

MISSOULA COUNTY EMPLOYEE BENEFITS INFORMATION

Rates effective 07/01/19 through 6/30/2020

INSURANCE BENEFITS

All insurance benefits provided are available to employees who work at least 20 hours per week on a regular basis. All insurance benefits require enrollment **within 31 days from the date of hire**. All basic coverages become effective on the first of the month following 60 days of continuous employment.

*Failure to enroll within 31 days may require special enrollment procedures that may include submitting proof of insurability.

**Supplemental insurance coverage, late enrollments or enrollments that require proof of insurability may have special effective dates.

FLEXIBLE BENEFITS

Employees eligible for insurance benefits may participate in a flexible benefit/cafeteria plan to make PRE-tax deductions for: 1- Medical Flexible Spending Account, 2- Dependent Care Account, and 3- Premiums for medical/dental/optical insurance. Employees who enroll in Dependent Care or Medical Spending Accounts **must re-enroll every year during the annual re-enrollment period. (Usually in November each year.)**

HEALTH, DENTAL AND OPTICAL INSURANCE

These benefits are available to eligible employees and eligible dependents. Cost is indicated below. Employees or dependants not enrolled within 31 days of eligibility may be subject to pre-existing conditions, reduced benefits and waiting periods before the coverage becomes effective.

Following are **EMPLOYEE** rates deducted in each 2-week pay period for Health and Dental and deducted monthly from the second pay-period of the month for Optical.

| Employee Status | Employee/ Single | Employee/ child(ren) | Employee/ Spouse/DP | Family |
|----------------------|---------------------|-------------------------|------------------------|--------|
| Health | | | | |
| 26 to 40 hours/week | 0.00 | 94.21 | 122.36 | 216.75 |
| 20 to <26 hours/week | 139.61 | 280.84 | 323.07 | 464.64 |
| Dental | | | | |
| 26 to 40 hours/week | 0.00 | 28.61 | 15.33 | 44.30 |
| 20 to <26 hours/week | 9.93 | 38.53 | 25.15 | 54.22 |
| Optical | 12.50 | 23.00 | 23.60 | 34.10 |

SHORT- TERM DISABILITY

Short-term Disability benefits available for purchase for an 11-week or 24-week benefit period after a 14-day waiting period. Premiums are based on the employee's age and rate of pay.

LONG-TERM DISABILITY

Core Long-term Disability benefits are provided by Employer at no cost and enhanced/extended benefits are available for supplemental coverage for eligible employees. Premiums are based on the employee's age and rate of pay.

LONG-TERM CARE

Core Long-term Care benefits are provided by Employer at no cost and enhanced/extended benefits are available for purchase for eligible employees and eligible family members. Premiums are based on age. Proof of insurability is required for all enhanced/extended benefits.

BASIC TERM LIFE INSURANCE

\$20,000 term life insurance is provided by Employer at no cost for all eligible employees.

SUPPLEMENTAL LIFE INSURANCE

Employees: May purchase up to 5 times Employee's annual salary up to a maximum of \$500,00. Must enroll within 31 days from date of hire for the guarantee issue amount (no medical questions) of up to \$150,000. Insurance amounts over guarantee issue require completion of Evidence of Insurability Form.

Spouse/Domestic Partner: Employee may purchase life insurance for their spouse/domestic partner up to 100% of Employee's election up to \$30,000 guarantee issue. Must enroll spouse/domestic partner within 31 days from date of hire. Insurance amounts over guarantee issue require completed Evidence of Insurability form.

Children: \$2,000 - \$10,000 in coverage available to purchase. One rate covers all of Employee's children up to age 26. Employee must elect Supplemental Life for themselves to purchase coverage for children. Employee must elect Supplemental Life Insurance to purchase supplemental coverage for spouse/domestic partner and eligible dependent(s). Premiums are deducted from the Employee's second paycheck of each month.

| EMPLOYEE PREMIUM TABLE (12 PAYROLL DEDUCTIONS PER YEAR) | | | | | | | | | | |
|--|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|
| Age | \$10,000 | \$20,000 | \$30,000 | \$40,000 | \$50,000 | \$60,000 | \$70,000 | \$80,000 | \$90,000 | \$100,000 |
| 0-29 | \$1.00 | \$2.00 | \$3.00 | \$4.00 | \$5.00 | \$6.00 | \$7.00 | \$8.00 | \$9.00 | \$10.00 |
| 30-34 | \$1.10 | \$2.20 | \$3.30 | \$4.40 | \$5.50 | \$6.60 | \$7.70 | \$8.80 | \$9.90 | \$11.00 |
| 35-39 | \$1.30 | \$2.60 | \$3.90 | \$5.20 | \$6.50 | \$7.80 | \$9.10 | \$10.40 | \$11.70 | \$13.00 |
| 40-44 | \$2.10 | \$4.20 | \$6.30 | \$8.40 | \$10.50 | \$12.60 | \$14.70 | \$16.80 | \$18.90 | \$21.00 |
| 45-49 | \$3.40 | \$6.80 | \$10.20 | \$13.60 | \$17.00 | \$20.40 | \$23.80 | \$27.20 | \$30.60 | \$34.00 |
| 50-54 | \$5.30 | \$10.60 | \$15.90 | \$21.20 | \$26.50 | \$31.80 | \$37.10 | \$42.40 | \$47.70 | \$53.00 |
| 55-59 | \$9.60 | \$19.20 | \$28.80 | \$38.40 | \$48.00 | \$57.60 | \$67.20 | \$76.80 | \$86.40 | \$96.00 |
| 60-64 | \$13.90 | \$27.80 | \$41.70 | \$55.60 | \$69.50 | \$83.40 | \$97.30 | \$111.20 | \$125.10 | \$139.00 |
| 65-69 | \$24.20 | \$48.40 | \$72.60 | \$96.80 | \$121.00 | \$145.20 | \$169.40 | \$193.60 | \$217.80 | \$242.00 |
| 70-74 | \$37.70 | \$75.40 | \$113.10 | \$150.80 | \$188.50 | \$226.20 | \$263.90 | \$301.60 | \$339.30 | \$377.00 |
| 75+ | \$97.80 | \$195.60 | \$293.40 | \$391.20 | \$489.00 | \$586.80 | \$684.60 | \$782.40 | \$880.20 | \$978.00 |

| SPOUSE PREMIUM TABLE (12 PAYROLL DEDUCTIONS PER YEAR) | | | | | | | | | | |
|--|---------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Age | \$5,000 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 | \$50,000 |
| 0-29 | \$0.37 | \$0.74 | \$1.11 | \$1.48 | \$1.85 | \$2.22 | \$2.59 | \$2.96 | \$3.33 | \$3.70 |
| 25-29 | \$0.39 | \$0.78 | \$1.17 | \$1.56 | \$1.95 | \$2.34 | \$2.73 | \$3.12 | \$3.51 | \$3.90 |
| 30-34 | \$0.51 | \$1.02 | \$1.53 | \$2.04 | \$2.55 | \$3.06 | \$3.57 | \$4.08 | \$4.59 | \$5.10 |
| 35-39 | \$0.72 | \$1.44 | \$2.16 | \$2.88 | \$3.60 | \$4.32 | \$5.04 | \$5.76 | \$6.48 | \$7.20 |
| 40-44 | \$1.09 | \$2.17 | \$3.26 | \$4.34 | \$5.43 | \$6.51 | \$7.60 | \$8.68 | \$9.77 | \$10.85 |
| 45-49 | \$1.70 | \$3.40 | \$5.10 | \$6.80 | \$8.50 | \$10.20 | \$11.90 | \$13.60 | \$15.30 | \$17.00 |
| 50-54 | \$2.53 | \$5.05 | \$7.58 | \$10.10 | \$12.63 | \$15.15 | \$17.68 | \$20.20 | \$22.73 | \$25.25 |
| 55-59 | \$3.75 | \$7.49 | \$11.24 | \$14.98 | \$18.73 | \$22.47 | \$26.22 | \$29.96 | \$33.71 | \$37.45 |
| 60-64 | \$5.23 | \$10.45 | \$15.68 | \$20.90 | \$26.13 | \$31.35 | \$36.58 | \$41.80 | \$47.03 | \$52.25 |
| 65-69 | \$7.41 | \$14.82 | \$22.23 | \$29.64 | \$37.05 | \$44.46 | \$51.87 | \$59.28 | \$66.69 | \$74.10 |
| 70-74 | \$21.73 | \$43.46 | \$65.19 | \$86.92 | \$108.65 | \$130.38 | \$152.11 | \$173.84 | \$195.57 | \$217.30 |
| 75-79 | \$35.83 | \$71.66 | \$107.49 | \$143.32 | \$179.15 | \$214.98 | \$250.81 | \$286.64 | \$322.47 | \$358.30 |

| ALL CHILDREN PREMIUM RATE TABLE (12 PAYROLL DEDUCTIONS PER YEAR) | | | | | | | | | |
|---|---------|---------|---------|---------|---------|---------|---------|----------|--|
| \$2,000 | \$3,000 | \$4,000 | \$5,000 | \$6,000 | \$7,000 | \$8,000 | \$9,000 | \$10,000 | |
| \$0.72 | \$1.09 | \$1.45 | \$1.81 | \$2.17 | \$2.53 | \$2.90 | \$3.26 | \$3.62 | |

NOTE: Monthly rates will increase in accordance with the above schedule on the first of the month following the Employee's corresponding birthday.

ACCIDENT INSURANCE

An accident insurance policy is available to supplement your medical insurance coverage which provides a cash benefit for injuries if you or an insured family member sustain covered accidents from an accident that may occur both on or off the job. Premiums are paid entirely by the Employee and are deducted from the Employee's second paycheck of each month. Provides an "express" benefit of \$75 and additional amounts depending on medical care received. Coverages available for Employee, Employee + spouse/domestic partner, Employee + child(ren), and family. Dependent children are covered up to age 26.

| ACCIDENT INSURANCE PREMIUM RATES | |
|---|-----------------|
| Coverage Type | Monthly Premium |
| Employee Only | \$12.85 |
| Employee + Spouse | \$18.66 |
| Employee + Child(ren) | \$23.19 |
| Employee + Family | \$30.68 |

CRITICAL ILLNESS INSURANCE

Provides a lump-sum cash benefit upon diagnosis of specific critical illnesses such as heart attack, stroke, organ transplant, renal failure, or cancer. Coverage amounts are \$5,000, \$10,000, and \$15,000. Employee can select coverage for spouse/domestic partner for up to 100% of amount selected by Employee. Premiums are deducted from the Employee's second paycheck of each month. Dependents up to age 26 are automatically enrolled for 25% benefit of Employee's selected amount of coverage indicated below:

| CRITICAL ILLNESS PREMIUM RATES (12 PAYROLL DEDUCTIONS PER YEAR) | | | |
|--|----------------|-----------------|-----------------|
| AGE | \$5,000 | \$10,000 | \$15,000 |
| 0-29 | \$1.50 | \$3.00 | \$4.50 |
| 30-39 | \$2.80 | \$5.60 | \$8.40 |
| 40-49 | \$6.25 | \$12.50 | \$18.75 |
| 50-59 | \$12.40 | \$24.80 | \$37.20 |
| 60-69 | \$25.20 | \$50.40 | \$75.60 |
| 70-79 | \$46.20 | \$92.40 | \$138.60 |
| 80+ | \$63.05 | \$126.10 | \$189.15 |

EMPLOYEE ASSISTANCE PROGRAM

Free, confidential counseling services are available through the Employee Assistance Program (EAP). Missoula County employees who work at least 20 hours per week are eligible. This service is also available to members of our Employees' immediate household. Information on the EAP program is available through your supervisor, the Human Resources Department or on Missoula County's website at www.missoulacounty.us.

PUBLIC EMPLOYEES' RETIREMENT SYSTEM (PERS) OR MONTANA SHERIFFS' RETIREMENT SYSTEM (MSRS)

All County employees are eligible for enrollment in PERS or MSRS if working in law enforcement or as a detention officer. Employees who work at least 20 hours per week or a total of 960 hours per fiscal year are **required** to enroll in the PERS (or MSRS) on the first day of employment. Any person who is currently a member in PERS or MSRS when hired must participate in either PERS or MSRS. Members contribute a percentage of their gross salary to the system each pay period. This is matched by a County contribution of the same percentage. Effective 7/1/2002 within the first year of employment all participants must choose between a Defined Benefit (DB) Plan or a Defined Contribution (DC) Plan for investment of contributions. Employees in both plans are vested when they complete 5 years of membership service. DC plan are vested in employer contributions. Information about the DB or DC retirement options is provided at enrollment.

PUBLIC EMPLOYEES DEFERRED COMPENSATION (IRS 457 PLAN)

Employees may participate in a deferred compensation program through a qualified provider authorized by Missoula County. This optional program allows employees to defer **PRE-tax** or **POST-tax** dollars to a supplemental retirement plan with a variety of investment options. There is no County match for funds invested in this program. Information about enrolling in this plan is provided at new hire orientation.

DIRECT DEPOSIT

Employees are encouraged to have their payroll check deposited electronically to their account(s) at any bank. Information about direct deposit is available from the Payroll or Human Resources Departments. Employee must provide the original signed direct deposit authorization form to HR or Payroll before direct deposit can begin. Direct deposit will take effect within 30 days after authorization is received by payroll.

For more details, please visit Missoula County's HR webpage at:

<https://www.missoulacounty.us/government/administration/human-resources/employee-information>.