

MOUNTRAIL COUNTY BENEFIT POLICY

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

Effective February 1, 2026

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 4.51% of employee retirement contribution; employee pays 2.49% of employee retirement contribution. *Total Contribution: 16.26%*
 - Employees hired after 01/01/2020: County pays employer share of 9.26% for retirement and 4.51% of the employee retirement contribution; employee pays 2.49% 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 licensed). County pays employer share of 12.63% and the 1.14% retiree health insurance credit. Employee pays the 5.5% employee retirement contribution. *Total Contribution: 19.27%*
- 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 and Colonial Life)
 - 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.