

Trailblazer Joint Powers Board EMPLOYEE BENEFIT SUMMARY - 2024

Paid Time Off *(Full-time & 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 the 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 & 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
- Memorial Day
- 4th of July
- Labor Day
- Thanksgiving Day
- 25th 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 (2024):	Employee	6.5%
	Employer	7.5%

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

Trailblazer 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.

Health Insurance *(Full-time employees only)*

- Employees may select from a large number of different health insurance plans available on the individual health insurance market.
- For 2024, Trailblazer endorsed a Blue Cross Blue Shield plan called **Blue Plus Minnesota Value HSA Gold \$3,200 Plan 207**. This is a High Deductible Health Plan (HDHP) with a SINGLE deductible of \$3,200 and a FAMILY deductible of \$9,600. A summary of this plan is included at the end of this document.
- **Trailblazer will reimburse 100% of the health insurance premiums for the endorsed plan for SINGLE coverage**, which means that an employee can select a health insurance plan that has ZERO cost for monthly premiums for single coverage.
- **Trailblazer will reimburse up to \$1,100 per month for premiums for FAMILY coverage**. For family coverage, the monthly employee cost will depend on a number of factors including the plan selected, the number of family members, and their ages. There is a maximum reimbursement for each individual family member.
- In addition to the high deductible health plan that Trailblazer endorsed, there are many other health plans that an employee can choose from, including traditional co-pay plans. See the section below titled *ICHRAs Explained* for more information.
- Full-time employees may choose to **WAIVE** health insurance coverage if they have health insurance coverage from somewhere else. Employees who waive coverage are eligible for a **\$300 per month taxable stipend** (up to \$3,600 per year).

ICHRAs Explained

- Trailblazer offers an Independent Coverage Health Reimbursement Arrangement (ICHRA) in 2024. In its purest form, the ICHRA model provides the opportunity for an employee to purchase his/her own health insurance on the individual market and for the employer to reimburse the employee for the cost of that insurance up to a specified amount. The federal government introduced ICHRAs in 2020 as a more affordable way for employers to offer quality health care plans and to provide employees with more plan options to meet their specific needs.
- Starting in 2023, Trailblazer selected a company called **NEXBEN** to help administer the ICHRA plan. To simplify the reimbursement process, Nexben collects the billing data from all the health care plans that the Trailblazer employees select and then sends a single, electronic invoice to Trailblazer. After Trailblazer pays the bill, Nexben then pays all of the insurance providers. Trailblazer will deduct any employee contributions during the payroll process using pre-tax dollars, except for any employee contributions for plans purchased on the insurance exchange.
- “On-Exchange” health insurance plans are subsidized by the government and are not eligible for pre-tax employee contributions. Therefore, employees must select a plan that is not listed on the health insurance exchange, known as **MNsure** in Minnesota, to be eligible to use pre-tax dollars for any employee contributions.

- Trailblazer will pay the cost of \$30 per month per employee to use Nexben services. All full-time employees are required to sign up/register with Nexben, even if an employee chooses to waive coverage.
- To be eligible for Trailblazer's reimbursements toward health insurance premiums, all full-time employees and their family members are required to use Nexben to enroll for health insurance.
- Nexben also coordinates seamlessly with another online vendor to help employees find an insurance plan on the individual market that works best for them. The company is called eHealth and can be accessed through the Nexben online portal. The insurance consultants/advisors will provide assistance online or by telephone.

ICHRA Employer Contributions

- **For SINGLE coverage, Trailblazer will reimburse employees up to 100% of the cost of the monthly premium** for the health care plan on the individual market that Trailblazer endorses. Even though an employee may select any plan that is available on the individual market, Trailblazer will only reimburse the employee up to the monthly premium of the plan that Trailblazer endorses. Therefore, an employee will pay out-of-pocket when selecting a different plan with higher premiums, and an employee choosing a less expensive plan will forfeit the difference between the maximum employer reimbursement and the lower price of the selected plan.
- **For FAMILY coverage, Trailblazer will reimburse the employee up to \$1,050 per month for any plan that the employee selects. For Trailblazer's purposes, family coverage is defined as the employee plus at least one other family member including a spouse, domestic partner, or child. All family members need to enroll in the same plan.**
- Trailblazer will only reimburse the premium for non-tobacco users. Any additional premium for tobacco use will be paid for by the employee.
- The exact amount of employer reimbursement varies for each employee because the pricing in the individual plan market depends on the employee's age and home address. More specifically, pricing is different for employees living in Area 5 (including Sibley and McLeod Counties) versus Area 8 (including Wright County).
- Trailblazer does not reimburse employees for any costs related to Medicare. However, Trailblazer will pay full-time employees enrolled in Medicare a \$300 per month taxable stipend, which is the same as employees who waive coverage.

Health Savings Accounts (HSAs)

- 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 eligibility and contributions into HSAs. All full-time employees are allowed to select HDHPs, but not everyone is eligible for a HSA (federal regulations determine eligibility).
- Trailblazer allows eligible employees to make pre-tax payroll deductions into HSAs via Further (this is the name of the company that administers the HSA accounts). However, please know that HealthEquity recently acquired Further, so both of these names may be used to refer to the same company for the foreseeable future.

- For high deductible SINGLE plans, Trailblazer Joint Powers Board will contribute \$325 per month, or up to \$3,900 per year, into a qualifying HSA account administered by Trailblazer Joint Powers Board.
- For high deductible FAMILY plans, Trailblazer Joint Powers Board will contribute \$575 per month, or up to \$6,900 per year, into a qualifying HSA account administered by Trailblazer Joint Powers Board.
- The maximum HSA contribution limits for 2024 are \$4,150 for single and \$8,300 for family. There is an additional \$1,000 catch-up contribution allowed for both single and family plans for anyone age 55 or older.

Summary of Blue Plus Minnesota Value HSA Gold \$3200 Plan 207

In-Network

Metal Level	Gold
Network	BLUE PLUS VALUE
Deductible (Individual/Family)	\$3,200 / \$9,600
Max Out of Pocket (Individual/Family)	\$4,800 / \$14,400

Office Visits

Preventive Care Services	No Charge
Primary Visit	5% coinsurance, \$0 after max out of pocket
Specialty Visit	5% coinsurance, \$0 after max out of pocket
Urgent Care	5% coinsurance, \$0 after max out of pocket
Emergency Room Visit	5% coinsurance, \$0 after max out of pocket

Tests

Diagnostics	5% coinsurance, \$0 after max out of pocket
Imaging	5% coinsurance, \$0 after max out of pocket

Hospital

Outpatient	5% coinsurance, \$0 after max out of pocket
Inpatient	5% coinsurance, \$0 after max out of pocket

Prescription Drug Coverage

Generic - Tier I	5% coinsurance, \$0 after max out of pocket
Preferred Brand - Tier II	5% coinsurance, \$0 after max out of pocket
Non-Preferred Brand - Tier III	20% coinsurance, \$0 after max out of pocket
Specialty Drugs - Tier IV	5% coinsurance, \$0 after max out of pocket

Out-of-Network

Deductible (Individual/Family)	\$20,000 / \$40,000
Max Out-Of-Pocket (Individual/Family)	Unlimited / Unlimited
Co-insurance	50%