

MOUNTRAIL COUNTY BENEFIT POLICY

Adopted by the Board of Mountrail County Commissioners on 12/19/2023

Effective January 1, 2025

A. FULL-TIME EMPLOYEES-BENEFITS PROVIDED BY COUNTY

- a. **MEDICAL INSURANCE:** NDPERS Sanford Health Insurance, County pays 100% of single or family policy premiums.
- b. **TERM LIFE INSURANCE:** ND Public Employees Retirement System, \$15,000 term life policy, County pays 100% of premium.
- c. **ND Public Employees RETIREMENT (NDPERS):**
 - Employees hired before 12/31/2019: County pays employer share of 8.12% for retirement, the 1.14% retiree health insurance credit and 4% of employee retirement contribution; employee pays 3% of employee retirement contribution. *Total Contribution: 16.26%*
 - Employees hired after 01/01/2020: County pays employer share of 9.26% for retirement and 4% of the employee retirement contribution; employee pays 3% of the employee retirement contribution. *Total Contribution: 16.26%*
 - Employees hired after 1/1/2025: County pays employer share of 5.24% for retirement and the employee share of 4%. Employee can elect to contribute up to 3% with employer match. *Total Contribution: 9.26%-15.26%*
 - Licensed Peace Officers and Certified Corrections Officers qualify for the Public Safety Plan (once certified). Employer pays 11.4% of the employer contribution plus 0.72% of the employee contribution and the 1.14% retiree health insurance credit. Employee pays 4.78% of the employee contribution. *Total Contribution: 18.04%*
- d. **DENTAL INSURANCE:** Blue Cross Blue Shield of ND, County pays single policy premium. (Anniversary date – January 1st of each year)
- e. **VISION INSURANCE:** Blue Cross Blue Shield of ND, County pays single policy premium. (Anniversary date- January 1st of each year)

B. REGULAR PART-TIME EMPLOYEES (Must work average of 30-39 hours per week for 20 or more weeks of the year)

- a. **MEDICAL INSURANCE:** NDPERS Sanford Health Insurance, County pays 75% share on family policy and 100% on single policy.
- b. **TERM LIFE INSURANCE:** ND Public Employees Retirement System, \$15,000.00 policy, County pays 100% of premium.
- c. **RETIREMENT:** Same as full-time employee above.
- d. **DENTAL INSURANCE:** Blue Cross Blue Shield of ND, County pays 75% single policy premium and employee pays 25% single policy premium. (Anniversary date- January 1st of each year.
- e. **VISION INSURANCE:** Blue Cross Blue Shield of ND, County pays 75% single policy premium and employee pays 25% single policy premium. (Anniversary date- January 1st, of each year)

C. REGULAR PART-TIME EMPLOYEES (Must work average of 20-30 hours per week for 20 or more weeks of the year)

- a. **MEDICAL INSURANCE:** NDPERS Sanford Health Insurance, County pays 50% share on family policy and 100% on single policy.
- b. **TERM LIFE INSURANCE:** ND Public Employees Retirement System, \$15,000.00 policy, County pays 100% of premium.
- c. **RETIREMENT:** Same as full-time employee above.
- d. **DENTAL INSURANCE:** Blue Cross Blue Shield of ND, County pays 50% single policy premium and employee pays 50% single policy premium. (Anniversary date- January 1st of each year.
- e. **VISION INSURANCE:** Blue Cross Blue Shield of ND, County pays 50% single policy premium and employee pays 50% single policy premium. (Anniversary date- January 1st, of each year)

D. PART TIME EMPLOYEES

- a. All part-time employees working an average less than 20 hours per week will receive no Mountrail County benefits

E. FULL-TIME & PART TIME EMPLOYEES

- a. **MATCHING SOCIAL SECURITY**

F. OPTIONAL DEDUCTIONS FOR EMPLOYEE

- a. **SUPPLEMENTAL HEALTH POLICIES** (AFLAC, Colonial Life, USABLE)
- b. **FLEXIBLE SAVINGS PLAN** (Wage Works/Heath Equity)
- c. **TERM LIFE INSURANCE:** ND Public Employees Retirement System
 - Additional policies available for employees, spouse & dependents
- d. **457 EMPLOYEE DEFERRED COMPENSATION PLAN:** Nationwide and/or NDPERS qualified provider.