

# Employee benefits summary 2019

## Employee insurance

All insurance takes effect the first of the month after employment. Premiums are split between county and employee. Employees pay their part of the premium out of their paycheck pre-tax.

### Health insurance

- Employees can choose from four health plans
- Employees can elect coverage for themselves, spouse, children, and whole family
- The county pays the major part of the premium
- Employees on a county health plan (and adult dependents) can visit the county's BeWell Clinic and Pharmacy at no cost

### Dental insurance

- Employees can buy dental insurance with HealthPartners
- The plan includes Little Partners for children under 13
- The county pays 40% of the premium for nonunion employees and certain union employees

### Union dental plan

- Some union positions include a HealthPartners dental plan as part of union dues
- More details provided when hired
- The plan is administered by AFSCME

### Vision insurance

- Employees can buy vision insurance
- Benefits cover eyeglass frames, lenses, or contact lenses
- Eye exams are covered by the health insurance plan

### Life insurance

- At no cost to the employee, the county provides life insurance and accidental death coverage (\$50,000 life / \$50,000 accidental death)
- Eligible employees can buy additional life insurance up to \$500,000
- When first hired, employees can buy \$100,000 in coverage without a medical evaluation (evidence of insurability)
- Employees can buy life insurance for their spouse, domestic partner and dependent children

### Short-term disability

- Replaces some income short-term for things like accident or sickness
- Coverage is not automatic. Eligible employees must sign up for short-term disability.
- Employees with 30 or more standard hours (in APEX) can sign up
- Employees must use up sick leave before using short-term disability
- Employees can keep up to 80 hours of other paid leave time and still use short-term disability
- Employees choose a waiting period (7, 14, 30, or 45 days)

### Long-term disability

- Replaces some income long-term for things like accident or sickness
- Coverage is automatic
- Employees with 30 or more standard hours (in APEX) receive long-term disability
- The county pays the premium
- Long-term disability has a 90-day waiting period

## Flexible spending accounts

- Employees can set aside pre-tax money from their paycheck for certain health, dependent care or adoption expenses
- Employees determine each year how much to set aside
- Funds spent through a flexible spending account are excluded from Medicare and Social Security tax, which increases the employee's take-home pay

## Retirement

### Required fund (PERA)

- Employees must join a state pension plan, the Public Employees Retirement Association (PERA)
- The county and employees pay into the plan
- Money comes out of employees' gross pay, pre-tax: Correctional fund: 5.83%; Police and fire fund: 11.3% and 16.95%; all other employees: 7.5%
- For detailed plan information including vesting, resignation and retirement visit PERA at <http://www.mnpera.org>

### Deferred compensation

- This is a voluntary retirement program
- Pre-tax money, after-tax money, or both can be used
- For details visit <https://www.hennepin.us/employees/retirement#deferred-compensation>

### Health care savings plan

- Certain employees can save pre-tax money for retirement, and post-employment medical, dental, and vision expenses and insurance premiums
- Job class and bargaining unit determine who can take part
- For more information visit the Minnesota State Retirement System <https://www.msrs.state.mn.us/hcsp>

## Time off

### Paid time off (PTO)

- Covers non-union and some union employees
- One total balance of hours used for medical and personal reasons (like vacation)
- A full-time employee earns 20 PTO days per year in the first 5 years
- The same employee earns a maximum of 31 PTO days per year after 18 years
- Unused PTO carries over to the next year

### Sick leave

- Covers union and some non-union employees
- Used for sick leave only
- A full-time employee earns 10 days of sick leave during the first year of employment
- After the first year, the employee earns 12 days per year
- Unused sick leave carries over to the next year

## Vacation

- Covers union and some non-union employees
- Used for vacation only
- A full-time employee earns 10 days of vacation during the first year
- After the first year they earn 12 days of vacation per year
- After five years: 15 days/year; after eight years: 18 days/year; after 12 years: 20 days/year, after 18 years, 23 days/year
- Unused vacation carries over to the next year

## Holidays

- Eligible employees get 10 paid holidays and one leave day with pay each year

## Part time / other employees

- Certain part-time employees earn paid time off based on number of hours worked
- This applies to part-time employees who work at least 40 hours in a two-week pay period
- For example, an employee who works half time earns half the paid time off days of a comparable full-time employee
- This may differ slightly for union employees
- Time off for grant-funded employees depends on the grant

## Paid parental leave

- Up to three weeks (up to 120 hours) of paid parental leave
- Covers 100% of employees' regular pay
- Covers birth or adoption
- Offered as part of 12-week total parental leave time

## Employee health and wellness

- Employee health and wellness program
- Covers employees, their dependents and retirees
- Programs that help maintain or improve health
- Includes events, classes, coaching, and screenings

## Trade time for fitness

- Employees may use sick leave or PTO hours to cover fitness expenses up to \$2,000 per year
- Can cover expenses for employees and household members
- Expenses can include health club memberships, exercise equipment, sporting gear, and weight loss program fees

## Employee assistance program

- Offers short-term counseling and referral services
- Employees and household members can use the service
- Offers help with family, financial, legal, and other concerns
- Free and confidential

## Commuting

Employees can use pre-tax payroll deduction for work-related transportation expenses.

### MetroPass

- Unlimited rides on all metro-area buses and light rail
- Provides \$3.25 toward each ride on Northstar commuter train
- The county pays 50% of the cost
- The employee's pre-tax cost is \$49.80 per month

### Go-to cards

- Provides rides on all metro-area buses and light rail
- Employees buy cards in pre-determined amounts
- The county pays 50% of the cost

### Parking

- Employees can set aside up to \$260 per month in pre-tax dollars
- Money can cover parking expenses for commuting to work

### Vanpool expenses

- Employees can set aside up to \$130 per month in pre-tax dollars
- Money can cover expenses for riding in an eligible vanpool

## Employee perks and discounts

### Discounts on services and tickets

- Employees can get discounts on a variety of services, tickets, and retail purchases
- For more information visit MERSC <http://www.mersc.org/>

### Loan forgiveness program

- Employees with federal student loans may be able to get relief from their remaining debt
- A federal program offers public and not-for-profit employees loan forgiveness
- Covers certain types of federal student loans and under certain conditions
- For more information visit the loan forgiveness website <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service>

## Minnesota Benefits Association

- Offers benefits like scholarships, auto lease and purchase program, auto insurance, pet insurance, and long term care insurance
- Visit Minnesota Benefits Association <http://minnesotabenefitassociation.org/>

## Minnesota college savings plan

- State of Minnesota's official Section 529 college savings plan
- Employees can use it to save for future higher education costs <https://www.mnsaves.org/>

## New Horizon Academy child care

- Employees get New Horizon Academy's corporate discount
- New Horizon Academy offers accredited childcare and daycare for children up to five
- For more information visit New Horizon Academy <http://www.newhorizonacademy.net/>

## Retention pay

- A bonus (retention pay) after reaching 5 years of full-time or equivalent employment
- The payment comes as a lump sum each December
- Amount depends on salary and years of employment
- Amounts range from \$400 after five years to a maximum of \$1,200 after 18 years

## Travel emergency assistance

- Employees and dependents get 24/7 travel assistance
- Applies when traveling more than 100 miles from home
- No cost to employees
- Services include referral, assistance, transportation and evacuation
- For more information review the fact sheet <https://www.standard.com/eforms/12092.pdf>

## Tuition reimbursement

- Employees may get reimbursed up to \$5,250 each year
- Reimbursement covers tuition for job-related classes, online courses, seminars, and workshops
- Tuition must be for accredited colleges, universities or other approved organizations

## Mobile phone plan discount

- Employees can get a discounted rate with some mobile providers
- Sprint, AT&T, Verizon, and T-Mobile participate

## Benefits for families

- Parental leave for birth, adoption or foster care
- Family insurance coverage including medical, dental, vision, and life
- College savings plan using payroll deduction
- Child care discount with New Horizon Academy
- Adoption assistance through a flexible spending account
- Dependent care assistance through a flexible spending account
- Leave of absence for family illness and family member preparing for military duty
- Employee assistance program for you and household members
- Financial well-being program for you and household members
- Travel emergency assistance for you and dependents up to age 26
- Care at the BeWell clinic for you and dependents over 18

## Eligibility for benefits

- Permanent or probationary employees
- Regular (non-temporary) positions
- Standard hours of 20 or more per week
- Some temporary positions have benefits such as limited duration positions that last more than six months with standard hours of 20 or more per week
- Some benefits for part-time employees are pro-rated based on standard hours
- Under the Affordable Care Act, health insurance is offered to limited duration positions of six months or less, with standard hours of 30 or more per week

## For more information, contact Human Resources

Email [hr.servicecenter@hennepin.us](mailto:hr.servicecenter@hennepin.us)

Phone: 612-348-7855

Website [www.hennepin.us/employees](http://www.hennepin.us/employees)

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## Hennepin County's employment philosophy

Hennepin County embraces the *Total Rewards* philosophy. This means offering our employees advantages and opportunities not found at most places. This includes meaningful work, competitive pay, work-life balance, generous benefits, opportunities to grow, and a commitment to your success.

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