

- ❖ **Health Insurance** (Montana Association of Counties Health Care Trust)
 - Employees may choose between six health insurance plans offered, with monthly contribution towards the cost made by the County. County contribution as of July 1, 2024 is \$1352.00/month for Full Time Equivalent employees (prorated accordingly for part-time employees). The County Contribution will fully cover Member Only coverage for medical, dental, and vision regardless of plan selected for Full Time Equivalent Employees. Member & Spouse, Children, or Family coverage will incur additional cost above the County Contribution. Any cost above the County Contribution will be made by the employee on a pre-tax basis through payroll deduction.
 - Coverage is effective the 1st of the month following 14 days of employment
 - Additional standalone **Dental** and **Vision** plans are also available
 - High Deductible plans qualify for **Health Savings Accounts**
 - Health **Flex Spending Accounts** and **Dependent Care Flex Spending Accounts** available
- ❖ **Life insurance**
 - \$25,000 included at no additional cost with enrollment in health insurance plans
 - Available to purchase additional term life insurance up to 4 times annual salary
 - Dependent Life Insurance available for purchase - \$2.25/month
- ❖ **Retirement Plans**
 - Montana Public Employees Retirement Administration (MPERA): Tax deferred contributions. Employee must elect Defined Benefit or Defined Contribution retirement plan before 1 year of service. An employee is vested after 5 years of service. Employees terminating their employment prior to retirement may withdraw their portion of the contribution, plus interest.
 - Public Employment Retirement System (PERS)
 - 7.9% contribution by employee
 - 9.07% match from employer
 - Sheriff Retirement System (SRS)
 - 10.5% contribution by employee
 - 12.07% match from employer
 - VALIC (Optional Participation)
 - 457(b) Deferred compensation plan pre-taxed or ROTH after tax
- ❖ **Vacation Leave**
 - Accrues from first day on job
 - From the first full day of employment through ten (10) years of service at the rate of fifteen (15) working days per year.
 - From ten (10) years through fifteen (15) years of service at the rate of eighteen (18) working days per year.
 - From fifteen (15) years through twenty (20) years of service at the rate of twenty-one (21) working days per year.
 - After twenty (20) years of service at the rate of twenty-four (24) working days per year.
 - May use accrued time after 6 months of employment
 - Balance paid out at 100% when you leave employment per law (following 6 months of employment)
- ❖ **Sick Leave**
 - Accrues from first day on job
 - May use after 90 days of employment
 - Estimated accrual is at ~1 day per month
 - Based on hours worked
 - Hours accumulate every year, never lose
 - Balance paid at 25% when you leave employment per law (following 90 day period)
 - Time can be used for bereavement (Up to 5 days if traveling)



Benefits at a Glance

Fiscal Year 2025

- ❖ **AFLAC**
 - Optional, supplemental Insurance packages available (e.g. accident, cancer, etc.)
 - Term and Whole Life insurance policies available
- ❖ **Employee Assistance Program (EAP) + Other Value Added Benefits**
 - Employees and their immediate family members may receive up to three in-person sessions with a licensed professional counselor at no charge
 - Additional value added benefits like Travel Assistance, Medical Bill Saver Assistance, Telemedicine, and more
- ❖ **Holidays**
 - 11 Paid holidays in even numbered years, 10 Paid holidays otherwise.
 - If holiday falls on Saturday observed on Friday. If holiday falls on Sunday observed on Monday.
 - Part Time Employees receive prorated holiday pay based on their % of 1.0 FTE.

Holidays:

 - January 1st – New Year’s Day
 - Third Monday in January – Martin Luther King Day
 - Third Monday in February – President’s Day
 - Last Monday in May – Memorial Day
 - July 4th – Independence Day
 - First Monday in September – Labor Day
 - Second Monday in October – Indigenous People’s Day/Columbus Day
 - November, even numbered years – State General Election Day
 - November 11th – Veteran’s Day
 - Fourth Thursday in November – Thanksgiving Day
 - December 25th – Christmas Day
- ❖ **Discounted Gym Memberships**
 - \$5/month corporate discount at Firehall Fitness and/or The Railyard in Livingston
- ❖ **Direct Deposit**
 - Direct Deposit is available with notice of deposits sent by email. Paper checks are available as an alternative.