

City of Sartell 2019 Benefits Summary

Medical Insurance – Two Plans offered – Traditional Copay Plan and a High Deductible HSA Plan. Coverage options are employee, employee + spouse, employee + child(ren), and family. The city pays 85% of the premium regardless of which option, and what level you choose!

Health Savings Account - if you choose the HSA plan, the City contributes toward your HSA! 2019 contributions are \$2,400 for single and \$4,300 for employee + spouse, employee + child(ren), and family plans. (Paid quarterly into the employee's HSA.)

Medical Opt Out/Opt Down – if an employee opts out or down to a single plan for health insurance, that employee will receive 50% of the city's savings for opting out/down (paid as taxable income) – this could add up to an additional \$5,724 in pay!

Dental Insurance – the City offers dental insurance through HealthPartners. Plans levels are employee, employee +1, or family. The City contributes 85% of the monthly premium, regardless of which plan you choose.

Life Insurance – The City offers basic employee life and accidental death and dismemberment insurance of \$50,000, and basic dependent life insurance of \$5,000 for spouse and \$2,000 for child(ren). The City contributes 85% of the monthly premium. Additional life insurance is also available at the employee's expense.

Long Term Disability (LTD) Insurance – LTD Insurance is offered through The Standard and is based on the employee's monthly earnings. The City pays 85% of the premium for this insurance.

Post-Employment Health Care Savings Plan – the City participates in the Minnesota Post Employment Health Care Savings Plan. This is a required benefit through the city. Employees contribute a percentage of their pay based on their collective bargaining agreement or personnel policy.

Public Employee Retirement Association (PERA) – City employees are participants of the PERA retirement plan. Contributions are based on the plan the employee is enrolled in as determined by their position. (PERA Coordinated or PERA Police and Fire)

Employee Assistance Program – an employee assistance program is offered for any employee who has life and/or long-term disability coverage through The Standard.

Flex Spending Program – the City offers Medical and Dependent care flexible spending plans.

Deferred Compensation – Deferred Compensation programs through Minnesota State Retirement System (MSRS) include traditional deferred compensation and Roth contribution options.

Colonial Life Cancer and Accident Insurance Plans – optional cancer and accident insurance plans are offered through Colonial Insurance

If you have any questions regarding the City's benefits, please contact Heidi Ostlie, Finance Director at heidi.ostlie@sartellmn.com or 320.258.7318.

Medical Insurance



Plan Names: HP \$1000-40 Traditional plan
HP \$3600-100% HSA plan

Group Number: 31641

Eligibility: Benefits are available on the first of the month following your date of hire to employees working 30 hours or more per week.

Initial Enrollment: You must complete an application to enroll yourself and any dependents within 20 days of the date you first become an eligible employee.

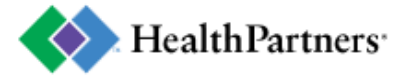
Open Enrollment: There is an annual open enrollment each year. If you, or any eligible dependent, previously waived coverage, and do not have a special enrollment qualifying event, you may enroll in the medical plan at this time. You may also change your current benefit plan election at this time.

Cost: City of Sartell will pay 85% of the monthly premium for employees and dependents.

HealthPartners \$1000-40 Traditional Plan			
Coverage	Total Monthly Premium	City of Sartell Monthly Contribution	Employee Monthly Cost
Employee	\$ 433.27	\$ 368.28	\$ 64.99
Employee + Spouse	\$ 1,191.49	\$ 1,012.77	\$ 178.72
Employee + Child(ren)	\$ 823.21	\$ 699.73	\$ 123.48
Family	\$ 1,321.47	\$ 1,123.25	\$ 198.22

HealthPartners \$3500-100% HSA Plan			
Coverage	Total Monthly Premium	City of Sartell Monthly Contribution	Employee Monthly Cost
Employee	\$ 368.03	\$ 312.83	\$ 55.20
Employee + Spouse	\$ 1,012.07	\$ 860.26	\$ 151.81
Employee + Child(ren)	\$ 699.25	\$ 594.36	\$ 104.89
Family	\$ 1,122.48	\$ 954.11	\$ 168.37

Dental Insurance



Group Number: 31641

Eligibility: Benefits are available on the first of the month following your date of hire to employees working 40 hours per week.

Initial Enrollment: You must complete an application to enroll yourself and any dependents within 20 days of the date you first become an eligible employee.

Open Enrollment: There is an annual open enrollment each year. If you, or any eligible dependent, previously waived coverage, and do not have a special enrollment qualifying event, you may enroll in the dental plan at this time. You may also change your current benefit plan election at this time.

Cost: City of Sartell will pay 85% of the monthly premium for employees and dependents. Premiums are as follows:

HealthPartners Dental Plan			
Coverage	Total Monthly Premium	City of Sartell Monthly Contribution	Employee Monthly Cost
Employee	\$ 33.95	\$ 28.86	\$ 5.09
Employee + 1	\$ 67.52	\$ 57.39	\$ 10.13
Family	\$ 101.83	\$ 86.56	\$ 15.27

Life and AD&D Insurance



Policy Number: 155531

Eligibility: Benefits are available on the first of the month following your date of hire to employees working 40 hours per week.

Initial Enrollment: You must complete an application and select a beneficiary within 20 days of the date you first become an eligible employee.

Benefits You Receive: Basic Life and Accidental Death & Dismemberment (AD&D) Insurance in the amount of \$50,000 for employees, \$5,000 for spouses and \$2,000 for child(ren).

Cost: City of Sartell will pay 85% of the monthly premium for employees and dependents. Premiums are as follows:

Coverage	Total Monthly Premium	City of Sartell Monthly Contribution	Employee Monthly Cost
Employee	\$ 7.00	\$ 5.95	\$ 1.05
Spouse	\$ 1.25	\$ 1.06	\$ 0.19
Child(ren)	\$ 1.25	\$ 1.06	\$ 0.19

Optional Life Plan: Employees may purchase additional life at their own expense through these companies.

The Standard 800-547-9515 www.standard.com
Minnesota NCPERS 800-825-8056 www.ncpers.org

Long Term Disability Insurance



- Group Number:** 155531
- Eligibility:** Benefits are available on the first of the month following your date of hire to employees working 40 hours per week.
- Initial Enrollment:** You must complete an application to enroll yourself within 20 days of the date you first become an eligible employee.
- Benefits You Receive:** In the event you become disabled from a non work-related injury or sickness and have been unable to work for longer than 90 consecutive days, Long Term Disability benefits are provided as a source of income. An employee would receive 60% of their pre-disability earnings to a maximum of \$6,000/month.
- Cost:** City of Sartell will pay 85% of the monthly premium for employees.

To determine your estimated monthly premium, multiply your monthly earnings by the rate below, divide by 100 and multiply by 15%. See example for details.

Coverage	LTD Rate
Employee	\$ 0.547

Example: **Employee annual wage:** \$45,000
Monthly earnings = \$3,750 (45,000/12)

LTD Rate Calculation:
 $\$3,750 \times 0.547 = \$2,051.25$
 $\$1,462.50 / 100 = \14.63
 $\$14.63 \times 15\% = \3.08 (employee monthly premium)