

# **Benefits at a Glance**

- 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, 2023 is \$1108.00/month for Full Time Equivalent employees (prorated accordingly for part-time employees). 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.
  - $\circ$   $\;$  Coverage is effective the 1st of the month following 30 days of employment
  - o 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
  - o \$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
  - o 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
      - 13.12% 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

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- 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**

### \* 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

- o 11 Paid holidays in even numbered years, 10 Paid holidays otherwise.
- o 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.