

# 2018 CAFETERIA PLAN & EMPLOYEE BENEFITS SUMMARY

Hubbard County's cafeteria plan offers a menu of benefits for which the employee first uses county-provided dollars and then, if needed, their own. Health insurance **must** be a choice. Health insurance coverage and all cafeteria plan benefits are effective the first of the month following thirty (30) days of full time benefit eligible employment. A twelve month measurement period established by the County will be utilized to determine employees meeting the definition of 'full time' per federal law to establish benefit eligibility.

Hubbard County annually offers its employees non-mandatory benefits that may be purchased with county-provided cafeteria dollars and any of their pre-taxed or regular payroll deduction dollars. The full time county contribution is based on the tier (single; single + children; or family) of health insurance coverage chosen. An alternate benefit contribution is provided for those employees meeting the definition of 'full time' per federal law who work less than forty (40) hours per week.

Hubbard County provides a \$10,000 term life insurance coverage to each benefit eligible employee at no cost to the employee. Additional voluntary term life and accidental death and dismemberment insurance may be purchased by an eligible employee as one of the cafeteria plan options for the employee, spouse and/or a child. Other additional insurance benefits offered on the cafeteria menu are dental, long term disability, vision, long term care, accident, critical illness, and short-term disability. Also offered are health savings accounts (H.S.A.); Voluntary Employees' Beneficiary Association (VEBA) and/or flexible spending accounts (FSA). Explanations of these follow in this brochure.

## HEALTH INSURANCE

Single Plans	Plan dollars funded by the insurance pool, annually	Pool Benefit \$'s available to participants, if needed	Deductible	Premium per month	County Contribution \$847 per month
Diamond	\$1,350	\$3,000	\$6,550	\$823.27	\$23.73
Sapphire	\$1,350	\$2,000	\$6,550	\$791.35	\$55.65
Ruby	\$1,350	\$1,000	\$6,550	\$754.68	\$92.32
Emerald	\$1,350	\$0	\$6,550	\$710.00	\$137.00

Hubbard County contributes \$847/month toward Single coverage. The premium includes \$1,350 of 'plan dollars funded by the insurance pool' annually for deposit in a H.S.A. or a VEBA to offset \$6,550 deductible expenses. 'Pool Benefit dollars' are available in the Diamond, Sapphire, and Ruby plans to offset additional deductible expenses, if needed.

Single + Children Plans	Plan dollars funded by the insurance pool, annually	Pool Benefit \$'s available to participants, if needed	Deductible	Premium per month	County Contribution \$1,070 per month
One Child	\$2,700	\$0	\$9,825	\$1,063.92	\$6.08
Children	\$2,700	\$0	\$9,825	\$1,305.34	\$235.34

Hubbard County contributes \$1,070/month toward Single + Children coverage. Single + Children rates are \$822.50 + \$241.42 for one child or \$822.50 + \$482.84 for two or more children. The premium includes \$2,700 of 'plan dollars funded by the insurance pool' annually for deposit in a H.S.A. or a VEBA to offset \$9,825 deductible expenses.

Family Plans	Plan dollars funded by the insurance pool, annually	Pool Benefit \$'s available to participants, if needed	Deductible	Premium	County Contribution \$1,508 per month
One Child	\$2,700	\$0	\$9,825	\$varies	

Hubbard County contributes \$1,508/month toward Family coverage. Family rates are \$822.50 plus a spouse rate based on age, and \$241.42 for one child or \$482.84 for two or more children. The premium includes \$2,700 of 'plan dollars funded by the insurance pool' annually for deposit in a H.S.A. or a VEBA to offset the \$9,825 deductible expenses.

<blue> are dollars available to employee

Red are out of pocket premiums paid

# HUBBARD COUNTY – Single + Children & Family Premium Rates

Effective: 1/1/2018

A. Spouse Rate							
Age-Bands	Rates	Age-Bands	Rates	Age-Bands	Rates	Age-Bands	Rates
0 - 20	241.42	33	324.97	43	368.10	53	553.37
21 - 24	271.26	34	329.31	44	378.95	54	579.14
25	272.35	35	331.48	45	391.70	55	604.91
26	277.77	36	333.65	46	406.89	56	632.85
27	284.28	37	335.82	47	423.98	57	661.06
28	294.86	38	337.99	48	443.51	58	691.17
29	303.54	39	342.33	49	462.77	59	706.09
30	307.88	40	346.67	50	484.47	60	736.20
31	314.39	41	353.18	51	505.90	61	762.24
32	320.90	42	359.42	52	529.50	62	779.33
						63	800.76
						64 & older	813.78

B: Children Rates	
Category	Rates
1 Child	\$241.42
2 + Children	\$482.84

### Formula for Calculating Family Rates

Employee Rate:	\$822.50
Spouse Rate from A:	
Child/Children Rate from B:	
Final Family Rate:	Total

### Calculation Worksheet

Employee Rate:	\$822.50
Add Spouse Rate from, A:	
Add Child/Children Rate from B:	
Sub Total:	
Less Cafeteria Contribution*:	
<b>Total Premium:</b>	

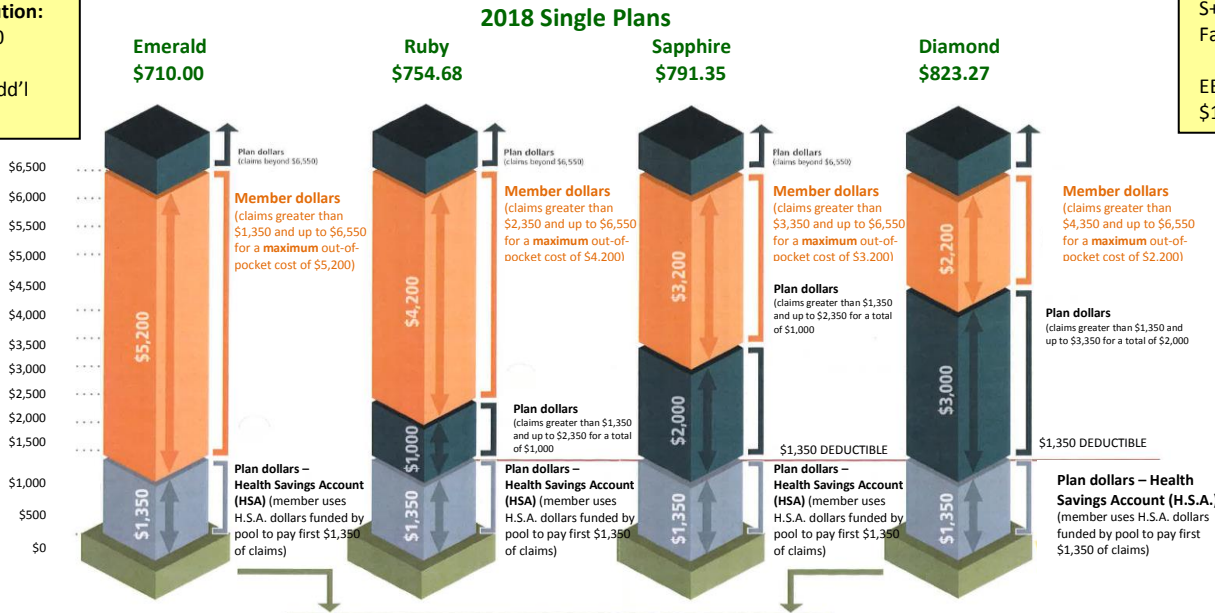
\*either \$1,070 for S + C or \$1,508 for Family

**2018 Maximum HSA Contribution:**  
Single: \$3,450

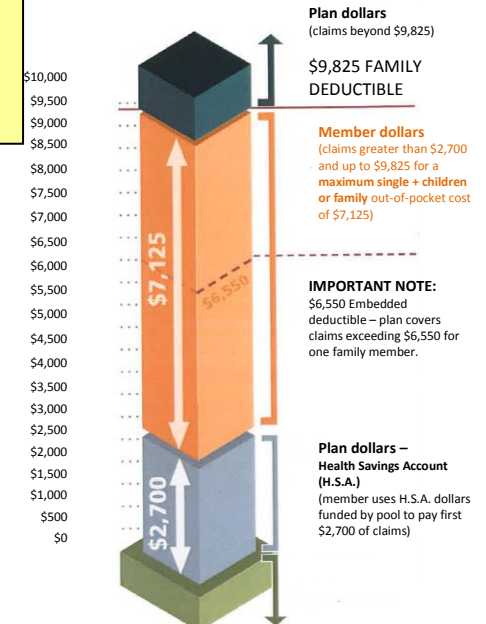
EE Age 55+ Add'l \$1,000

**2018 Maximum HSA Contribution:**  
S+C &  
Family: \$6,850

EE Age 55+ Add'l \$1,000



### 2018 Single + Children or Family



**Preventive services:** Covered 100% - Includes: medical, vision, and hearing exams, as well as recommended immunizations, cancer screenings, etc. Even preventive prescriptions.

# HR CONNECTION

**NOTE:**

Go to  
[www.HRConnection.com](http://www.HRConnection.com)  
 Username: HubbardCounty  
 Password: Hubbard1  
 For more information

**Detailed coverage** for Health Insurance including Summary of Benefits Coverage; Creditable Coverage Notices; savings/spending accounts; Accident, Critical Illness, Dental, LTD, STD; Vision and Life insurance may be found at HR Connection (See details in box to left) or see the 'Benefit Contacts' listed at the end of this brochure.

Detailed coverage information provided in respective plan booklets available from the Human Resources Department or **HR Connection website.**

**Per Minnesota law, only licensed agents may discuss insurance plans specific to individuals.**

## ACCIDENT INSURANCE

(NON-OCCUPATIONAL COVERAGE).  
 (PRE-TAX BENEFIT)

Assurant Employee Benefits provides a range of benefits for accidental injuries.

Plan	Rate/month	Plan	Rate/month
Employee	\$15.88	Employee & Children	\$23.60
Employee & Spouse	\$21.40	Employee & Family	\$29.12

## CRITICAL ILLNESS INSURANCE

(PRE-TAX BENEFIT)

Assurant Employee Benefits provide the Critical Illness Insurance. Rates are available for Employees, Spouses and Children. Adult coverage is provided as a Non-Tobacco User and a Tobacco User. Employee's coverage may be purchased between \$5,000 - \$50,000; Spouse coverage is available from \$2,500 to \$25,000 and Children may be purchased in the amount of \$2,500 or \$5,000. The rate is determined at time of purchase by the employee's age and remains the same for the duration of the coverage.

## DENTAL INSURANCE

(PRE-TAX BENEFIT)

Dearborn National provides the Dental Insurance.

2018 Premiums	Monthly premiums	Policy Year Deductible	\$50/\$150
Employee only	\$39.64	Waived for preventive & diagnostic	Yes
Employee +1 (spouse or child)	\$73.84	Policy Year Maximum	\$1000
Employee +2 (spouse and/or children)	\$113.50	Waiting Period applies	No
<b>No specific network required</b> (Participating Provider assures Maximum Allowance while Non-Participating Provider utilization limits payments to 90 <sup>th</sup> percentile of Reasonable & Customary (R&C) fees.			

**Note:** Group rates require a 20% employee participation be met for this benefit to be offered.

# VISION INSURANCE

(PRE-TAX BENEFIT)

Avesis provides the Vision plan available for employees.

Rates per month		Benefit Frequency (12 months):		Additional Discounts:
Employee only	\$6.90	<b>Spectacle Lenses</b>	Standard lenses are covered in full. (typically \$60-\$120)	<b>Progressive Lenses</b> – discounted up to 20% off retail in addition to a \$50 allowance
Employee+1	\$12.10	<b>Frames</b>	Frames are covered in full (typically \$100 - \$150)	<b>Lens Options</b> – Non-covered items & additional purchases are discounted up to 20% off retail
Employee + Family	\$17.98	<b>Contact Lenses</b>	In lieu of frames & lenses, allowance up to \$130 for materials, fit, & follow-up exam.	<b>Specialty Lenses</b> – discounted up to 20% off retail in addition to the corresponding standard lens allowance
		<b>Co-Pays</b>	Materials, \$10.00	

**Lasik Surgery:** Members receive one-time/lifetime allowance of \$150 and 5% to 25% off retail.

Out-of-Network Reimbursement:			
Standard Single Vision	\$25.00	Specialty Lenses	Corresponding Standard Lens Reimbursement
Standard Bifocal	\$40.00	Frame	\$45.00
Standard Trifocal	\$50.00	Contact Lenses (Elective)	\$130.00
Standard Lenticular	\$80.00	Contact Lenses (Med. Necessary)	\$250.00
Progressive	\$40.00	LASIK Surgery	\$150.00

# SAVING/SPENDING ACCOUNTS

(PRE-TAX BENEFIT)

County employees may participate in saving/spending accounts for unreimbursed medical, dental and dependent care expenses. There are three types of saving/spending accounts administered by Further: A **Health Savings Account (HSA)**; a **Voluntary Employees' Beneficiary Association Account** (employer contribution only) (**VEBA**) and a **Flexible Spending Account (FSA)**. Saving/spending amounts are direct-deposited through payroll deductions.

A **Health Savings Account (HSA)** is only available to those enrolled in a High Deductible Health Plan (HDHP) and, generally, who are not covered by any other health plan. Annual HSA contributions may not exceed the annual statutory maximums, but contributions, if not used, roll over to subsequent year/s. The **2018 annual H.S.A. maximum contribution** for self-only coverage is **\$3,450**. For single plus children and family coverage, **\$6,850** is the maximum 2018 annual contribution. Both allow an **additional contribution for those over age 55 in the amount of \$1,000**. An HSA is portable and participant's rights to the account are non-forfeitable.

A **Voluntary Employees' Beneficiary Association Account (VEBA)** features a tax-exempt trust that public employers can use to fund health plan benefits for their employees (funded by plan pool dollars (\$1350/\$2700 annually)). A VEBA account is owned by the employee; has a tax-advantage with no tax paid on the dollars in the account; accrues no tax on interest earned; and rolls over from year to year. The employee must be enrolled in a High Deductible Health Plan (HDHP). There is no annual contribution limit. A VEBA is portable and participant's rights to the account are non-forfeitable.

**Flexible Spending Account (FSA)** enrollment is completed on an annual basis prior to the beginning of a calendar year for current employees. Once chosen, the annual amount is deducted, by pay period, on a **pre-tax** basis and is irrevocable for the 12-month plan year, with very few exceptions. Claim forms are completed for expenses that are not reimbursed through insurance or another arrangement, and are reimbursed from the employee's FSA. FSA accounts are permitted a \$500 rollover to be used for payment of unreimbursed medical expenses incurred the following year!

The annual maximum established by Hubbard County for FSA unreimbursed medical expenses is **\$2,500** and **\$5,000** for FSA dependent care expenses. **NOTE:** Currently, by law, up to a \$500 rollover of 2017 FSA dollars can be used for expenses incurred in 2018. FSA contributions lower your taxable income and dollars are not taxed when used for medical and/or dependent care expenses.

**If employees wish to have both an HSA and an FSA or VEBA, the FSA and VEBA must be within the Hubbard County Cafeteria Plan and will be limited to vision and dental reimbursement only.**

# LONG TERM DISABILITY INSURANCE

(AFTER-TAX BENEFIT)

The Hartford offers optional Long Term Disability (LTD) coverage. It may be elected during the annual enrollment period in increments of \$500, \$1,000, \$1,500, \$2,000 or 60 percent of the employee's monthly income. When electing the 60% of monthly income option, coverage will adjust annually according to the employee's annual wage. **New employees participate in an open enrollment without a health history required.** Current LTD insured employees may increase their LTD during the annual enrollment, without having to provide a health history. The amount of increase is subject to the normal pre-existing conditions period (6/6/24). The LTD Insurance **may not** be used as a pre-tax purchase.

Age	Rate per \$500, \$1000, \$1500, \$2000 or 60% monthly income/month	Age	Rate per \$500, \$1000, \$1500, \$2000 and 60% monthly income/month
0 – 24	.20	45 – 49	1.08
25 – 29	.24	50 – 54	1.36
30 – 34	.36	55 – 59	1.60
35 – 39	.44	60 - 64	1.64
40 – 44	.72	65 +	1.58

**Note:** Group rates require 25% participation for this benefit to be offered.

# SHORT TERM DISABILITY INSURANCE

(AFTER-TAX BENEFIT)

The Hartford provides the Short Term Disability group coverage. Benefits begin on the 1<sup>st</sup> day of an injury or 8<sup>th</sup> day of a sickness and can be payable up to 13 weeks. Coverage may be purchased from weekly benefits of \$100 to \$1500 in \$100 increments, not to exceed 66% of weekly gross earnings.

# VOLUNTARY LIFE INSURANCE

(AFTER-TAX BENEFIT)

The Hartford Voluntary Life Insurance coverage may be purchased by employees in \$5,000 increments not to exceed the lesser of 7 x's an employee's salary (rounded to the next higher multiple of \$5,000, if not already an exact multiple thereof.) or \$300,000. New employees enjoy a \$130,000 guaranteed issue. A spouse's coverage may be purchased in \$5,000 increments up to 100% of the employee's coverage not to exceed \$300,000. New employees enjoy a guaranteed issue of \$30,000 for their spouse. A child's coverage may be purchased in the amount of \$10,000. One child premium covers all children in the household to age 26. Employees previously electing a child certificate are grandfathered and the coverage will continue to be valid. **Accidental Death & Dismemberment (AD&D) coverage is included in the rates provided.**

2018 Rates						
Employee Spouse Life Insurance	Attained age	Under 25 - 34	35 – 39	40 – 44	45 – 49	50 - 54
	Rate per \$1000 coverage monthly		\$ .069	\$.089	\$.128	\$.199
Child Insurance	Attained age	55 – 59	60 – 64	65 – 69	70 – 74	
	Rate per \$1000 coverage monthly		\$.446	\$.688	\$1.059	\$2.463
		<b>\$10,000</b>				
Child Insurance	Rate per monthly	\$2.34				
<b>IMPORTANT: Child Rider covers child to age 26 – Employee is responsible to inform employer of age change that prevents coverage to avoid excessive premium collection</b>						
<b>Life Insurance Information</b>						
Contact Tammy Halverson at Arneson Ovsak Agency, Inc. at 877-245-5119						



# LONG TERM CARE INSURANCE

(AFTER-TAX BENEFIT)

Unum Insurance provides Long Term Care and is for care received either at home or in a facility, when someone needs: assistance with two of the six daily living activities including bathing, dressing, toileting, transferring, continence and eating or suffers a severe cognitive impairment such as Alzheimer's disease, dementia, etc.

LTC is not just for the elderly – claims are submitted for those less than 65 for the following causes: cancer, trauma, stroke and neurological disease.

PLAN 1	PLAN 2	PLAN 3	PLAN 4
Long Term Care Facility Professional Home – Community Care 50%	Long Term Care Facility Total Home Care 50%	Long Term Care Facility Professional Home – Community Care 50% Compound Inflation	Long Term Care Facility Total Home Care 50% Compound Inflation

Coverage can be elected from \$2,000 to \$9,000 in Monthly benefits. Employees who elect coverage may purchase for family members also. Coverage elected for parties other than the employee will be billed privately. Rates are available in the annual enrollment form located on the county website under forms. Contact Tammy Halverson at Arneson Ovsak Agency, Inc. at 877-245-5119.

## 2018 HUBBARD COUNTY HOLIDAYS

Holiday	Date	Holiday	Date
<b>New Year's Day</b>	Monday, January 1, 2018	<b>Labor Day</b>	Monday, September 3, 2018
<b>Martin Luther King Day</b>	Monday, January 15, 2018	<b>Veterans' Day</b>	Monday, November 12, 2018
<b>President's Day</b>	Monday, February 19, 2018	<b>Thanksgiving Day</b>	Thursday, November 22, 2018
<b>Friday before Easter</b>	Friday, March 30, 2018	<b>Day after Thanksgiving</b>	Friday, November 23, 2018
<b>Memorial Day</b>	Monday, May 28, 2018	<b>Christmas Day</b>	Tuesday, December 25, 2018
<b>Independence Day</b>	Wednesday, July 4, 2018		

**Note:** Holidays listed differ by respective schedule – alternate schedule reflects Columbus Day (Monday, October 8, 2018) in place of the Friday after Thanksgiving.

## 2018 HUBBARD COUNTY PAYROLL SCHEDULE

2018 Pay Period from	to	Pay Dates	Pay Period from	to	Pay Dates
12/10/17	12/23/17	01/05/18	06/10/18	06/23/18	07/06/18
12/24/17	01/06/18	01/19/18	06/24/18	07/07/18	07/20/18
01/07/18	01/20/18	02/02/18	07/08/18	07/21/18	08/03/18
01/21/18	02/03/18	02/16/18	07/22/18	08/04/18	08/17/18
02/04/18	02/17/18	03/02/18	08/05/18	08/18/18	08/31/18
02/18/18	03/03/18	03/16/18	08/19/18	09/01/18	09/14/18
03/04/18	03/17/18	03/29/18	09/02/18	09/15/18	09/28/18
03/18/18	03/31/18	04/13/18	09/16/18	09/29/18	10/12/18
04/01/18	04/14/18	04/27/18	09/30/18	10/13/18	10/26/18
04/15/18	04/28/18	05/11/18	10/14/18	10/27/18	11/09/18
04/29/18	05/12/18	05/25/18	10/28/18	11/10/18	11/21/18
05/13/18	05/26/18	06/08/18	11/11/18	11/24/18	12/07/18
05/27/18	06/09/18	06/22/18	11/25/18	12/08/18	12/21/18

**Direct deposit** is mandatory for all Hubbard County employees. It is safe, convenient and easy. Pay checks will be automatically deposited into checking and/or savings accounts on payday. Employee must have an existing account/s, up to four different accounts in up to two different financial institutions.

**Digital Time Card** recording of hours worked is provided via RTVision. Employee pay stubs with current gross pay, tax withholdings, other deductions and the net pay which has been deposited into employee account/s is available at eTime via <https://etime.co.hubbard.mn.us>.

## OTHER EMPLOYEE BENEFITS

**Employee Assistance Program (EAP):** Hubbard County recognizes that problems of a personal nature can have an adverse effect on an employee's job performance and provides EAP as a resource to employees. EAP is a voluntary program that provides short term, no cost, confidential counseling services for employees and immediate family members when facing problems with relationships, finances, alcohol and drug use, work, stress, or other personal problems. Employee and/or family members can contact a qualified counselor, 24 hours a day, by calling The Sand Creek Group, Ltd. at **1-800-550-MCIT (6248)**.

Other benefits, such as **Paid Time Off (PTO), jury, or bereavement leave as well as Extended Illness and Severance Reserve**, are referenced in the Personnel Policy handbook and/or specific Union contracts.

## RETIREMENT PLANNING

**Public Employees Retirement Association of Minnesota (PERA):** PERA is intended to provide public employees with retirement benefits. Counties and employees are required by law to participate in PERA. At retirement, a monthly annuity is paid. The amount of the annuity is dependent upon age, length of service and total contributions. An employee, who terminates their employment prior to retirement age, may receive their contributions plus interest, or they may elect to leave their contributions with PERA and qualify for a full annuity at retirement age, or a reduced annuity as early as age 55. (**Note:** 2018 PERA contributions are as follows: Coordinated Plan 6.5% employee/7.5% employer, Police/Fire 10.8% employee/16.2% employer and Correctional Plan contributions are 5.83% employee/8.75% employer.) Elected officials may choose to contribute 5% employee/5% employer. Account information may be accessed on the web at [www.mnpera.org](http://www.mnpera.org) or by contacting Minnesota PERA at (800) 652-9026.

**NC Public Employees Retirement Association of Minnesota (PERA) Systems:** Enrollment forms are available to eligible employees upon hire and during the specified enrollment period, October – November annually, in the Human Resources Department. The decreasing term life insurance is provided at a fee of \$8.00/pay period. Information may be accessed on the web at [www.mnpera.org](http://www.mnpera.org). (This is not a cafeteria benefit.)

**Voluntary Deferred Compensation:** Eligible employees may participate in one or all of the following deferred compensation plans. Deferred compensation plans can be pre-tax and/or after tax deductions and should be considered an integral part of retirement planning. These programs are available by payroll deduction. Forms are available on each respective website.

**Nationwide:** For information please contact (877) 677-3678 or the web site, [www.nrsforu.com](http://www.nrsforu.com).

**MN State Plan:** The Minnesota State Deferred Compensation Plan information may be obtained by calling Retirement Counselor, Lois Buermann at (800) 657-5757, Ext. 5865 or she can be reached at 714 Lake Avenue, Detroit Lakes, MN 56501. Account accessibility is also available at [www.msrs.state.mn.us](http://www.msrs.state.mn.us).

**Wenzel & Associates:** Ameritas ([www.variable.ameritas.com](http://www.variable.ameritas.com)) deferred compensation is offered through Wenzel's. Individual retirement planning services are available at (800) 436-2615.

# BENEFIT CONTACTS

Benefit Type	Company Name	Contact Person(s)	Phone Number(s)
<ul style="list-style-type: none"> <li>• Accident</li> <li>• Critical Illness</li> <li>• Dental</li> <li>• Long-Term &amp; Short Term Disability</li> <li>• Vision</li> </ul>	Integrity Employees Benefits, LLC. <a href="http://www.HRConnection.com">www.HRConnection.com</a> (User Name: HubbardCounty, password: Hubbard1)	<i>Jon Ochs</i>	(866) 437-7977
<ul style="list-style-type: none"> <li>• Health Insurance</li> </ul>	PreferredOne <a href="http://www.primehealth.org">www.primehealth.org</a>	<i>Leah Klitzke</i> <small>Leah.klitzke@primewest.org</small>	(320) 335-5236
<ul style="list-style-type: none"> <li>• Life Insurance</li> </ul>	Arneson-Ovsak Agency  Integrity Employees Benefits, LLC	<i>Tammy Halverson</i> <a href="mailto:aoins@arvig.net">aoins@arvig.net</a>  <i>Jon Ochs</i>	(218) 236-8787 (218) 236-1488 (fax) (877) 245-5119 (toll free)  (866) 437-7977
<ul style="list-style-type: none"> <li>• Health Savings Account</li> <li>• Flex Savings Account</li> <li>• Voluntary Employees' Beneficiary Association Account (VEBA)</li> </ul>	Integrity Employees Benefits, LLC <a href="http://www.hellofurther.com">www.hellofurther.com</a>		(800) 859-2144 or (651) 662-5065
<ul style="list-style-type: none"> <li>• PERA</li> </ul>	<a href="http://www.mnpera.org">www.mnpera.org</a>		(800) 652-9026

Note: Benefit websites listed above (PreferredOne, Prime Health, Further & HRConnection) may be accessed by respective participants to track their individual accounts, claims, and also over-the-counter, formulary drug lists and benefits available. Establishment of a log in and password will be required on each site.