



2025 EXPLANATION OF BENEFITS – POLICE OFFICERS

All active employees are eligible on the first day of the month after the completion of 30 days of employment. You, your legally married spouse, and dependent children up to age 26, are eligible to enroll in benefits.

HEALTH INSURANCE

HealthPartners High Deductible Health Plan:

In-network: \$3,200 individual deductible/\$6,400 per family deductible
 Out-of-network: \$10,000 individual deductible/\$20,000 per family deductible

Single Coverage Monthly Premium – \$636.75 (\$0.00 paid by the Employee)
 \$636.75 – paid by the City

Family Coverage Monthly Premium – \$2,243.16 (\$0.00 paid by the Employee)
 \$2,243.16 – paid by the City

HEALTH SAVINGS ACCOUNT (H.S.A.)

Further H.S.A. Account-

A health savings plan (H.S.A.) is a tax favored account that works in conjunction with a qualified high-deductible health plan, which grants you the ability to save tax-free money for eligible medical expenses. Employees may use these funds to pay for eligible medical, dental and vision expenses.

City contribution amounts for employees with **Single** Coverage under the HealthPartners HDHP:

1 st business day of Jan (or 1 st business day of month following 30 days)	\$1,074.99
1 st business day of each month February through October	\$358.33
Total City annual contributions not to exceed the maximum allowed	\$4,300.00

The maximum **single** HSA contribution amount for year 2025 is \$4,300.00

City contribution amounts for employees with **Family** Coverage under the HealthPartners HDHP:

1 st business day of Jan (or 1 st business day of month following 30 days)	\$1,070.52
1 st business day of each month February through October	\$356.84
Total City annual contributions not to exceed the maximum allowed	\$4,282.08

The maximum **family** HSA contribution amount for year 2025 is \$8,550.00

If you are 55 or older, you are eligible to make catch-up contributions to your H.S.A. The amount is 1,000 and can be payroll deducted.

Who can make contributions? Contributions to your Further HSA can come from you, the City of Waite Park or both. When the City contributes to your HSA, the funds are yours as soon as they are deposited.

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.

PERA - PUBLIC EMPLOYEES' RETIREMENT ASSOCIATION 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:
0 - 9 yrs 2% | 10 - 19 yrs 3% | 20+ yrs 4%

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 | Spouse \$15,000 | Each Child \$10,000

Employees may purchase 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 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

Just as you insure your life, home and possessions, disability income insurance helps you protect your income earning ability. Our short-term disability insurance is designed to replace a portion of your income if a disability prevents you from working for an extended period of time. It consists of two parts:

Short-term Disability (STD) - Benefits begin on 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 (LTD) - 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 4 months of employment unless otherwise stated in a written employment offer or agreement. Vacation is earned 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 & ESST LEAVE BENEFITS

Earned Safe and Sick Time (ESST) is paid leave that can be used for certain reasons, including when an employee is sick, to care for a sick family member or to seek assistance if the employee or their family member has experienced domestic abuse, sexual assault or stalking. ESST has a broader application than Sick leave under our Policy. Employees will accrue ESST before accruing Sick Leave. Regular full-time employees in their first year of employment with the City will accrue 3.08 hours of ESST time per pay period for that year up to 48 hours. Once the employee accrues 48 hours of ESST for that year, the employee will begin accruing Sick leave at the same accrual rate of 3.08 hours per pay period.

After the first full year of employment, regular full-time employees will accrue 4.62 hours per pay period of ESST, once they reach the maximum yearly accrual of 48.0 hours, the employee will begin to accrue Sick leave. On December 31st of each year, any balance of ESST accrual above 80 hours will be placed in the sick leave bank.

Sick leave combined with ESST 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 on the day that is nationally recognized:

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

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 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 stepparents.
- 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 a funeral or relative or friend not covered by the immediate family definition.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

When you need everyday support your HealthPartners Employee Assistance Program (EAP) is a free and confidential partner to help whatever life throws your way, 24/7. Think of the EAP as that life coach you always wanted and never knew that you had. Let the EAP be that critical resource to support your self-care and help you be a better version of yourself, inside and out.

Whatever you're struggling with – whether it be mental health, financial concerns, childcare, elder care, navigating challenging relationships, your career and more – they are here no matter what with tailored, free and confidential support for you, and your household.

UNION CONTRACTS

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

EMPLOYEE OPTIONAL BENEFITS

DENTAL INSURANCE

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	\$35.06
Single + Spouse	\$70.85
Single + Child	\$89.93
Family	\$130.78

VISION INSURANCE

<u>Coverage</u>	BASIC Plan Monthly Cost	BUY-UP Plan Monthly Cost
Employee	\$7.85	\$10.71
Employee + One	\$13.74	\$19.09
Family	\$20.41	\$28.59

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. Premiums will be deducted from your payroll checks. Open enrollment is in November.

PERA LIFE INS (NCPERS)

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 \$3,300/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.

VOYA FINANCIAL

VOYA offers a variety of retirement savings plans, investment strategies or savings goals. Along with a VOYA advisor, you can review your retirement saving plans and design a financial plan. They can also assist you with retirement distribution options and your retirement income potential.