 Total City annual contributions not to exceed the maximum allowed - \$2,675.04

The maximum **family** HSA contribution amount for year 2023 is \$7,750.00

PUBLIC EMPLOYEES RETIREMENT ASSOCIATION (PERA) BENEFITS

Employee PERA retirement accounts are funded by employee pre-tax contributions withheld from the employee’s PERA-Eligible earnings each pay period, tax-free contributions from the City of Waite Park, and investment income.

Contribution Amounts for employees enrolled in the Coordinated Benefit Plan:

Employee: 6.5%
 City Match: 6.5%
 City Additional: 1.0%

Contribution Amounts for employees enrolled in the Police and Fire Plan:

Employee: 11.8%
 City Contribution: 17.7%

Employees are eligible for a full (unreduced) retirement benefit from PERA if:

- *They are age 65 or over and have at least one year of public service; or
- *The employee was hired prior to July 1, 1989 **and** the employee’s age plus years of public service total at least 90 (Rule of 90).

If an employee retires before age 65, they may be eligible for a reduced pension if:

- *They are at least age 55 and have three or more years of service; or
- *They have 30 or more years of service, regardless of age.

HEALTH CARE SAVINGS PLAN (HCSP)

HCSP is a program that allows employees to invest pre-tax dollars in an account that may be accessed when an employee:

- Leaves employment
- Retires
- Is collecting a disability benefit from a MN public pension plan

The money may be used for reimbursement of eligible health care expenses for the employee, their spouse, and dependent children up to their 26th birthday. Participation in the Plan is mandatory, and the contribution amounts are negotiated and agreed upon by the bargaining units and the City. For employees who are not part of a bargaining unit, contribution amounts have been agreed upon and are included in the personnel policy.

Pre-tax Deduction amounts agreed upon for each bargaining unit – based on gross earnings:

Police Dept	Police Admin	Maintenance	Non-Union
0-9 yrs 2.0%	0-9 yrs 2.0%	0-7 yrs 3.0%	0-7 yrs 1.0%
10-19 yrs 3.0%	10-19 yrs 3.0%	8-14 yrs 4.0%	8-14 yrs 2.0%
20+ yrs 4.0%	20+ yrs 4.0%	15-19 yrs 5.0%	15-19 yrs 3.0%
		20+ yrs 6.0%	20+ yrs 4.0%

RELIANCE LIFE
Life and Accidental Death & Dismemberment Insurance

The City pays the premiums for the following Life and AD&D Insurance coverage amounts:

Employee	\$50,000.00
Spouse	\$15,000.00
Each Child	\$10,000.00

Employees have the option of purchasing additional life and accidental death/dismemberment insurance:

Employee: Up to 5 times your annual salary in increments of \$10,000 *not to exceed \$500,000.*

Spouse: Up to 100% of your coverage amount in increments of \$5,000 *not to exceed \$500,000.*

Child(ren): Up to 100% of your coverage amount in increments of \$2,000, *not to exceed \$10,000.*

Rates for the optional insurance are based on the age of the covered individual at the end of the coverage year (Insurance Age). Employees may elect the optional insurance at any time during the year; although, open enrollment is in October of each year. Health history is required for optional insurance coverage to be approved unless the coverage is elected at the time of hire.

Short-Term and Long-Term Disability Insurance

There is a probation period of 30 days of continuous Active Work before these benefits are available.

The City pays the premiums for Short-term Disability. Benefits begin the 1st day of an injury and on the 8th day of an illness (non-work related). Benefits are payable for 13 weeks and are equal to 60% of regular earnings; although, not to exceed \$1,500/week. Earnings may be supplemented with the use of sick pay, not to exceed an employee's regular gross earnings amount. The sick pay would not be PERA eligible earnings since it is less than 50% of your regular earnings.

Long-term Disability benefits begin when short-term disability ends and are equal to 60% of monthly pay; although, not to exceed \$6,000.00/month. The premium is waived once Long-Term Disability benefits are received. Benefits are payable up to the normal social security retirement age. Earnings may be supplemented with the use of sick pay, not to exceed an employee's regular gross earnings amount. The sick pay would not be PERA eligible earnings since it is less than 50% of your regular earnings.

EMPLOYEE LEAVE BENEFITS

VACATION BENEFITS

Permanent full-time employees shall be eligible for vacation leave benefits except newly hired employees shall not be eligible to utilize benefits during the first twelve (12) months of employment unless otherwise stated in a written employment offer or agreement.

Employees earn vacation as follows:

Completed Years	Hours/Days per Year
5 months – 5 years	80 hours/10 days
6-10 years	120 hours/15 days
11-15 years	160 hours/20 days
16-20 years	200 hours/25 days
21-24 years	220 hours/27.5 days
25 years and over	240 hours/30 days

Maximum vacation accumulation shall be equal to the number of hours earned in the preceding year plus hours earned to date in the current year.

SICK LEAVE BENEFITS

Sick leave benefits begin accruing and can be used after 4 months. You can use 40 hrs of sick leave between 4 and 12 months. After the completion of 1-year, full sick leave benefits can be used. Sick leave benefits accrue at the rate of 4.62 hours per pay period for a total not to exceed 120 hours per year.

Sick leave can be accumulated to a maximum of 1,200 hours payable upon retirement. Unused sick leave accumulated above the 1,200 hours shall be banked at the rate of one-half hour per hour earned and shall be paid to the employee's Post-Retirement Health Care Savings Plan at the regular hourly rate of pay, upon the anniversary date of the employee. The remaining one-half hour per hour shall be banked for use as a catastrophic sick leave bank to a maximum of 2,000 hours. Upon retirement of service, the maximum payable shall remain at 1,200 hours.

PERSONAL DAYS

Each employee shall be entitled to two (2) Personal Days to be taken in full day increments at the employee's discretion. (The personal day provisions are based on Calendar year and not on anniversary dates of employees.)

HOLIDAYS

The following paid holidays will be observed:

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

The above holidays will be observed on the day that is nationally recognized.

With the exception of part-time employees, holiday pay is to be computed using the same procedures as vacation pay.

Part-time employees who work more than 32 hours per week will receive paid holidays if they normally would work on the day that is taken as a holiday. Holiday pay will be pro rata, based on the percent they work in a 40-hour week.

Normal practice is not to work holidays. If you are required to work on a holiday, you will receive pay for hours worked in addition to the holiday pay to which you are entitled.

FUNERAL LEAVE

Full time employees, who have completed three (3) months of continuous service, may receive paid funeral leave as follows for the purposes of making arrangements and attending the funeral. Pay will be granted for those regularly scheduled workdays which occur between and including the day of death and the day of the funeral.

- 3 days, not to exceed 24 straight-time hours: Immediate family (spouse, children, parents, brothers, sisters, current parents-in-law), ward of employee household or current stepchildren or step-parents.
- 1 day, not to exceed 8 straight-time hours: Close family (grandparents, grandchildren, current sister-in-law, brother-in-law), or for employee selected to be pallbearer for a deceased employee of the city.
- An employee shall be allowed to use one 8-hr day of sick leave for funeral or relative or friend not covered by the immediate family definition.

UNION CONTRACTS

The City of Waite Park has three collective bargaining units within the City. They represent the police department (police officers and police administration collective bargaining units) and the public works department (maintenance workers collective bargaining unit). Other applicable wage and benefits should be reviewed in the collective bargaining agreements.

OPTIONAL EMPLOYEE BENEFITS

DENTAL INSURANCE

Benefits start the 1st of the month after an employee has completed 30 days of employment. Open enrollment is in November with coverage effective in December.

MetLife Dental-

Employees may choose to enroll at their own expense. The monthly premium deductions are split between the 1st and 2nd payroll of each month prior to the month of coverage.

<u>Coverage</u>	<u>Monthly Premium</u>
Single	\$31.50
Single + Spouse	\$63.66
Single + Child	\$80.80
Family	\$117.50

VISION INSURANCE

Benefits start the 1st of the month after an employee has completed 30 days of employment. Open enrollment is in November with coverage effective in December.

Avesis-

<u>Coverage</u>	<u>Monthly Premium</u>
Employee	\$7.62
Employee + One	\$13.34
Family	\$19.92

DEFERRED COMP through STATE OF MN

The dollar amount you wish to contribute is deducted from your paycheck each pay period. You have the option to have these contribution amounts withheld on a pre-tax basis or Roth (after-tax) basis. Contributions occur on every payroll check.

COLONIAL LIFE

Offers a variety of insurance options for employees to choose from. You may choose to enroll at your own expense. Premiums will be deducted from your payroll checks. Open enrollment is in November.

PERA LIFE INS (NCPERS)

Offered at your own expense. The monthly premium is \$16.00, which is deducted from the 2nd payroll of each month. The amount of your life insurance benefit is determined by your age. Open enrollment is in November.

FLEXIBLE SPENDING ACCOUNT

You may flex up to \$5,000/yr. for dependent care and \$3,050/yr. for health care. Keep in mind; because you have a Health Savings Account to offset your medical expenses, you are eligible for only a limited flex plan to cover eye and dental expenses. The dollar amount you flex will be divided by the yearly pay periods, normally 26. All flex dollars are deducted on a pre-tax basis.