



KANABEC
COUNTY
Minnesota

2025

Benefit Summary



Benefits Overview

Kanabec County is proud to offer a comprehensive benefits package to eligible, full-time employees who work a minimum of 30 hours per week. The complete benefits package is briefly summarized in this booklet. When hired you will receive plan booklets, which give you more detailed information about each of these programs.

Benefits Offered:

- Medical Insurance with VEBA plan
- Life Insurance/AD&D
- Dental
- Vision Plan
- FSA (Health and/or Dependent Care reimbursement)
- Short Term Disability
- Long Term Disability
- HSA Plan
- Accident Coverage
- Hospital
- Critical Illness
- Deferred Compensation
- PERA
- Health Care Savings Plan
- PTO/EMB
- Employee Assistance Program

Eligibility

Employees who work a minimum of 30 hours per week are eligible to enroll in benefits. Insurance benefit become effective the first of the month following 45 days of employment.

Employees may opt out of the county's insurance program provided they have other coverage. Proof of other health insurance coverage must be provided if an employee chooses to opt out of the county's insurance plan. If proof is not provided within 30 days of hire date or any mid-year change health insurance coverage will be mandatory in accordance with Federal Law. Proof of other coverage will be required each year.

Employees who decide to opt out of county sponsored insurance plans may elect to participate in the voluntary insurance plans that are offered.

For complete plan details:

Log-in to the HR Connection site for more information on these benefits. Download and print forms, use calculators to determine your financial need, watch videos explaining coverages and much more.

To log-in go to: www.hrconnection.com

Guest key: Kanabec

This information is intended to provide an overview of the benefits available from Kanabec County and is not a complete description of plan provisions. Receipt of this information does not certify eligibility for benefits under this plan. For complete plan designs, you may request a copy from the Kanabec County Coordinator's Office.

Medical Benefits

Administered by MEDICA (through MN Consortium)



Comprehensive and preventive healthcare coverage is important in protecting you and your family from the financial risks of unexpected illness and injury. A little prevention usually goes a long way-especially in healthcare. Routine exams and regular preventive care provide an inexpensive review of your health. Small problems can potentially develop into large expenses. By identifying the problems early, often they can be treated at little cost. In case of an illness or injury, you and your family are covered with an excellent medical plan through Kanabec County. The county offers its employee 4 health insurance plan choices. The employee contribution per month under the current contract is:

Medica Passport Plan	\$850.00 Deductible	\$2,000 Deductible
Family Coverage	\$703.92	\$466.90
Single Coverage	\$0.00	(\$88.78)

Medica Elect Plan	\$850.00 Deductible	\$2,000 Deductible
Family Coverage	\$438.14	\$230.74
Single Coverage	(\$44.56)	(\$122.26)

The plans that have red prentices around the dollar amount cost employees zero dollars; instead the employees receive that cash back each month. Employees can spend that money on voluntary plans offered. If the employee chooses not to elect any voluntary plans the money received each month will be added to the employee's bi-weekly paycheck.

Each plan is supplemented with a VEBA Plan. Monthly contributions of \$106.00 are deposited after the first paycheck of the month.

Information about Medica and the 4 plan options are on the following pages.

More information about the health insurance plans can be found on the HR Connection website.

To log-in go to: www.hrconnection.com

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Medica Choice Passport Plan

Choose any provider - Map and information attached

\$850 Deductible		\$2,000 Deductible	
Monthly cost		Monthly cost	
Single	\$0.00	Single	(\$88.78)
Family	\$703.92	Family	\$466.90
Deductible		Deductible	
Individual	\$850	Individual	\$2,000
Family	\$1,700	Family	\$4,000
Coinsurance	15%	Coinsurance	25%
Medical Out-of-Pocket Maximum		Medical Out-of-Pocket Maximum	
Individual	\$2,600	Individual	\$3,000
Family	\$5,200	Family	\$6,000
Prescription Out-of-Pocket Maximum	Excludes Rx Out-of-Pocket	Prescription Out-of-Pocket Maximum	Medical & Rx Combined
Individual	\$1,250	Individual	N/A
Family	\$2,500	Family	N/A
Hospitalization	\$325 copay	Hospitalization	25% after deductible
Emergency Room	\$125 copay	Emergency Room	25% after deductible
Urgent Care	\$40 copay	Urgent Care	25% after deductible
Office Visit	\$40 copay	Office Visit	25% after deductible
Preventative Care	100%	Preventative Care	100%
Prescription Drugs		Prescription Drugs	
Generic	\$25	Generic	\$30 after med deductible
Preferred Brand	\$45	Preferred Brand	\$50 after med deductible
Non-Preferred Brand	\$70	Non-Preferred Brand	\$75 after med deductible
Specialty	20% with max of \$200 per Rx	Specialty	20% with max of \$200 per Rx

Summary of Benefits for each plan is available upon request

Medica Choice® Passport



THE RIGHT CARE FOR YOU. WHEREVER YOU GO.

Medica Choice Passport gives you access to a large, national network with more than one million providers. If you're in your hometown or across the country, you can connect with the providers you know and trust to get the care you need.

An experience you'll love

- Direct access to any primary or specialty care provider in the Medica Choice Passport network without a referral.
- Exceptional network discounts and a member experience that focuses on you.
- Travel with peace of mind. You'll find in-network providers in every corner of the country.
- Access to virtual and behavioral health care options, and wellness extras to help you stay healthy and feel better.



Scan the code above with your phone's camera to find care options in your network. You'll need to select your specific Passport plan (Choice Plus or Options PPO).

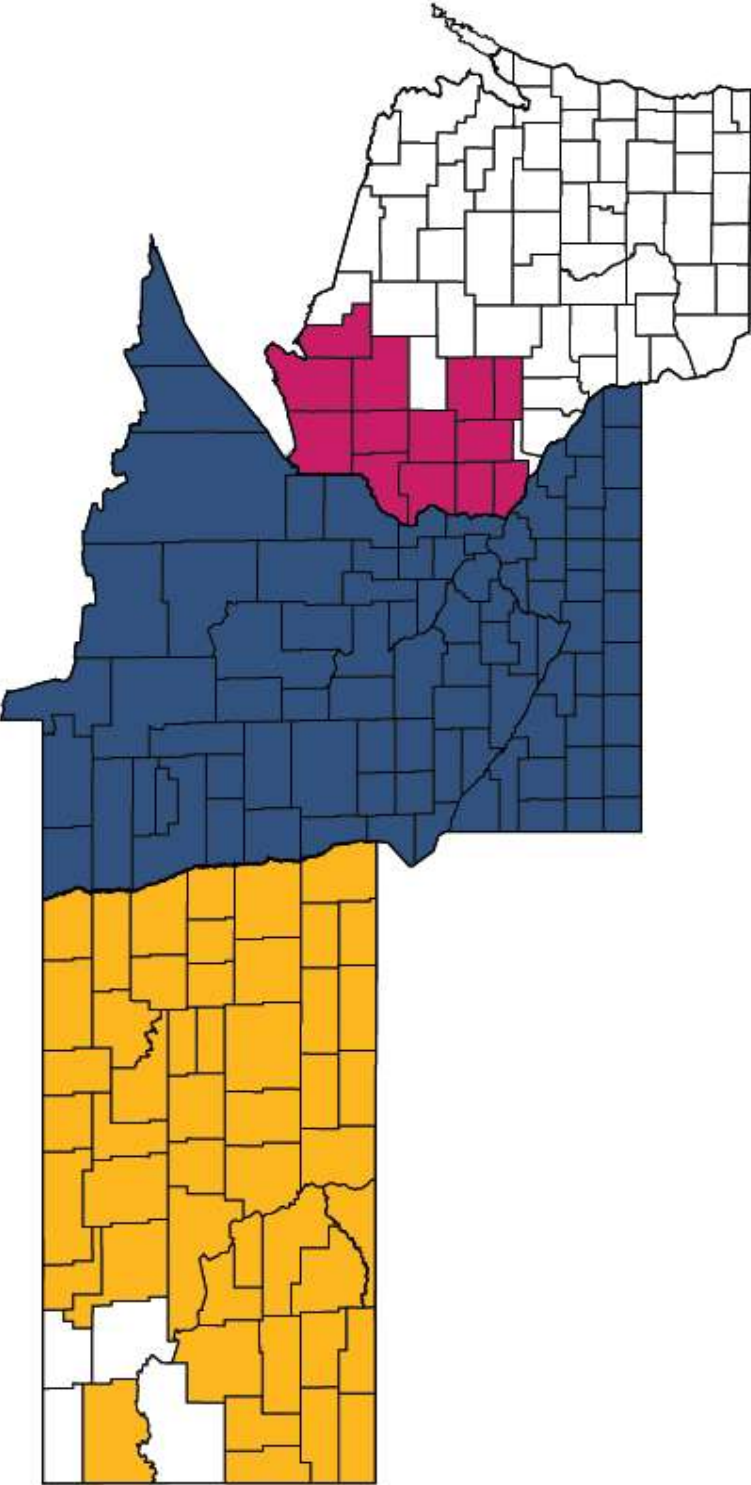


Have questions? We're here to help.

Want to know more about your benefits? Have another question? Call Member Services at the number on the back of your Medica ID card (TTY: **711**). You can reach us Monday - Friday, 7 a.m. - 8 p.m. CT (closed 8 - 9 a.m. Thursdays), and Saturday, 9 a.m. - 3 p.m. CT. You can learn more at [Medica.com/FindCare](https://www.Medica.com/FindCare) and select your *Medica Choice Passport* plan (Choice Plus or Options PPO).

Medica Choice Passport Network

Medica Service Area



- Minnesota MIC + MHP
- Wisconsin MIC
- North Dakota MIC + MHP



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Medica Elect Plan

Choose your primary care clinic/system - Map and information attached

\$850 Deductible		\$2,000 Deductible	
Monthly cost Single Family	(\$44.56) \$438.14	Monthly cost Single Family	(\$122.26) \$230.74
Deductible Individual Family	\$850 \$1,700	Deductible Individual Family	\$2,000 \$4,000
Coinsurance	15%	Coinsurance	25%
Medical Out-of-Pocket Maximum Individual Family	\$2,600 \$5,200	Medical Out-of-Pocket Maximum Individual Family	\$3,000 \$6,000
Prescription Out-of-Pocket Maximum Individual Family	Excludes Rx Out-of-Pocket \$1,250 \$2,500	Prescription Out-of-Pocket Maximum Individual Family	Medical & Rx Combined N/A N/A
Hospitalization	\$325 copay	Hospitalization	25% after deductible
Emergency Room	\$125 copay	Emergency Room	25% after deductible
Urgent Care	\$40 copay	Urgent Care	25% after deductible
Office Visit	\$40 copay	Office Visit	25% after deductible
Preventative Care	100%	Preventative Care	100%
Prescription Drugs Generic Preferred Brand Non-Preferred Brand Specialty	\$25 \$45 \$70 20% with max of \$200 per Rx	Prescription Drugs Generic Preferred Brand Non-Preferred Brand Specialty	\$30 after med deductible \$50 after med deductible \$75 after med deductible 20% with max of \$200 per Rx

Summary of Benefits for each plan is available upon request

PLAN DETAILS

Medica Elect®



YOU CHOOSE A PRIMARY CARE CLINIC. WE'LL HANDLE THE REST.

Medica Elect offers a member experience that makes getting health care easy. You'll get the care you need, when and wherever you need it. And you'll get care from providers and health care systems you know and trust.

An experience you'll love

- Choose your own primary care clinic (PCC) — each family member on your plan can select their own, too.
- Access your PCC's affiliated care system of clinics, hospitals, and specialists, with flexibility to change your PCC monthly, if needed.
- Get coordinated care directly from your primary care clinic for all non-emergency needs.
- Bypass the need for referrals when you see specialists in your care system.

Care where you need it

Our online search tool makes it easy to find a provider. Go to [Medica.com/FindCare](https://www.Medica.com/FindCare) and select *Medica Elect*.

Twin Cities Metro

All Metro

- Allina Medical Clinics
- Children's Health Network
- Hennepin Healthcare

North Metro

- RiverWay/North Suburban Clinics

East Metro

- Lakeview Medical Care System

West Metro

- Park Nicollet Health Services

Greater Metro

- Minnesota Healthcare Network

Greater Minnesota

Duluth

- St. Luke's Care System

Northern Minnesota

- Integrity Health Network

Wisconsin

Northwestern Wisconsin

- Integrity Health Network
- St. Luke's Care System



Referrals

When care is not available within your care system, your PCC can make a referral for a doctor in the Medica Elect network but outside your care system. They can also make referrals for providers outside the Medica Elect network, with pre-approval (prior authorization) from Medica.

For more details about how to get care outside of your care system through a referral, go to [Medica.com/Referrals](https://www.Medica.com/Referrals). Or scan the code below to learn more.



Changing your PCC

Need to see a different provider? You can change your PCC (and the affiliated care system that comes with it) as often as once a month. Changes made by the 20th of the month go into effect the first day of the month after you make your request.

How to change or enroll

Start by finding your clinic's PCC ID with our online search tool at [Medica.com/FindCare](https://www.Medica.com/FindCare). Select *Medica Elect* and then:

1. Choose "See your choices" in the "Providers and facilities" tile.
2. Set your location area in the upper right corner, then select either the "Facilities by type" or "Facilities by name" tile.
3. Select the search spyglass icon but don't enter anything in the search bar.
4. From the results, select "Filters" and check "Yes" in the "Eligible Primary Care Clinic (PCC)" section. Each provider result will include the 11-digital PCC number and care system affiliation.

Remember each family member can choose their own primary care clinic. For example, your child's PCC may be a pediatric clinic, and yours might be a family practice clinic.

You can access the PCC change request form at [Medica.com/FindCare](https://www.Medica.com/FindCare) and select *Medica Elect*.

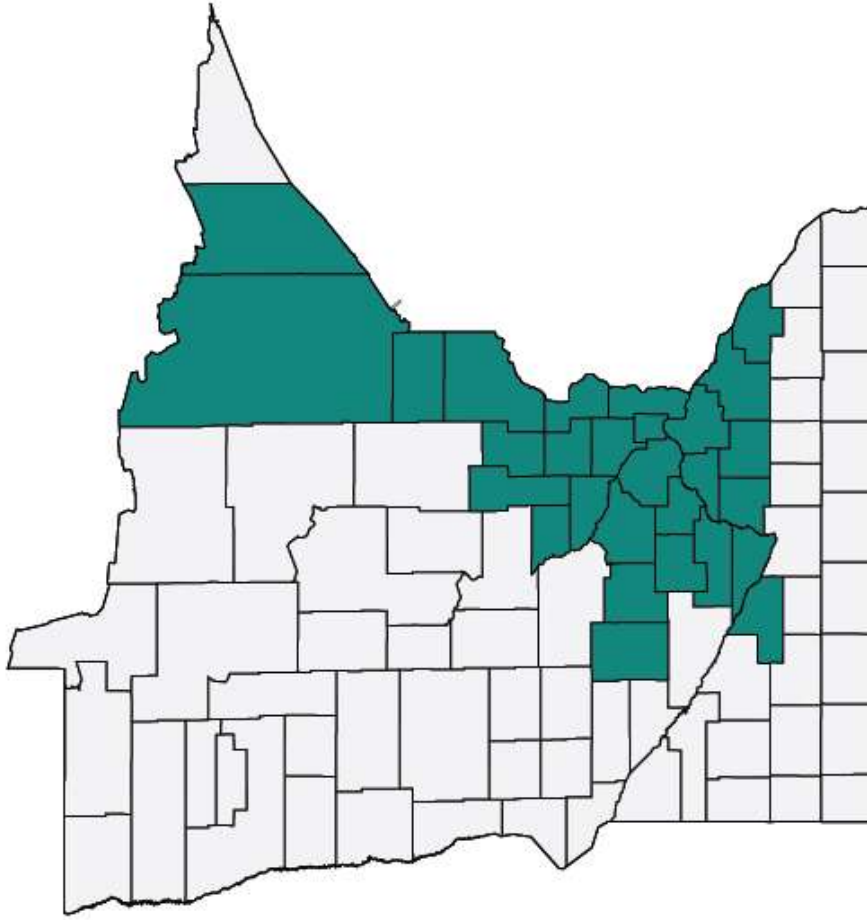


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Medica Elect® Network

Medica Service Area



Medica Elect - Small Group

- Allina Medical Clinics
- Children's Health Network
- Hennepin Healthcare
- Integrity Health Network
- Lakeview Medical Care System
- Minnesota HealthCare Network
- Park Nicollet Health Services
- RiverWay / North Suburban Clinics
- St. Luke's Care System



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VEBA Account

Administered by WEX



A Voluntary Employees' Benefit Association account (VEBA) is a tax-free health care savings plan funded entirely by your employer. As soon as money is deposited into your VEBA account, the money belongs to you. You pay no taxes on the balance, the interest earned, or on withdrawals.

Kanabec County will make monthly deposits of \$106.00 into your VEBA account.

Only employees that have selected a county sponsored health insurance plan are eligible for the VEBA plan.

Using your VEBA account

You can use the funds in your VEBA account in many ways:

- Out-of-pocket expenses until you reach your deductible
- Eligible medical expenses like co-payments, co-insurance, and prescription drugs
- Health expenses that your plan doesn't cover, like dental and vision care
- Health insurance premiums for programs like COBRA or Medicare when transitioning between jobs or after retirement

Ineligible expenses

You cannot use VEBA account money to pay for the following types of expenses:

- Health insurance premiums while working for this employer
- Expenses that aren't IRS-qualified medical expenses

Using your VEBA account after leaving your employer

You can still spend VEBA account funds on eligible medical expenses after leaving your employer, retiring, or if you're not longer part of the group's health plan.

During retirement, or a transition into retirement, the funds in your account can be used by you, your spouse, or eligible dependents to pay for medical expenses.

More information about the VEBA plan can be found on the HR Connection website.

To log-in go to: www.hrconnection.com

Guest key: Kanabec

Life Insurance

Administered by The Hartford



Life insurance provides financial security for the people who depend on you. Your beneficiaries will receive a lump-sum payment if you pass away while employed with Kanabec County.

The county provides a \$10,000 life insurance policy at no cost to you. Beneficiary changes may be made at any time.

Voluntary Life and AD&D Insurance

You may purchase additional life insurance for yourself, spouse, and children at your own expense. New employees may sign up for up to \$100,000 for themselves, and up to \$25,000 for their spouse, and for children with no health questions. Higher amounts can be applied for but will require proof of good health.

For you: Guarantee amount \$100,000. Amounts over \$100,000 will require a health history questionnaire. Increases can be made in increments of \$5,000 with a max coverage of \$500,000.

For your spouse: Guarantee amount \$25,000. Amounts over \$25,000 will require a health history questionnaire. Increases can be made in increments of \$5,000 with a max coverage of \$250,000.

For your dependent child(ren): An amount of \$10,000 per child from birth to 26 years.

Optional Life Rates		
Age	Employee/Spouse	Child(ren)
	Monthly cost per \$1,000 of coverage	Monthly Cost
Under 25	\$0.065	\$1.17 per month
25-29	\$0.065	
30-34	\$0.075	
35-39	\$0.094	
40-44	\$0.113	
45-49	\$0.160	
50-54	\$0.235	
55-59	\$0.424	
60-64	\$0.642	
65-69	\$1.218	
70-74	\$1.965	

**The rates are based on the Employees Age, or the Spouse's age on January 1st.*

More information about the life insurance plan can be found on the HR Connection website.

To log-in go to: www.hrconnection.com

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VOLUNTARY BENEFITS

Flexible Spending Accounts (FSAs)

Administered by WEX

A Flexible Spending Account (also known as a flexible spending arrangement) is a special account you put money into that you use to pay for qualified medical expenses and/or dependent daycare expenses you incur during the year. You do not pay taxes on this money. This means you'll save an amount equal to the taxes you would have paid on the money you set aside.



Money you put into the flexible spending account can be used for:

- Medical expenses
- Dental expenses
- Vision expenses (frames, lenses, contact lenses, etc)
- Limited over-the-counter medicines
- Daycare expenses

Remember, be conservative in your estimates because money left in the account at the end of the year may be forfeited unless your employer allows FSA rollover or a grace period. Current rollover amount is \$670, anything over \$670 will be forfeited.

Annual Maximum contribution

Medical reimbursement: \$3,300

Daycare reimbursement: \$5,000

More information about FSA plans can be found on the HR Connection website.

To log-in go to: www.hrconnection.com

Guest key: Kanabec

Dental Insurance

Administered by MetLife



Regular dental care does more than just improve smiles. Along with good oral hygiene, it can help you and your family lower your chances of serious health problems. You have the freedom to select the dentist of your choice. You can save even more money by going to a MetLife In-Network dentist. There are no Waiting Periods!

The employee contribution per month under the current contract is:

	Single	Single + One	Family
Plan	\$36.78	\$66.18	\$108.52

The following is an overview of the dental coverage:

Kanabec County	MetLife
Annual Maximum Benefit	\$1,250
Deductible Per Person	\$50
Deductible Max Family	n/a
Deductible Waived on Preventative?	Yes
Percentile of Usual and Customary	90% U&C
Co-Insurance breakdown	In-network & Out-of-network
Preventative/Diagnostic	100%
Basic Restorative Care	80%
Basic Oral Surgery	80%
Endodontics	80%
Basic Periodontal Services	80%
Complex Surgical Extractions	50%
Complex Surgical Periodontal	50%
Major Restorative	50%
Prosthetic Services / Repairs	50%
Dental Implants	50%
Cleanings Frequency	Cleanings/exams 2x's per Year
Xray Frequency	*Panoramic Xrays 1 in 36 months. *Bitewings 1 per 12 months
White Fillings	*Plan Pays 80% for composite (white) fillings on Front & Back Teeth
Waiting Period	No Waiting Periods

More information about the dental plan can be found on the HR Connection website. To log-in go to: www.hrconnection.com Guest key: Kanabec

Vision Insurance

Administered by VSP



The VSP Choice Materials-Only vision care program available for employees and their dependents to help save money on Vision care using pre-tax dollars. Coverage includes frames, lenses, and contacts.

Monthly rates:

Employee only:	\$6.10
Employee + Spouse:	\$12.20
Employee + Child(ren):	\$13.04
Employee + Family:	\$20.86

BENEFIT	DESCRIPTION	COPAY	FREQUENCY
YOUR COVERAGE WITH A VSP PROVIDER			
PRESCRIPTION GLASSES		\$25	
FRAME	<ul style="list-style-type: none"> \$170 featured frame brands allowance \$150 frame allowance 20% savings on the amount over your allowance \$80 Walmart*/Sam's Club*/Costco* frame allowance 	Included in Prescription Glasses	Every other plan year
LENSES	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children 	Included in Prescription Glasses	Every plan year
LENS ENHANCEMENTS	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses Average savings of 30% on other lens enhancements 	\$0 \$95 - \$105 \$150 - \$175	Every plan year
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"> \$150 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) 	Up to \$45	Every plan year
PRIMARY EYECARESM	<ul style="list-style-type: none"> Retinal screening for members with diabetes Additional exams and services for members with diabetes, glaucoma, or age-related macular degeneration. Treatment and diagnoses of eye conditions, including pink eye, vision loss, and cataracts available for all members. Limitations and coordination with your medical coverage may apply. Ask your VSP doctor for details. 	\$0 \$20 per exam	As needed
EXTRA SAVINGS	<p>Glasses and Sunglasses</p> <ul style="list-style-type: none"> Extra \$20 to spend on featured frame brands. Go to vsp.com/offers for details. 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam. <p>Routine Retinal Screening</p> <ul style="list-style-type: none"> No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam <p>Laser Vision Correction</p> <ul style="list-style-type: none"> Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities 		
YOUR COVERAGE WITH OUT-OF-NETWORK PROVIDERS			
Get the most out of your benefits and greater savings with a VSP network doctor. Call Member Services for out-of-network plan details.			
<small>Coverage with a retail chain may be different or not apply. Log in to vsp.com to check your benefits for eligibility and to confirm in-network locations based on your plan type. VSP guarantees coverage from VSP network providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business. *Plan year begins in July</small>			

More information about Vision Insurance can be found on the HR Connection website.

To log-in go to: www.hrconnection.com

Guest key: Kanabec

Long Term Disability Insurance

Administered by The Hartford

Meeting your basic living expenses can be a real challenge if you become disabled. Your options may be limited to personal savings, spousal income and possibly Social Security. Disability insurance provides protection for your most valuable asset—your ability to earn income. LTD provides income replacement benefits for you in the event you are unable to work due to an accident or sickness.



Benefits begin after three months of a disability and are payable for injury, sickness or pregnancy up to your normal retirement age, as defined by Social Security.

You may elect any level of coverage, in increments of \$100 between \$500 and \$5,000 per month, provided you don't insure more than 60% of your monthly income.

LTD Group Rates	
Age	Price per month/\$100 Monthly Benefit
Under 25	\$0.22
25-29	\$0.26
30-34	\$0.43
35-39	\$0.53
40-44	\$0.89
45-49	\$1.29
50-54	\$1.66
55-59	\$1.93
60-64	\$1.92
65+	\$1.84

(For example: An employee at age 33 would pay \$4.32 per month for \$1,000 per month in benefits)

More information about Long Term Disability can be found on the HR Connection website.

To log-in go to: www.hrconnection.com
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Short Term Disability

Administered by Dearborn

A broken arm, surgery or having a baby could keep you out of commission and off the job for six to eight weeks or longer. Your medical insurance will help cover the cost of treatment. But what about other expenses-your mortgage or rent, car payment, groceries and utilities? Once you've used up your PTO, the paychecks stop - but the bills do not.

Short Term Disability insurance provides income assistance and a way to help you pay your bills and keep your life as normal as possible if you become sick or injured and cannot work.

Benefits begin on the 15th day of an injury or 15th day of a sickness and can be payable up to 11 weeks.

You may select your level of coverage from weekly benefits of \$100 to \$1,000 in \$50 increments, not to exceed 60% of weekly gross earnings.

		Monthly Premium Cost									
		Age on January 1									
If your annual salary is at least	You may select a weekly benefit of	0-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
\$8,667	\$100	\$2.79	\$5.48	\$5.08	\$5.24	\$4.33	\$5.01	\$5.79	\$6.65	\$7.65	\$8.48
\$13,000	\$150	\$4.19	\$8.22	\$7.62	\$7.86	\$6.50	\$7.52	\$8.69	\$9.98	\$11.48	\$12.72
\$17,333	\$200	\$5.58	\$10.96	\$10.16	\$10.48	\$8.66	\$10.02	\$11.58	\$13.30	\$15.30	\$16.96
\$21,667	\$250	\$6.98	\$13.70	\$12.70	\$13.10	\$10.83	\$12.53	\$14.48	\$16.63	\$19.13	\$21.20
\$26,000	\$300	\$8.37	\$16.44	\$15.24	\$15.72	\$12.99	\$15.03	\$17.37	\$19.95	\$22.95	\$25.44
\$30,333	\$350	\$9.77	\$19.18	\$17.78	\$18.34	\$15.16	\$17.54	\$20.27	\$23.28	\$26.78	\$29.68
\$34,667	\$400	\$11.16	\$21.92	\$20.32	\$20.96	\$17.32	\$20.04	\$23.16	\$26.60	\$30.60	\$33.92
\$39,000	\$450	\$12.56	\$24.66	\$22.86	\$23.58	\$19.49	\$22.55	\$26.06	\$29.93	\$34.43	\$38.16
\$43,333	\$500	\$13.95	\$27.40	\$25.40	\$26.20	\$21.65	\$25.05	\$28.95	\$33.25	\$38.25	\$42.40
\$47,667	\$550	\$15.35	\$30.14	\$27.94	\$28.82	\$23.82	\$27.56	\$31.85	\$36.58	\$42.08	\$46.64
\$52,000	\$600	\$16.74	\$32.88	\$30.48	\$31.44	\$25.98	\$30.06	\$34.74	\$39.90	\$45.90	\$50.88
\$56,333	\$650	\$18.14	\$35.62	\$33.02	\$34.06	\$28.15	\$32.57	\$37.64	\$43.23	\$49.73	\$55.12
\$60,667	\$700	\$19.53	\$38.36	\$35.56	\$36.68	\$30.31	\$35.07	\$40.53	\$46.55	\$53.55	\$59.36
\$65,000	\$750	\$20.93	\$41.10	\$38.10	\$39.30	\$32.48	\$37.58	\$43.43	\$49.88	\$57.38	\$63.60
\$69,333	\$800	\$22.32	\$43.84	\$40.64	\$41.92	\$34.64	\$40.08	\$46.32	\$53.20	\$61.20	\$67.84
\$73,667	\$850	\$23.72	\$46.58	\$43.18	\$44.54	\$36.81	\$42.59	\$49.22	\$56.53	\$65.03	\$72.08
\$78,000	\$900	\$25.11	\$49.32	\$45.72	\$47.16	\$38.97	\$45.09	\$52.11	\$59.85	\$68.85	\$76.32
\$82,333	\$950	\$26.51	\$52.06	\$48.26	\$49.78	\$41.14	\$47.60	\$55.01	\$63.18	\$72.68	\$80.56
\$86,667	\$1,000	\$27.90	\$54.80	\$50.80	\$52.40	\$43.30	\$50.10	\$57.90	\$66.50	\$76.50	\$84.80

More information about Short Term Disability can be found on the HR Connection website.

To log-in go to: www.hrconnection.com Guest key: Kanabec

Health Savings Accounts (HSAs)

Administered by WEX



An HSA is a type of savings account that lets you set aside money on a pre-tax basis to pay for qualified medical expenses.

By using untaxed dollars in a Health Savings Account (HSA) to pay for deductibles, copayments, coinsurance, and some other expenses, you may be able to lower your overall health care costs. HSA funds generally may not be used to pay premiums.

HSA funds roll over year to year if you don't spend them. An HSA may earn interest or other earnings, which are not taxable.

While you can use the funds in an HSA at any time to pay for qualified medical expenses, you may contribute to an HSA only if you have a High Deductible Health Plan (HDHP).

For plan year 2025, the minimum deductible for an HDHP is \$1,650 for an individual and \$3,300 for a family.

To participate in this plan you must chose a \$2,000 deductible plan.

Annual Maximum contribution

Single: \$4,300

Family: \$8,550

More information about HSA plans can be found on the HR Connection website.

To log-in go to: www.hrconnection.com

Guest key: Kanabec

Group Accident, Hospital, and Critical Illness Plans

Administered by Cigna



While you can't predict life's unexpected events, you can plan for them by choosing benefits that help protect what's important to you. Accidental injury, Critical Illness, and Hospital Care insurance coverage are available to all benefit eligible employees. These coverages can help provide you and your family with the additional financial protection you may need for expenses associated with an unexpected covered accidental injury or critical illness, so you can focus on getting better.

Accident Insurance

Accident Insurance can help make up for expenses not covered by your medical plan to help pay for expenses associated with a covered, off-the-job accident or injury. It provides a lump sum payment to you (unless otherwise states) based on a schedule of covered injuries. The money can be used as you see fit, and coverage continues even after the first accident or provide additional protection for future accident events.



Monthly premiums:

	Plan 1	Plan 2
Employee	\$9.70	\$16.95
Employee + Spouse	\$16.40	\$28.75
Employee + Child(ren)	\$16.10	\$28.20
Family	\$22.80	\$39.75

Group Hospital

Group Hospital Insurance pays a cash benefit if you or an insured dependent (spouse or child) are confined in a hospital for a covered illness or injury. Even with the best primary health insurance plans, out-of-pocket costs from a hospital stay can add up.

The benefits are paid in lump sum amounts, to you, and can help offset expenses that primary health insurance doesn't cover (like deductibles, co-insurance amounts or co-pays), or benefits can be used for any non-medical expenses (like housing costs, groceries, car expenses, etc).



Monthly premiums:

Employee	\$19.78
Employee + Spouse	\$40.87
Employee + Child(ren)	\$35.30
Family	\$56.39

Critical Illness

Facing a serious illness can be devastating both emotionally and financially. Major medical insurance may pick up most of the tab, but can still leave out-of-pocket expenses that add up quickly. Critical illness insurance can provide a lump-sum benefit upon diagnosis that can be used however you choose – from expenses related to treatment, to deductibles or day-to-day costs of living such as mortgage or your utility bills.



Monthly premiums:

Age	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
<25	\$5.82	\$10.39	\$6.19	\$10.76
25-29	\$6.59	\$11.55	\$6.97	\$11.92
30-34	\$8.52	\$14.30	\$8.90	\$14.68
35-39	\$11.73	\$19.18	\$12.10	\$19.55
40-44	\$15.00	\$24.18	\$15.37	\$24.55
45-49	\$21.57	\$34.27	\$21.94	\$34.64
50-54	\$29.49	\$47.60	\$29.87	\$47.97
55-59	\$39.41	\$64.34	\$39.79	\$64.72
60-64	\$50.53	\$82.90	\$50.90	\$83.27
65-69	\$62.42	\$100.39	\$62.79	\$100.76
70-74	\$87.29	\$138.29	\$87.66	\$138.67

More information about Accident Insurance, Group Hospital, and Critical Illness can be found on the HR Connection website.

To log-in go to: www.hrconnection.com
 Guest key: Kanabec

VOLUNTARY BENEFITS FAQ

Who is eligible?

You are eligible for this insurance if you are an active full-time employee who works at least 30 hours per week on a regularly scheduled basis.

Your spouse and children are also eligible for coverage, children must be under age 26

Am I guaranteed coverage?

This insurance is guaranteed issue coverage – it is available without having to provide information about you or your family’s health.

How do I pay for this insurance?

Premiums will be automatically paid through payroll deduction, as authorized by you during the enrollment process.

When does this insurance begin?

Insurance is effective the first of the month following 45 days from start date of employment.

For Complete Plan Details:

Log-in to the HR Connection site for much more information on these benefits. Download and print forms, use calculators to determine your financial need, watch videos explaining coverages and much more.

To Log-In Go To: www.hrconnection.com

Guest Key: Kanabec

This information is intended to provide an overview of the benefits available from your employer and is not a complete description of plan provisions.

Receipt of this information does not certify eligibility for benefits under this plan. For complete plan designs, you may request a copy from the Coordinator’s Office.

OTHER BENEFITS OFFERED

Deferred Compensation for Retirement

Available through Nationwide and MSRS

Deferred compensation is a way to save money on a pre-tax or post-tax basis through payroll deduction for the purpose of retirement income.



Contributions

You can enroll or make changes to this plan at any time – there is no “open-enrollment” period for Deferred Compensation.

Contributions to your Section 457(b) Deferred Compensation Plan, and any interest earned can be tax-free. You have the option to make contributions to either a Traditional 457(b) plan or to a Roth 457(b) plan. When you choose to make Roth 457(b) contributions, you’ll pay taxes upfront when your money goes into the plan. Then you’ll enjoy tax-free withdrawals – as long as you are at least 59 ½ and do not take withdrawals from your Roth account for at least five years after your first Roth contribution is made to the plan. You can choose to allocate part or all of your salary deferral to the Roth 457(b) or the Traditional 457(b) pre-tax account.

Annual limits

Total annual contributions to the plan cannot exceed statutory limitations.

2025:

Annual Contribution Limit (normal deferral): \$23,500

“Age 50” Catch Up Limit (additional \$7,500): \$31,000

“Pre-Retirement” Catch Up Limit (double normal deferral): \$47,000

The “age 50” catch-up provision increases the annual 457 contribution limits for participants who are 50 or older. The “pre-retirement” catch-up provision allows eligible participants to make up for years in which they did not contribute the maximum that they were allowed. Using this provision, they can contribute up to double the regular contribution limit for a period of three years immediately proceeding their declared normal retirement age. Participants cannot use both types of catch-up provisions in the same calendar year.

Investments

You have the option of investing your contributions in a variety of mutual funds, cash accounts, and stocks or bond accounts through the deferred compensation providers.

Employee Assistance Programs

Whether you or your family need help with your personal life or are having issues at work, the County's Employee Assistance program (EAP) programs are here for you. Call 24/7 for help from a counselor finding child care, dealing with a loss, finding community resources and more.



EAP counselors are ready to give you the type of support you need. Just call and they will listen to your concerns, give you guidance and help you find solutions that are right for you. Here are just a few things they can help you with:

- Marital issues
- Balancing work and family
- Financial concerns
- Mental and emotional health
- Parenting
- Job stress
- Legal issues
- Substance abuse
- Personal relationships
- Child care and elder care
- Grief and loss
- Divorce
- Finding community resources

Public Employees Retirement Association (PERA)

Pension plan for public employees in Minnesota

Eligibility – membership in PERA is automatic for nonelected public employees who meet position eligibility requirements set by Minnesota Statute. Employees are eligible to start PERA immediately



	Member Contribution	Employer Contribution	Vesting Schedule*	Full Retirement Eligible
Coordinated Plan	6.5% of salary	7.5% of salary	100% after 5 years	Full retirement age under Social Security (but no later than age 66) and one year of service
Correctional Plan	5.83% of salary	8.75% of salary	50% after 5 years; +10% per year until 100% at 10 years	Age 55+ and fully vested; OR Social Security age and one year of service
Police & Fire Plan	11.8% of salary	17.7% of salary	50% after 10 years; +5% per year until 100% at 20 years	Age 55+ and fully vested; OR Social Security age and one year of service

*Being vested means you qualify for benefits at the minimum allowable age

Vesting and full retirement details shown are applicable to new PERA members. May vary for members who first entered the plan at an earlier date.

Paid Time Off (PTO)

Kanabec County provides time-off benefits for vacation, sick time, medical appointments and personal needs for you and your family members, including the provision for sick leave and safety leave under Minnesota law. The Paid Time Off (PTO) Policy offers flexibility and personal discretion in the use of the time you have earned based on your length of service. Time off for more specific situations such as holidays, family and medical leave, military, work-related injuries and illnesses and jury duty are covered under separate policies described in the employee handbook.



PTO is available to all full-time and part-time employees. New employees begin to earn PTO the first of the month following their date of hire and may begin to use these hours after they successfully complete three (3) months of employment. PTO is earned bi-weekly up to a maximum based on the following schedule:

Years of Continuous Employment	Maximum PTO Hours Earned Per Year	Accrual Rate (hours per pay period x rate)	Maximum Accrual
0 through 3 years	173 hours	.0830	240 hours
Years 4 through 8	202 hours	.0974	360 hours
Years 9 through 14	248 hours	.1190	420 hours
Years 15 and beyond	281 hours	.1352	900 hours

You may earn up to the maximum number of PTO hours each year based on your length of service.

Extended Medical Benefit (EMB hours)

All employees who are eligible to receive PTO will also earn Extended Medical Benefit (EMB) time, which allows employees to earn and bank time off to be used in the event of an illness or injury of the employee's own that extends beyond five consecutive working days.

EMB Accrual:

EMB is earned at the rate of 64 hours per year and pro-rated based on hours worked and can be accrued up to a maximum of 720 hours.

Guidelines for EMB Use:

EMB hours can only be used after the first five consecutive scheduled work days of an absence for the employee's injury, illness, or immediate family* emergency and must be taken in one day increments. EMB hours may be used for partial days, this will be determined on a case by case basis. The county will attempt to accommodate any physical limitation that will prevent the employee to work a full day. Use of EMB requires a physician's note. EMB has no cash value and is not paid out to employee upon separation for any reason.



**Immediate family is defined as spouse, child, and parent. This definition includes "step-" relationships.*

Health Care Savings Plan

Administered by MSRS



The Health Care Savings Plan is only for members of the Local 106 and Local 107 union. If you are a member of the Local 106 (Deputy unit) or Local 107 (Correctional Officer/Dispatcher unit) union you will be required to enroll in this plan.

The Health Care Savings Plan (HCSP) is a program that allows employees to save money, tax free, to pay medical expenses and/or health insurance premiums after termination of public service. Per current union contract, employees pay \$12.50 per paycheck into their health care savings plan.

More information about this healthcare savings plan can be found at:

<https://www.msrs.state.mn.us/about-hcsp>

Paid Holidays

Kanabec County provides full-time and part-time employees with paid time off for the following holidays:

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

See applicable union labor agreement for negotiated holidays.



Contact Information

If you have specific questions about any of the benefit plans, please contact the Kanabec County Coordinator's Office at (320) 679-6440