MOUNTRAIL COUNTY BENEFIT POLICY

Adopted by the Board of Mountrail County Commissioners on 06/06/2023

Effective July 1st, 2023

1. **FULL-TIME EMPLOYEES-BENEFITS PROVIDED BY COUNTY**
	1. **MEDICAL INSURANCE**: NDPERS Sanford Health Insurance, County pays 100% of single or family policy premiums.
	2. **TERM LIFE INSURANCE:** ND Public Employees Retirement System, $15,000.00 policy, County pays 100% of premium
	3. **RETIREMENT:** ND Public Employees Retirement System before 12/31/2019 (15.26% total = employee contribution 7.00% employer retirement contribution 7.12% and 1.14% retiree health insurance credit). County pays employer share of 7.12% for retirement and the 1.14% retiree health insurance credit and 4% of employee retirement contribution; employee pays 3% of employee retirement contribution.

Starting 01/01/2020 ND Public Employees Retirement System (15.26% total= employee contribution 7.00% employer retirement contribution 8.26%) County pays employer share of 8.26% for retirement and 4% of the employee retirement contribution; employee pays 3% of the employee retirement contribution.

* 1. **DENTAL INSURANCE**: Blue Cross Blue Shield of ND, County pays single policy premium. (Anniversary date – January 1st of each year)
	2. **VISION INSURANCE:** Blue Cross Blue Shield of ND, County pays single policy premium. (Anniversary date- January 1st of each year)
1. **REGULAR PART-TIME EMPLOYEES** (Must work average of 30-39 hours per week for 20 or more weeks of the year)
	1. **MEDICAL INSURANCE**:NDPERS Sanford Health Insurance, County pays 75% share on family policy and 100% on single policy.
	2. **TERM LIFE INSURANCE**: ND Public Employees Retirement System, $15,000.00 policy, County pays 100% of premium.
	3. **RETIREMENT:** Same as full-time employee above.
	4. **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.
	5. **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)
2. **REGULAR PART-TIME EMPLOYEES** (Must work average of 20-30 hours per week for 20 or more weeks of the year)
	1. **MEDICAL INSURANCE**: NDPERS Sanford Health Insurance, County pays 50% share on family policy and 100% on single policy.
	2. **TERM LIFE INSURANCE**: ND Public Employees Retirement System, $15,000.00 policy, County pays 100% of premium.
	3. **RETIREMENT:** Same as full-time employee above.
	4. **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.
	5. **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)
3. **PART TIME EMPLOYEES**
	1. All part-time employees working on an average less than 20 hours per week will receive no Mountrail County benefits
4. **FULL-TIME & PART TIME EMPLOYEES**
	1. **MATCHING SOCIAL SECURITY**
5. **OPTION-DEDUCTION FOR EMPLOYEE**
	1. **CANCER INSURANCE**: American Family Life Insurance Company( AFLAC)
	2. **FLEXIBLE SAVINGS PLAN (FLS)** Wage works
	3. **TERM LIFE INSURANCE**: ND Public Employees Retirement System
		1. Additional policies available for employees, spouse & dependents
	4. **457 EMPLOYEE DEFERRED COMPENSATION PLAN:** AXA Equitable, Nationwide and/or NDPERS qualified provider.