

**Appendix B  
2023 Monthly Insurance Premiums and Contributions**

**MEDICAL INSURANCE**

**HealthPartners**

	<b>Full-Time Employees</b>			<b>Part Time 2/3 contribution</b>	
	<u>Total Premium</u>	<u>Employee Cost</u>	<u>County Cost</u>	<u>Employee Cost</u>	<u>County Cost</u>
Single	\$ 1,103.27	\$ 82.26	\$ 1,021.01	Single \$ 419.21	\$ 684.06
Family		\$ 610.32	\$ 2,018.99	Family \$ 1,276.59	\$ 1,352.72
Family Bi-weekly:	\$ 2,629.31	\$ 305.16	\$ 1,009.50	Bi-weekly: \$ 638.30	\$ 676.36

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

**DENTAL INSURANCE – HealthPartners Dental**

<b>HealthPartners Dental</b>	<b>Full-Time</b>			<b>Part-Time 2/3</b>	
	<u>Total Premium</u>	<u>Employee Cost</u>	<u>County Cost</u>	<u>Employee Cost</u>	<u>County Cost</u>
Single	\$ 46.02	\$ 23.01	\$ 23.01	Single \$ 30.60	\$ 15.42
Family	\$ 102.58	\$ 51.29	\$ 51.29	Family \$ 68.22	\$ 34.36

**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