

# Trailblazer Joint Powers Board EMPLOYEE BENEFIT SUMMARY - 2021

**Paid Time Off** *(Full-time and Part-time employees)*

Employees may use Paid Time Off (PTO) for vacations, illness, funerals, and personal business. PTO is earned based on the accrual rates shown below. PTO accrues on all hours paid to an employee, with the exception of overtime hours. PTO may be used in fifteen-minute increments. See Article 11 in the Personnel Policies section of your employee handbook for additional information.

**Accrual Rate Per Hour Paid (except on overtime hours)**

Newly hired up to 5 years	.0654 PTO hrs/hour worked	* 17 days/year
5 years up to 10 years	.0847 PTO hrs/hour worked	* 22 days/year
10 years or more	.1039 PTO hrs/hour worked	* 27 days/year

\* The **days/year** are approximations and serve only as a frame of reference.

**Holiday Pay** *(Full-time and Part-time employees)*

Trailblazer recognizes the six holidays listed below, for which employees will receive holiday pay. Since Trailblazer does not operate on these holidays, employees generally receive the day off. However, should a recognized holiday fall on a day of the week that Trailblazer generally does not operate, non-exempt employees do not get an additional day off unless PTO is used. Holiday pay is based on the number of hours of a regular work shift, which is defined for each employee by the employer and listed on the approved Operations Plan. Holiday pay for individuals working temporary schedules (whether greater or fewer hours) is also based on their regular work shifts. Employees are eligible for holiday pay after the first day of work.

**Recognized Holidays**

- |                           |                                |
|---------------------------|--------------------------------|
| • New Year’s Day          | • Labor Day                    |
| • Memorial Day            | • Thanksgiving Day             |
| • 4 <sup>th</sup> of July | • 25 <sup>th</sup> of December |

**Public Employees Retirement Association (PERA)** *(All employees)*

PERA is a retirement plan established by the Minnesota State Legislature for governmental agencies. Contribution rates are calculated on gross wages or salaries. The employee’s contribution is deducted on a pre-tax basis.

**Coordinated Plan Contribution Rates (2021):**

Employee .....	6.5%
Employer .....	7.5%

## **Health Insurance** *(Full-time employees only)*

- Blue Cross Blue Shield of Minnesota is the health insurance provider for 2021. Please refer to the resource guide titled *Understanding Your Health Plan* for a complete summary of the coverage and benefits provided.
- **Full-time employees may choose to opt-out of health insurance coverage if they submit proof of health insurance coverage somewhere else.** Employees who opt-out are not eligible to receive the employer contribution.
- Employees selecting a High Deductible Health Plan (HDHP) may be eligible to participate in a Health Savings Account (HSA). Employees are responsible for managing their own HSAs. All full-time employees are allowed to select HDHPs, but not everyone is eligible for a HSA (Federal regulations determine eligibility).
- Trailblazer Joint Powers Board allows for tax-free payroll deductions into HSAs via Further (this is the name of the company that administers the HSA accounts).
- The employer contribution will be up to \$1,071 per month for each eligible employee.
- **For high deductible SINGLE plans, Trailblazer Joint Powers Board will contribute the difference between the employer contribution and the total plan premium into a qualifying HSA account administered by Trailblazer Joint Powers Board. The maximum contributions into HSAs for 2021 for high deductible SINGLE plans are as follows:**
  - HDHP #1 – Single            \$202 per month → \$2,424 per year
  - HDHP #2 – Single            \$378 per month → \$3,600 per year *(IRS max cap)*
- **For high deductible FAMILY plans, Trailblazer Joint Powers Board will contribute \$233 per month into a qualifying HSA account administered by Trailblazer Joint Powers Board. The maximum contributions into HSAs for 2021 for high deductible FAMILY plans are as follows:**
  - HDHP #1 – Family            \$233 per month → \$2,800 per year
  - HDHP #2 – Family            \$233 per month → \$2,800 per year
- An employee selecting a plan with a lower total premium than the maximum employer contribution shall forfeit the remaining employer contribution unless Trailblazer Joint Powers Board contributes into an employee's qualifying HSA account administered by Trailblazer Joint Powers Board.
- The plans available for 2021 are listed below. Each plan has the option for single or family coverage.

		<b>Total Plan Premium</b>	<b>Employer Contribution</b>	<b>Employee Contribution</b>	
A) Traditional Aware	Single	\$1,016/month	\$1,016/month	ZERO/month	→ \$ZERO/year
	Family	\$2,540/month	\$1,071/month	\$1,469/month	→ \$17,628/year
		<b>Deductible: \$1,000 single, \$3,000 family</b>	<b>Coinsurance: Deductible then 80% insurance</b>		
B) High Deductible #1	Single	\$869/month	\$869/month	ZERO/month	→ ZERO/year
	Family	\$2,173/month	\$1,071/month	\$1,102/month	→ \$13,224/year
		<b>Deductible: \$3,500 single, \$7,000 family</b>	<b>Coinsurance: Deductible then 100% insurance</b>		
C) High Deductible #2	Single	\$693/month	\$693/month	ZERO/month	→ ZERO/year
	Family	\$1,733/month	\$1,071/month	\$662/month	→ \$7,944/year
		<b>Deductible: \$6,900 single, \$13,800 family</b>	<b>Coinsurance: Deductible then 100% insurance</b>		

**Term Life Insurance** *(Full-time employees only)*

The Trailblazer Joint Powers Board pays the entire monthly premium for a \$15,000 term life insurance policy for the employee only. Employees may purchase at their own expense additional coverage for themselves and/or their dependents.

**Short-term Disability** *(Full-time employees only)*

The Trailblazer Joint Powers Board pays the entire monthly premium for short-term disability (STD) insurance for the employee only. The STD policy is designed to supplement and coordinate with PTO benefits to help prevent a serious non-work related injury or illness from consuming an employee's bank of PTO. The STD insurance accomplishes this by providing the employee with a percentage of his/her normal wages during the time the employee is unable to work because of the injury or illness. This benefit has a 3-day qualifying period and continues for up to 26 weeks. Both the employee and the employer pay taxes on the short-term disability payments.