



BENEFITS FOR FULL-TIME REGULAR EMPLOYEES
(Scheduled for 30 hours or more per week)
Anoka County, Minnesota
Effective 01/01/2026

FLEXIBLE TIME OFF (FTO)

Flexible Time Off is accrued based on Full Time Equivalent (FTE) status according to the following schedule:

Hire date to five year anniversary	24 working days per year
Fifth anniversary to ten year anniversary	27 working days per year
Tenth anniversary to fifteen year anniversary	30 working days per year
Fifteenth anniversary and thereafter	33 working days per year

HOLIDAYS*

The County will observe the following twelve and a half (12 1/2) paid holidays:

Personal Holiday	Accrued on January 1
New Year's Day	January 1
Martin Luther King Jr.'s Birthday	Third Monday in January
President's Day	Third Monday in February
Memorial Day	Last Monday in May
Juneteenth	June 19
Independence Day	July 4
Labor Day	First Monday in September
Veteran's Day	November 11
Thanksgiving Day	Fourth Thursday in November
Friday After Thanksgiving	Friday after the fourth Thursday in November
Christmas Eve (when falls on Mon-Thurs)	December 24**
Christmas Day (observed)	December 25

*When a holiday falls on a Saturday, the preceding Friday shall be considered the holiday for employees whose normal work schedule is Monday through Friday. Similarly, when a holiday falls on a Sunday, the following Monday shall be considered the holiday.

**You must be an active regular employee on January 1 to be eligible to receive the Personal Holiday. The Personal Holiday hours are granted on the first day of the first full pay period in January. The holiday must be used by the last day in the last full pay period of the year.

***When December 24th falls on a weekday other than Friday, an employee is granted a paid half-shift (up to four hours) of holiday pay.

EARNED SICK AND SAFE TIME (ESST)

Sick and safe time is paid leave that can be used for certain reasons, including when an employee is sick, to care for a sick family member or to seek assistance if an employee or their family member has experienced domestic abuse. Employees earn one hour of ESST for every 30 hours worked up to a maximum accrual of 48 hours per year.



EXTENDED MEDICAL BENEFIT (EMB)

A leave accrual available after employees have accrued the maximum ESST allowed. EMB is income protection insurance to be used after the first five consecutive, workdays of an absence for the employee's own illness or injury or an immediate family member's illness or injury. Full time employees accrue up to 64 hours per year.

MEDICAL INSURANCE

Blue Cross Blue Shield of MN (BCBSMN) – 2026

Surest UnitedHealthcare Company (UHC) - 2026

Premiums are paid Semi-Monthly

	<u>Semi-Monthly Premiums</u>	<u>County Contribution</u>	=	<u>Employee Contribution</u>
\$3,500 HRA Open Access Aware Network*				
Single Coverage	\$ 487.85	\$ 406.00	=	\$ 81.85
Family Coverage	\$ 1,122.06	\$ 875.00	=	\$247.06
Open Access Aware Network 80/20 Coinsurance				
Single Coverage	\$ 427.05	\$ 406.00	=	\$ 21.05
Family Coverage	\$ 982.22	\$ 875.00	=	\$107.22
UHC Surest Copay				
Single Coverage	\$ 463.47	\$ 406.00	=	\$ 57.47
Family Coverage	\$ 1,065.98	\$ 875.00	=	\$ 190.98

*County Paid HRA contribution is \$1,000 for single coverage and \$2,000 for family coverage.

Free convenience clinic, Well@Work, for Anoka County employees and their dependents on the County-sponsored medical insurance.

WELL@WORK EMPLOYEE ASSISTANCE PROGRAM (EAP)

Free access to independent, confidential, and professional assessment and short-term counseling services available to employee and family members.

DENTAL INSURANCE

HEALTH PARTNERS – 2026

Premiums are paid Semi-Monthly

	<u>Semi-Monthly Premiums</u>	<u>County Contribution</u>		<u>Employee Contribution</u>
Single Coverage	\$ 26.06	\$ 22.62		\$ 3.44
Family Coverage	\$ 66.00	\$ 22.62		\$ 43.38

Includes Well@Work dental clinic for Anoka County employees and their dependents on the County-sponsored dental insurance.

UNUM VISION COVERAGE (MATERIALS ONLY)

Employees may purchase a value-enhanced vision plan that provides additional discounts for glasses and contacts.

2026 Semi-Monthly Premiums

Single Coverage	\$ 1.79
Family Coverage	\$ 4.41

LIFE INSURANCE AND ACCIDENTAL DEATH AND DISMEMBERMENT

Anoka County pays full premium for one time and employees annual salary, up to \$50,000 life insurance and accidental death and dismemberment insurance for employees, up to age 65. Coverage is reduced at age 65 and beyond. Additional optional coverage available.

OPTIONAL SUPPLEMENTAL LIFE INSURANCE

- Employee: May purchase additional life insurance up to a combined basic life and optional term life maximum of \$300,000 (purchased in increments of \$10,000; cost is dependent upon age).
- Dependents: Employee may purchase \$2,000 life insurance per family member for cost of \$0.30 semi-monthly per family unit.

SHORT-TERM DISABILITY

May purchase short term disability benefits up to 66.67% of your current weekly gross income (up to maximum of \$1,500; minimum of \$50). Benefits begin the 15th calendar day of total disability and continue for duration of disability, up to 13 weeks (11 weeks paid). Rates vary depending on age and weekly benefit desired. Enrollment is subject to underwriting.

LONG-TERM DISABILITY

Choice of 50% or 60% of salary beginning 90 days after disability up to a maximum of \$8,000 per month.

- 60% benefit option: 100% employer paid, pretax premium. Benefit payments would be taxable wages.
- 50% benefit option: The employer paid premium is attributed to your salary and you pay taxes on the premium. Benefits payments would be tax free.

FLEXIBLE BENEFIT PLAN

Pre-Tax Premium - Premiums paid by employees for County health or dental insurance are deducted from gross salary before taxes (Federal, State and FICA) and PERA are withheld.

Pre-Tax Health Care and Dependent Care Flexible Spending Accounts – Employee may annually designate a salary reduction amount (up to \$3,400.00 for health care; up to \$7,500 for dependent care) into accounts on a pre-tax basis, to be reimbursed for health care/dependent care expenses incurred while employed by Anoka County.

Pre-Tax Parking - Non-Union employees who pay for a parking spot in the Government Center ramp or lot through payroll deduction can have the payment taken out before taxes (Federal, State and FICA) and PERA.

PUBLIC EMPLOYEES RETIREMENT ASSOCIATION (PERA)

Coverage is effective as of your first day of employment.

- **Coordinated:** Anoka County contributes 7.5% of total salary; Employee contributes 6.5% of total salary; vested after 3 years of service.
- **Police & Fire:** Anoka County contributes 17.70%; Employee contributes 11.80%. Employees who qualify for PERA membership after June 30, 2010, must have a minimum of five years of service, and those hired after June 30, 2014, must have at least 10 years of service.
- **Detention and Correctional Employees:** Anoka County contributes 10.25%; Employee contributes 6.83%. Vested 50% after 5 years of service and 10% each year thereafter until fully vested at year 10.

DEFERRED COMPENSATION PLAN (Section 457)

Optional programs offered by MN State Deferred Compensation Plan (MNDCP and Nationwide allows employees to set aside up to \$23,500 to accumulate on a tax-deferred basis or after-tax Roth 457 basis. Employee's age 50 and over can defer up to \$31,000.

ADOPTION ASSISTANCE

After 12 full consecutive months of employment, Adoption Assistance reimbursement of up to \$1,500 may be available, not to exceed the actual cost of the qualifying expenses of the adoption, plus any required Social Security and Medicare contributions.

PROFESSIONAL DEVELOPMENT

Anoka County promotes professional development by providing access to LinkedIn Learning that has over 16,000 online courses available in business, technology-related, and creative skills. Other opportunities are periodically offered through the Anoka County's Learning and Development program.

EMPLOYEES CLUB

Discounts and social events for Anoka County employees.

PUBLIC SERVICE LOAN FORGIVENESS (Federal Direct Loan)

Anoka County qualifies as a "public service organization" to help you qualify for this partial student loan forgiveness program. www.StudentAid.gov/publicservice

All insurance benefits take effect the first of the month after your start date unless otherwise noted.

Please note: 1) The benefits listed above apply to non-bargaining unit positions. For any benefit differences relating to bargaining units, please refer to the contract for your respective unit. 2) FTO and EMB are earned based on Full Time Equivalent (FTE) status. The above examples represent benefits paid to 40-hour employees working 2,080 hours per year (1.0 FTE).