

MISSOULA COUNTY EMPLOYEE BENEFIT INFORMATION

Missoula County is self-insured for insurance benefits. Benefits are administered by the Missoula County Benefits Department.

The Benefits Department can be reached at 406-258-4876 option 1 or benefits@missoulacounty.us

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

INSURANCE BENEFITS

All insurance benefits provided are available to regular full-time and part-time employees who work at least 20 hours per week on a regular basis. These benefits require enrollment **within 31 days from the date of hire**. HR will schedule you for a new hire orientation which includes benefit enrollment at time of hire. All basic coverages become effective on the first of the month following 60 days of continuous employment. Open Enrollment for Health, Dental, and Vision is usually in May each year. Failure to enroll within 31 days may require special enrollment procedures that may require submitting proof of insurability. Supplemental insurance coverages, 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/vision 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 VISION INSURANCE

These benefits are available to eligible employees and eligible dependents. Benefit Plan Booklet available at orientation or online. Costs are indicated below. Employees or dependents not enrolled within 31 days of eligibility may be subject to pre-existing conditions limitations, reduced benefits, and/or additional waiting periods before 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 FROM MUTUAL OF OMAHA

Short-term Disability benefits are available for purchase from Mutual of Omaha 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 FROM MUTUAL OF OMAHA

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

LONG-TERM CARE FROM UNUM

Core Long-term Care benefits are provided by Employer at no cost to you. Enhanced/extended benefits are available for employees to purchase from UNUM for eligible employees and eligible family members. Premiums are based on age. Proof of insurability may be required for enhanced/extended benefits.

BASIC TERM LIFE INSURANCE & SUPPLEMENTAL LIFE INSURANCE FROM MUTUAL OF OMAHA

Basic Term Life Insurance: \$20,000 term life insurance is provided by the Employer at no cost for all eligible employees.

Supplemental LIFE INSURANCE

Employee Coverage: May purchase up to 5 times Employee's annual salary up to a maximum of \$500,000. 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 an Evidence of Insurability Form.

Spouse/Domestic Partner: Employee may purchase life insurance for their spouse/domestic partner for up to 100% of Employee's election to a maximum of \$30,000 guarantee issue. Must enroll spouse/domestic partner within 31 days from date of hire. Insurance amounts over guarantee issue require completion of an Evidence of Insurability Form. Employee must elect Supplemental Life Insurance to purchase supplemental coverage for spouse/domestic partner and eligible dependent(s).

Children: \$2,000 - \$10,000 in coverage available for purchase by the Employee. One rate covers all of Employee's children up to age 26. Employee must elect Supplemental Life for themselves to purchase coverage for children.

Premiums for supplemental life insurance 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
0-24	\$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 FROM MUTUAL OF OMAHA

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 an accident either on or off the job. Premiums are paid entirely by the Employee and are deducted from the Employee's second paycheck of each month. Coverage provides an "express" benefit of \$75 and additional amounts depending on medical care received. Coverage is available for the Employee only, 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 FROM MUTUAL OF OMAHA

This benefit 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 per illness. The Employee can select coverage for spouse/domestic partner for up to 100% of amount selected by Employee. Premiums for spouse are based on the Employee's age. Premiums are deducted from the Employee's second paycheck of each month. Dependent children 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 immediately upon hire through the Employee Assistance Program (EAP) administered by Sapphire Resource Connection. 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.

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

Administered by Montana Public Employees Retirement Administration (MPERA). 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. 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. If the Employee does not choose between a DB or DC plan within the first year of employment, the Employee's retirement monies will automatically defer to Defined Benefit Plan. Employees in both plans are vested when they complete 5 years of membership service. Information about the DB or DC retirement options is provided at enrollment from MPERA.

PUBLIC EMPLOYEES DEFERRED COMPENSATION (IRS 457 PLAN)

Employees may participate in a deferred compensation program through VALIC or Nationwide. 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 optional program.

VALIC contact: Steve Jarvis (406) 523-3378 or email steve.jarvis@valic.com

Nationwide contact: Dave Miller (208) 755- 8238 or email milld53@nationwide.com

WORKERS' COMPENSATION

Missoula County Workers' Compensation Authority covers Employees if they incur a work-related injury or illness. If you need detailed information, contact Pattijo Sherwood (406) 258-3272 or psherwood@missoulacounty.us. You will be advised how to report a work-related injury or illness in New Hire Orientation.

AFLAC SUPPLEMENTAL HEALTH INSURANCE

This is a supplemental insurance product that an Employee may purchase. For more information contact Ashleigh George (406) 672- 7100 Cell/(307) 752- 4568 or ashleigh_george@us.aflac.com or www.aflac.com for further assistance.

PRE-PAID LEGAL SHIELD

An Employee may purchase to protect themselves from identify theft and provides some legal assistance. For detailed information contact Rick Halmes (406) 373-0947 or rmhalmes@hotmail.com.

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.