



# 2024 Benefit Overview

Goodhue County offers a comprehensive benefit package to our employees. Please review the following pages which provide you with highlights of these plans.

**Employment with Goodhue County offers many benefits**—this document will give you an idea of the County's compensation practices as well as an overview of our pension program and insurance plans.

The internal (employees only) website houses detailed plan information to view, print or download explaining each of our benefit plan.

The internal website can be accessed using the employee's network user ID and password – from work, from home, anywhere! Go to: <https://www.co.goodhue.mn.us/employeesonly>.

*Statements in this summary are not considered binding upon the County except when they are restatements of terms and conditions of employment contained in labor agreements. All benefit information including deductibles, coinsurance and out-of-pocket maximums refer to coverage for in-network services; amounts will vary when out-of-network. This summary may be revised from time to time as Goodhue County deems appropriate without prior notice.*

Reach out to Human Resources at [hr@co.goodhue.mn.us](mailto:hr@co.goodhue.mn.us) if you have any questions.

### **PROBATIONARY PERIOD**

All newly hired or rehired employees are subject to a one-year probationary period during which their skills and abilities are evaluated.

### **COMPENSATION**

Starting salaries are determined by the hiring department-head in accordance with County policy. Annual increases and progression through salary range are based on positive performance evaluation and union contract language. Pay scales (*sometimes called wage tables*) are posted on the County's internal website.

### **PAYROLL**

Goodhue County is on a bi-weekly payroll schedule with paydays every other Thursday. There are 26 pay periods per year consisting of two weeks. Goodhue County mandates direct deposit. Below is a list of pay dates for 2024. Employees may print or download the 2024 payroll calendar from the internal website.

#### **2024 PAY DATES**

<b><u>JANUARY</u></b> 1/4/2024 1/18/2024	<b><u>FEBRUARY</u></b> 2/01/2024 2/15/2024 02/29/2024	<b><u>MARCH</u></b> 3/14/2024 3/28/2024	<b><u>APRIL</u></b> 4/11/2024 4/25/2024	<b><u>MAY</u></b> 5/09/2024 5/23/2024	<b><u>JUNE</u></b> 6/06/2024 6/20/2024
<b><u>JULY</u></b> 7/03/2024 7/18/2024	<b><u>AUGUST</u></b> 8/01/2024 8/15/2024 08/29/2024	<b><u>SEPTEMBER</u></b> 9/12/2024 9/26/2024	<b><u>OCTOBER</u></b> 10/10/2024 10/24/2024	<b><u>NOVEMBER</u></b> 11/07/2024 11/21/2024	<b><u>DECEMBER</u></b> 12/05/2024 12/19/2024



## **EMPLOYEE SELF SERVICE PROVIDED BY ADP**

Goodhue County utilizes an employee self-service portal for new hire forms, benefits enrollment, time cards, payroll and more. New hires will be required to register an account at <https://workforcenow.adp.com>. Access ADP at work, at home or using the ADP mobile app.

## **HOLIDAYS**

Employees receive 13 paid holidays per year:

New Year's Day	Independence Day	Day after Thanksgiving
Martin Luther King, Jr. Day	Labor Day	Christmas Eve
President's Day	Indigenous Peoples' Day	Christmas Day
Memorial Day	Veteran's Day	
Juneteenth Day	Thanksgiving	

Part-time employees also receive holiday pay at a pro-rated amount relative to their full-time equivalencies. *Sheriff's Office Employees: Because the Law Enforcement Center operates on a continuous basis, law enforcement & dispatch employees receive any unused holiday pay in the month of December.*

## **VACATION**

All full time County employees are eligible for vacation as shown below. The maximum accrual is 240 hours.

<b>YEARS OF SERVICE</b>	<b>MONTHLY ACCRUAL</b>	<b>ANNUAL ACCRUAL</b>
0-2	6 hours	72 hours
3-5	8 hours	96 hours
6-9	10 hours	120 hours
10-14	12 hours	144 hours
15+	14 hours	168 hours

## **SICK LEAVE**

All full time County employees earn eight (8) hours of sick leave per month starting from their date of hire. The maximum accrual is 960 hours.

## **PUBLIC EMPLOYEES RETIREMENT ASSOCIATION (PERA)**

PERA is a state mandated retirement program for public employees. Both the County and employee contribute a percentage of gross wages depending upon the plan enrolled in. Contribution levels are governed by the PERA of MN. You may not increase your contributions to PERA.

	<b><u>COORDINATED</u></b>	<b><u>CORRECTIONAL</u></b>	<b><u>POLICE &amp; FIRE</u></b>
County Contribution	7.5%	8.75%	17.7%
<b>Employee Contribution</b>	<b>6.5%</b>	<b>5.83%</b>	<b>11.8%</b>
Total	14.00%	14.58%	29.5%

## **RETIREMENT SAVINGS: DEFERRED COMPENSATION PLANS**

In addition to the PERA plan, employees may participate in a deferred compensation plan (also known as a 457b plan) through one of two vendors: MN Deferred Compensation Plan (MNDCCP) and/or Nationwide Retirement Solutions. The minimum deduction is \$10 per paycheck.

## **STUDENT LOAN FORGIVENESS**

Goodhue County is a qualifying employer for the Federal [Public Student Loan Forgiveness](#) (PSLF) program. The PSLF program forgives the remaining balance on your Direct Loans after you have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer.

## **HEALTH INSURANCE**

Goodhue County provides health insurance to employees through Blue Cross Blue Shield of Minnesota. There are two plans – both are *high deductible health plans* – to choose from. Both health plan options allow eligible employees participate in an HSA (Health Savings Plan). Additional plan documents are available on the internal website. Coverage is effective the first of the month following an employee's hire date. Rates shown below are twice monthly amounts for regular, full-time employees.

	Plan 1		Plan 2	
	Employee Only	Family	Employee Only	Family
Deductible	\$3,200	\$6,400	\$8,050	\$16,100
Coinsurance	90%	90%	100%	100%
Out-of-Pocket Max	\$3,400	\$6,800	\$8,050	\$16,100
Employee Premium	\$0	\$286.97	\$10.00	\$208.66
Employer Premium	\$358.94	\$789.41	\$251.00	\$573.99
H.S.A.*	\$1,600	\$3,200	\$4,025	\$8,050

## **HEALTH SAVINGS ACCOUNT**

\*Eligible employees enrolled in Goodhue County health insurance receive contributions to their health savings account (HSA). Contributions are pro-rated for new hires and are disbursed on a bi-weekly basis. Alerus Retirement & Benefits administers the health savings accounts.

Employees may make pre-tax contributions to their Health Savings Account through payroll deduction subject to the IRS maximums. For 2024, the limits are \$4,150 (employee only coverage) or \$8,300 (family coverage). *Employees age 55 and over can elect up to an additional \$1,000 as a catch-up contribution.*

## **HEALTHCARE SAVINGS ACCOUNT (LELS 46 AND 78)**

Employees in participating unions are required to invest in a tax-free medical savings account while employed with Goodhue County. The contribution rates are based on years of service. Participants are able to access the money in the account after they leave employment to reimburse eligible medical expenses.

## **WELLNESS PROGRAMS**

Goodhue County offers a variety of wellness programs to employees participating in the health insurance including:

- **ShareCare** – an online tool that engages you in the evolving story of your health. Based on your RealAge results, the expert resources, guidance and programs are personalized for you to create a health life, lived to the fullest. Complete the monthly challenges to receive a \$20 reward.
- **Learn to Live** – offers mental health support through customized online programs based on the proven principles of Cognitive Behavioral Therapy (CBT). The programs are confidential, accessible anywhere, and based on years of research showing online CBT programs to be as effective as face-to-face therapy.
- **Dr. On Demand** – allows you to connect in minutes with board-certified doctors and therapists over live video. The provide treatment for 90% of the most common health conditions, for less than an average office visit all from the comfort of home.
- **Omada** – is an online program that uses behavior science to help people lose weight, reduce their risk for chronic disease such as diabetes and heart disease, and feel better than they have in years.

## **FLEXIBLE SPENDING ACCOUNTS**

On a pre-tax basis, employees may elect to contribute up to a traditional flexible spending account or limited use flexible spending account for eligible healthcare expenses. Additionally, employees can contribute pre-tax dollars to a dependent care flexible spending account for reimbursement of eligible dependent care expenses. Deductions are withheld on a bi-weekly basis.

## **DENTAL INSURANCE**

Goodhue County offers dental insurance through Blue Cross Blue Shield of MN. Employees pay the entire cost of the premiums\* and have the choice between two plan options (*high plan or low plan*). Both dental plan options cover cleanings & exams (twice per year) as well as basic services such as fillings. The high plan also provides coverage for major services such as crowns, bridges, root canals, etc. The chart below shows twice monthly premium amounts; premiums are withheld on a pre-tax basis.

	<b>Employee Only</b>	<b>Employee + Spouse</b>	<b>Employee + Child(ren)</b>	<b>Family</b>
High Plan	\$24.98	\$49.97	\$48.24	\$76.32
Low Plan	\$14.41	\$28.81	\$33.38	\$50.29

\* Premiums are withheld on a pre-tax basis. Employees enrolled in the medical plan #2, may enroll in the low dental plan at no charge (for the same coverage tier) or may enroll in the high dental plan for a pro-rated premium.

## **VISION INSURANCE**

Goodhue County offers a vision insurance policy through Blue Cross Blue Shield of MN. The vision plan provides coverage for an annual exam as well as lenses, frames, contacts and more. Employees pay the entire cost of the premiums. The chart below shows twice monthly premium amounts; premiums are withheld on a pre-tax basis.

	<b>Employee Only</b>	<b>Employee + Spouse</b>	<b>Employee + Child(ren)</b>	<b>Family</b>
Employee Premium	\$3.85	\$7.70	\$7.29	\$11.89

## **ACCIDENT INSURANCE**

Goodhue County offers an accident insurance policy through Aflac Insurance Company. Employees pay the entire cost of the premiums\*. This plan reimburses employees for eligible medical services when a covered plan member has a qualifying accident. The chart below shows twice monthly premium amounts.

	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Employee Premium	\$3.44	\$7.20	\$10.04	\$13.80

\* Premiums are withheld on a post-tax basis. Employees enrolled in the medical plan #2, may enroll in the accident insurance at no charge (for the same coverage tier).

## **LIFE INSURANCE**

Goodhue County provides new employees with a \$40,000 term life insurance policy with a matching AD&D benefit. At the time of hire, new employees may purchase voluntary life insurance for themselves and/or dependents through Sun Life. Premiums are based on age and amount insured and are withheld on a post-tax basis.

PLAN	GI	MIN/ MAX COVERAGE	PRICE
Basic Life	\$40,000	\$40,000	(Employer paid, \$4.52 per month)
Voluntary Employee Life	\$250,000	\$5,000 - \$500,000	based upon age & coverage amount
Voluntary Spouse Life	\$50,000	\$5,000 - \$250,000	based upon age & coverage amount
Voluntary Child Life	\$15,000	\$15,000 per child	\$1.80 per month; one premium coverage all eligible children

\*GI = Guaranteed Issue amount applies to new hires during their initial enrollment period - without health questions. Evidence of insurability (EOI) is required for elections greater than GI amounts as well as for all increases or new elections outside of the new hire enrollment period.

## **DISABILITY INSURANCE**

Employees have the option to purchase short-term and/or long-term disability insurance to protect up to 60% of pre-disability earnings in the event of a covered illness or injury. Premiums are withheld on a post-tax basis and are based upon employee's age and amount insured.

## **HOSPITALIZATION INSURANCE**

Goodhue County offers a hospitalization indemnity policy through Aflac Insurance Company. Employees pay the entire cost of the premiums\*. This plan pays employees for hospital admissions and confinements. The chart below shows twice monthly premium amounts.

	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Employee Premium	\$10.78	\$19.63	\$16.07	\$24.92

\* Premiums are withheld on a post-tax basis.

## **CRITICAL ILLNESS INSURANCE**

Goodhue County offers critical illness insurance through Aflac Insurance Company. This plan pays employees when diagnosed with a covered critical illness. Premiums are withheld on a post-tax basis and are based upon employee's age, tobacco usage and amount insured.