

Appendix B

2021 Monthly Insurance Premiums and Contributions

The County contributions for insurance listed below are the same as 2020. The County and Employee contributions for 2021 have not yet been set by bargaining unit contracts and County Board Resolution.

MEDICAL INSURANCE

HealthPartners

	Full-Time Employees			Part Time 2/3 contribution		
	Total	Employee	County	Employee	County	
	<u>Premium</u>	<u>Cost</u>	<u>Cost</u>	<u>Cost</u>	<u>Cost</u>	
Single	\$ 937.19	\$ 128.88	\$ 808.31	Single	\$ 395.62	\$ 541.57
Family	\$ 2,233.53	\$ 671.13*	\$ 1,562.40	Family	\$ 1,186.71*	\$ 1,046.82

*Monthly family premiums for medical insurance are split and deducted from the first two paychecks of the month.

DENTAL INSURANCE – HealthPartners Dental

	Full-Time			Part-Time 2/3		
HealthPartners	Total	Employee	County	Employee	County	
Dental	<u>Premium</u>	<u>Cost</u>	<u>Cost</u>	<u>Cost</u>	<u>Cost</u>	
Single	\$ 43.38	\$ 16.06	\$ 27.32	Single	\$ 25.08	\$ 18.30
Family	\$ 96.69	\$ 43.21	\$ 53.48	Family	\$ 60.86	\$ 35.83

LIFE INSURANCE - Minnesota Life

Basic Life/AD&D (County paid)		<u>Monthly Premium</u>	
		\$.146/\$1000 annual salary	
Optional Life (Employee paid)	Age		
	29 or less	\$ 0.04	per \$1,000
	30-34	\$ 0.05	
	35-39	\$ 0.06	
	40-44	\$ 0.10	
	45-49	\$ 0.14	
	50-54	\$ 0.22	
	55-59	\$ 0.38	
	60-64	\$ 0.52	
	65-69	\$ 0.81	
	70+	\$ 0.90	
Accidental Death and Dismemberment (Employee paid)		\$ 0.025	per \$1,000
Dependent Life (Employee paid)	Coverage	\$ 3.60	per month
	\$ 20,000		

LONG-TERM DISABILITY - N.I.S.

40% Income replacement (County paid)	
	<u>Monthly Premium</u>
All ages	\$ 0.095 /\$100 monthly salary
Optional 20% Buy up (Employee paid)	
	<u>Age</u>
39 or less	\$ 0.077 /\$100 monthly salary
40-49	\$ 0.200 /\$100 monthly salary
50 or over	\$ 0.239 /\$100 monthly salary

SHORT-TERM DISABILITY - N.I.S.

(All premiums employee paid)	
	<u>Monthly Premium</u>
Option 1 - 30 day elimination period	.390% of monthly salary
Option 2 - 60 day elimination period	.299% of monthly salary
Option 3 - 90 day elimination period	.182% of monthly salary