

STILLWATER COUNTY
Employee Benefits
July 1, 2020 – June 30, 2021

HEALTH INSURANCE

Stillwater County is self-insured. Employee Benefit Management Services (EBMS) is the Plan Administrator. Each employee has a \$750 deductible and there is a \$1500 family deductible. Rates for the employee are as follows, based on 26 pay periods:

	<u>Employee</u>	<u>Employer</u>
Full-Time (30 hr+)		
Single Employee	\$0	\$459.67 / pay period
Employee w / Spouse	\$322.24 / pay period	\$597.3 / pay period
Employee w / Child(ren)	\$251.94 / pay period	\$557.10 / pay period
Employee w / Family	\$429.33 / pay period	\$686.69 / pay period
Part-Time (20-29 hrs)		
Single Employee	\$229.83 / pay period	\$229.83 / pay period
Employee w / Spouse	\$620.81 / pay period	\$298.57 / pay period
Employee w / Child(ren)	\$530.49 / pay period	\$278.55 / pay period
Employee w / Family	\$772.68 / pay period	\$343.34 / pay period

LIFE INSURANCE

Each employee who is covered under the County Health insurance program has a \$10,000 life insurance policy.

DENTAL AND VISION INSURANCE

Stillwater County provides any eligible employee the opportunity for the employee to purchase a separate Dental and/or Vision policy through MACo Health Care Trust. Family and Retiree plans are also available.

	Member	Member/Spouse	Member/Child(ren)
Dental	\$36	\$72	\$75
Vision	\$18	\$35	\$25

PUBLIC EMPLOYEES RETIREMENT

Each employee who works over 520 hours per year is required to participate, and optional for others. Montana Public Employees Retirement Administration (MPERA) is the administrator. Employees are vested after 5 years of employment. Law enforcement personnel are covered under the Sheriff's Retirement System also administered by MPERA.

PERS	Employee pays 7.9% of gross wage	County/State pays 8.87% of gross wage
SRS	Employee pays 10.495% of gross wage	County pays 13.115% of gross wage

VACATION AND SICK LEAVE

Full-time employees accrue 3.7 hours of sick leave each pay period (12 days annually). Accrued sick leave is paid upon termination at ¼ the employees pay rate. Full-time employees accrue vacation based on number of years of employment. 0 through 10 years – 15 days; 10 through 15 years – 18 days; 15 through 20 years – 21 days; 20 + years – 24 days. Part-time employees accrue sick and vacation hours on a pro-rated basis on hours worked.

HOLIDAYS

If a holiday falls on a Sunday, the Monday following will be the holiday. If a holiday falls on a Saturday, the Friday preceding will be the holiday. The County observes state holidays.

PROBATION PERIOD

There is a 6-month probation period for all employees except sheriff deputies which have a 12-month probation period. Paid sick leave can be taken after 90 days and vacation can be taken 6 months after the first day of employment.

DEFERRED COMPENSATION PLAN

A Deferred Compensation plan (457(b)) is available through Nationwide. This is a plan that is sponsored by the Montana Association of Counties.

SOCIAL SECURITY/MEDICARE/UNEMPLOYMENT/WORKERS COMPENSATION

The County pays Social Security, Medicare, Worker's Compensation and unemployment benefits for all employees. Elected officials do are not eligible for unemployment benefits.