



KANABEC
COUNTY
Minnesota

2026

Part Time Benefit Summary



Benefits Overview

Kanabec County is proud to offer a comprehensive benefits package to eligible employees. 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:

- PERA
- PTO/EMB
- Deferred Compensation
- Health Care Savings Plan
- Employee Assistance Program

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



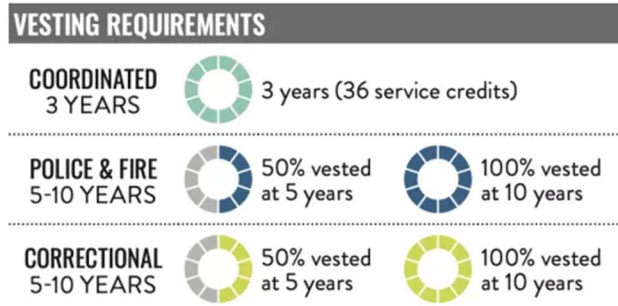
	Member Contribution	Employer Contribution
Coordinated Plan	6.5% of salary	7.5% of salary
Correctional Plan	6.83% of salary	10.25% of salary
Police & Fire Plan	11.8% of salary	17.7% of salary

Vesting

One of the objectives of membership is to become vested in your plan. Vesting means you have earned enough service credits to receive a monthly lifetime benefit after leaving public service and reaching a retirement-eligible age. You earn one service credit each month you contribute to your plan. PERA converts your monthly service credits into years and months for vesting and benefit calculation purposes.

If you have contributed to another Minnesota public pension plan, your service in the other plan will be applied to your PERA vesting requirement.

Please note that even if you are vested, you are not eligible for your employer’s contributions to the plan should you end public service and take a refund of your account balance.



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.*

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 Deferred Compensation Plan, and any interest earned can be tax-free. You have the option to make contributions to either a Traditional 457 plan or to a Roth 457 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): \$24,500

“Age 50” Catch Up Limit (additional \$6,500): \$32,500

“Pre-Retirement” Catch Up Limit (double normal deferral): \$49,000

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

Connect with a counselor at 1-800-550-6248

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