

2026 Crow Wing County Benefits Booklet



Photo Credit: Jason Walkowiak

Our Mission and Values

Crow Wing County Mission Statement:

SERVE WELL. DELIVER VALUE. DRIVE RESULTS.

Crow Wing County Values:

Be Responsible: Encourage community engagement. Providing needed services within the community. Fostering community relationships to enhance our services. Assuring all people are treated with respect.

Treat People Right: Streamlining our processes to reduce waste, time, and cost. Providing meaningful solutions through wise investments. Being transparent with our spending and reporting.

Build a Better Future: Treating all people with dignity and respect. Using technology to improve customer service. Enabling a workforce that cares. Creating a dynamic and engaged work culture.

Benefits Overview

Crow Wing County is proud to offer a comprehensive benefits package to eligible employees who work a minimum of 30 hours per week. The complete benefits package is briefly summarized in this booklet.

If you enroll in benefits, you may also cover your:

- Legally married spouse
- Children up to age 26
- Unmarried children of any age who are mentally or physically disabled

You have 30 days from your hire date to return enrollment paperwork to HR and enroll. Your benefits begin on the first day of the month after one full calendar month of employment.

Making changes to your benefits: Each year, you have the opportunity to make changes to your benefits during open enrollment. You may make a mid-year change only if you experience a qualifying life event. Examples of qualifying life events include:

- Marriage or divorce
- Birth or adoption of a child
- Change in a dependent's eligibility status
- Change in employment status for you or your dependents resulting in the loss/gain of coverage
- A significant change in the cost or coverage of your dependent's benefits
- Change in the cost of dependent care (for dependent care flexible spending accounts only)
- Death of a dependent

"Change" forms can be obtained by contacting HR. You have 30 days from the date of the qualifying life event to complete and return the form to HR. Keep in mind, the changes you make must be directly related to the event.

You share the costs of some benefits and Crow Wing County provides other benefits at no cost to you. In addition, there are voluntary benefits with reasonable group rates that you can purchase through Crow Wing County payroll deductions.

Benefit Plans Offered

- Medical
- HSA & VEBA
- Dental
- Life Insurance/AD&D
- Voluntary Life and AD&D
- PERA Term Life
- FSA (Health and/or Dependent Care Reimbursement)
- VSP Vision Plan
- Accident/Critical Illness
- PERA (Public Employee Retirement Association)
- Disability Insurance
- HCSP (Health Care Savings Plan)
- MN Deferred Compensation Plan (MNDGP)
- PTO (Paid Time Off)
- Holidays
- Funeral Leave
- Employee Wellness/Assistance
- Other Perks



Medical Benefits

Administered by BlueCross BlueShield of Minnesota

Comprehensive and preventive healthcare coverage is important in protecting you and your family. Routine exams and regular preventive care provide an inexpensive review of your health. Small problems can potentially develop into large expense. By identifying the problems early, often they can be treated at little cost. In case of an illness or injury, you and your family are covered with an excellent medical plan through Crow Wing County.

Log into your account at <https://www.bluecrossmn.com/> to view plan details, claims history, and print your ID cards.

Plan Details

Employees may view the Summary of Benefits and Coverage (SBC) for each of the BlueCross BlueShield health insurance plan designs offered through Crow Wing County on our SharePoint site under the benefits section. Log into your online BCBS portal to access the complete Summary Plan Description (SPD).

Medical Plan Options

High Deductible Health Plan (HDHP) \$3400 (S) and \$6800 (F)

- Aware Network – Allows access to any BCBS Provider
- FlexRX Formulary

Minimum Value Plan (MVP) \$6750 (S) and \$13500 (F)

- Aware Network – Allows access to any BCBS Provider
- Out of network services are covered with greater out of pocket costs. There are safeguards that treat emergency and medical needs while traveling or residing out of the area as in-network charges.
- KeyRX Formulary
- The unique feature of this plan is the higher deductible and higher contributions to the HSA or VEBA accounts.

The above are hybrid plans which allows you the flexibility of funding your VEBA and HSA at the same time. For example, you can elect to have county contributions deposited into your VEBA account and direct your personal contributions to the HSA account. ***Funding both accounts simultaneously does limit your VEBA dollars to dental and vision only.



Health Premium Rates

	HDHP 3400/6800 Aware** FlexRX		
	Employee Cost per Pay Period	Employer Contribution per Pay Period	Employer Contribution to HSA/VEBA
Single	\$99.78	\$328.26	\$70.84
Single +1	\$200.52	\$695.84	\$106.25
Family	\$287.80	\$1009.54	\$141.67

	Min Value Plan 6750/13500 Aware*** KeyRX		
	Employee Cost per Pay Period	Employer Contribution per Pay Period	Employer Contribution to HSA/VEBA
Single	\$94.73	\$238.29	\$140.63
Single +1	\$181.73	\$515.99	\$210.94
Family	\$258.34	\$752.11	\$281.25

Dental Premium Rates

	Employee Cost per Pay Period	Employer Contribution per Pay Period
Single	\$4.18	\$16.72
Single +1	\$8.15	\$32.60
Family	\$12.42	\$49.71

Vision Premium Rates

	Employee Cost MONTHLY
Single	\$6.77
Single +1	\$13.54
Family	\$21.79

\$3,400/\$6,800

Aware Network

January 1, 2026

	In network* Aware	Out of network**
Calendar-year deductible. No Fourth Quarter Carryover	\$3,400 individual \$6,800 family Embedded	
Calendar-year out-of-pocket maximum	\$3,400 individual \$6,800 family	\$3,750 individual \$7,000 family
Preventive care	No Charge	80% after deductible
Office Visits	100% after deductible	80% after deductible
Urgent Care	100% after deductible	80% after deductible
Hospital Visits	100% after deductible	80% after deductible
Emergency Room	100% after deductible	80% after deductible
Prescription Coverage	Preferred: 100% after deductible Non-Preferred: No coverage	Preferred: 80% after deductible Non-Preferred: No coverage
Prescription Out-of-Pocket Maximum	Combined with medical	Combined with medical

\$6,750/\$13,500

Aware Network

January 1, 2026

	In Network	Out of Network
Calendar-year deductible. No Fourth Quarter Carryover	\$6,750 individual \$13,500 family	\$13,500 individual \$27,000 family
Calendar-year out-of-pocket maximum	\$6,750 individual \$13,500 family	\$20,250 individual \$40,500 family
Preventive care	No Charge	50% after deductible
Office Visits	100% after deductible	50% after deductible
Urgent Care	100% after deductible	50% after deductible
Hospital Visits	100% after deductible	50% after deductible
Emergency Room	100% after deductible	50% after deductible
Prescription Coverage	100% after deductible	No coverage
Prescription Out-of-Pocket Maximum	Combined with medical	Combined with medical

How You Can Help Reduce Premiums

Claims are the #1 factor in rising premium costs. As consumers of our healthcare costs there are different ways we can help manage these costs and help reduce our premiums.

Prescription Drugs

- Mail Order Prescriptions through Express Scripts Pharmacy or Amazon Pharmacy.
- Talk to your physician about generic alternatives.
- Shop around –Visit www.primetherapeutics.com to find the lowest cost pharmacy.

Doctor on Demand

- Blue Cross and Blue Shield of Minnesota provides live doctor visits using video or text chat. Available 24/7, 365 days a year, this service starts at about \$60 per regular medical visit. Doctors are able to diagnose and prescribe medication if needed. Setup your account by visiting www.DoctorOnDemand.com/bluecrossmn. Access future visits online or by downloading the app.

Urgent Care

- An emergency room visit is costly and perhaps you can have your injury/illness treated at urgent care for less cost and less wait time.

Health Savings Account (HSA)

Administered by WEX

HSA contributions are from pretax dollars. For 2026, the maximum contributions into the HSA as established by the US Department of Treasury are:

- \$4,400 single coverage
- \$8,750 family coverage

Employees aged 55 and older who are covered by one of the high deductible health plans can make additional catch-up contributions of up to \$1,000 each year until they enroll in Medicare.

HSA Contributions—Who is Eligible?

Employee must be enrolled in the HDHP

Employee cannot be:

- Covered by other non-qualified HDHP including traditional health plans, FSA, HRA, or spouse's health and/or FSA plans
- Enrolled in Medicare
- Claimed as a dependent on another's tax return
- Covered under TRICARE.

Health FSA coverage is allowed if:

- Limited to dental or vision, or
- Pays only after minimum HDHP deductible is satisfied

Withdrawals

Withdrawals for qualified expenses are tax-free

- May be reimbursed for expenses for yourself, spouse and tax dependents
- Do not need to submit proof of eligible expenses at time of withdrawal
- Keep receipts in case of audit
- File form 8889 with your income tax returns

Withdrawals for non-qualified expenses are taxable and subject to 20% penalty. No penalty if:

- Account holder has turned 65
- Account holder becomes disabled
- Upon account holder's death



HSA Investments

The money you contribute to your health savings account grows and earns interest at rate(s) established by your HSA plan type. But it's possible to grow your money even more by investing your HSA funds in either an interest-bearing account or our standard mutual fund lineup. Savvy investors may opt for a Health Savings Brokerage Account powered by Charles Schwab, giving you access to more than 8,500 mutual funds, stocks and bonds. When your cash balance reaches \$2,000, you will have the option to opt into investing. Opting in to investing places you into our HSA standard investment lineup. If you are looking for more you can invest in both our standard mutual fund options as well as have a Health Savings Brokerage Account powered by Charles Schwab. You also have access to online resources and tools through the WEX investment site at [WEX customer login | Find your WEX account login | WEX Inc.](#)

How to Access Your Account Information

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Voluntary Employee Beneficiary Association (VEBA)

Administered by WEX

A VEBA can be used to help pay for eligible expenses as well as help save for medical expenses in retirement. Employers contribute money to a trust on behalf of their employees. Employees are not able to contribute additional dollars into their VEBA account.

VEBA Contributions—Who is Eligible?

Employee must be enrolled in the HDHP

Withdrawals

Withdrawals for qualified expenses are tax-free

- May be reimbursed for expenses for yourself, spouse and dependents
- May need to submit proof of eligible expenses at time of withdrawal
- Keep receipts in case of audit
- If actively putting money into HSA, VEBA is limited to dental and vision only.

VEBA Investments

Your VEBA is invested as default in the Lincoln Stable guaranteed value fund from the first dollar. No minimum balance is required on a VEBA to move balances or a portion of the balance to optional mutual funds. Investment accounts are self-directed and self-managed meaning you decide whether and when to invest, select the mutual funds you'd like to invest in, and decide how much to invest. If you need help with this process, you have access to online resources and tools. Members should reach out to WEX Participant Services. If they have investment specific questions for their VEBA WEX will connect them directly with the right resources at our trust partner. Our trust partner also has a Financial Wellness Center with some great investment articles which can be found by clicking [here](#) or visiting [BPAS University Financial Wellness Center \(wealthmsi.com\)](#).

How to Access Your Account Information

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Dental Benefits

Administered by Delta Dental

Good oral care enhances overall physical health, appearance and mental well-being. Keep your teeth healthy and your smile bright with the Crow Wing County dental benefit plan. Problems with the teeth and gums are common and easily treated health problems.

This is a summary of benefits only and does not guarantee coverage. For a complete list of covered services and limitations/exclusions, please refer to the Dental Benefit Plan Summary located on SharePoint or visit www.deltadentalmn.org for more information.

Delta Dental Plan			
SINGLE: Employee: \$4.18 Per Pay/Employer: \$16.72 Per Pay SINGLE+1: \$8.15 Per Pay/Employer: \$32.60 Per Pay FAMILY: Employee: \$12.42 Per Pay/Employer: \$49.71 Per Pay			
Service & Description	PPO Network	Premier Network	Non-Participating
Diagnostic & Preventive Services Exams & cleanings, x-rays, fluoride treatments, space maintainers	100%	100%	100% of maximum allowable fee**
Basic Services Emergency treatment for relief of pain, sealants amalgam restorations (silver fillings) and composite resin restorations (white fillings) on anterior (front) teeth.	80%	80%	80% of maximum allowable fee**
Endodontics Pulpotomies on primary teeth for dependent children, root canal therapy on permanent teeth	80%	80%	80% of maximum allowable fee**
Periodontics Surgical/Nonsurgical periodontics	80%	80%	80% of maximum allowable fee**
Oral Surgery Surgical/Nonsurgical extractions, all other oral surgery	80%	80%	80% of maximum allowable fee**
Major Restorative Crowns and composite resin restorations (white fillings) on posterior (back) teeth	50%	50%	50% of maximum allowable fee**
Prosthetic Repairs and Adjustments Denture adjustments and repairs, bridge repair	50%	50%	50% of maximum allowable fee**
Prosthetics Dentures (full and partial), bridges	50%	50%	50% of maximum allowable fee**
Orthodontics Treatment for the prevention/ correction of malocclusion. Available for dependent children only, age 8 up to age 19	50%	50%	50% of maximum allowable fee**
Deductible Per person/per family (calendar year) No deductible for diagnostic and preventive services or orthodontics	\$50/\$150	\$50/\$150	\$50/\$150
Calendar Year Plan Maximum Per person	\$1,000	\$1,000	\$1,000
Lifetime Ortho Maximum Per covered person	\$1,000	\$1,000	\$1,000
Eligible Dependents Spouse and dependent children up to age 26.			

Basic Life and AD&D Insurance

Insured by Madison National

Life insurance provides financial security for the people who depend on you. Your beneficiaries will receive a lump-sum payment if you die while employed by Crow Wing County. The County provides basic life insurance of \$50,000 with an additional \$50,000 AD&D (Accidental Death & Dismemberment) at no cost to you; the monthly premium for this benefit is paid entirely by the County.

Employees may change their beneficiary information at any time during the year. To update your beneficiary information, please contact Human Resources.

Voluntary Life and AD&D Insurance

Insured by Madison National

You may purchase life and AD&D insurance in addition to the county-provided coverage. You may also purchase life insurance for your dependents if you purchase additional coverage for yourself. You are guaranteed coverage without answering medical questions if you enroll when you are first eligible.

For you: Any multiple of \$5,000, Minimum of \$5,000 and maximum of \$500,000 or 5x your salary.

For your spouse: Any multiple of \$5,000, Minimum amount of \$5,000 and Maximum amount not to exceed optional coverage on yourself but not to exceed \$250,000.

For your dependent child(ren): An amount of \$10,000 for each eligible child up to age 19. Children may remain covered to age 25 if they are a full-time student and wholly depends on you for support and maintenance.

How to Enroll

Enrollment may occur as a new employee, during open enrollment or at the time of a qualifying life event. Once you have selected the amount of coverage that's right for you, your spouse and your children, simply fill out the Optional Life enrollment form provided by Human Resources. Please submit the form to Human Resources along with any Evidence of Insurability forms that may be required.

Optional Life Rates			
The rates are based on the Employees Age, or the Spouses age on January 1st.			
Age	Employee	Spouse	Child(ren)
	Monthly Cost per \$1,000 of coverage	Monthly Cost per \$1,000 of coverage	Monthly Cost
Under 25	\$0.078	\$0.06	All Eligible Children: \$0.90 (eligible children are unmarried children 14 days to 19 years old or to age 25 if a full-time student)
25-29	\$0.088	\$0.07	
30-34	\$0.108	\$0.09	
35-39	\$0.118	\$0.10	
40-44	\$0.148	\$0.13	
45-49	\$0.238	\$0.22	
50-54	\$0.398	\$0.38	
55-59	\$0.638	\$0.62	
60-64	\$0.778	\$0.76	
65-69	\$1.338	\$1.32	
70-74	\$2.088	\$2.07	

PERA Term Life

Administered by NCPERS

The Public Employee Retirement System of Minnesota (PERA) offers a supplemental survivor's benefit and insurance plan to enhance the financial security of its members. This voluntary decreasing term life plan is only \$16 per month and may be continued into retirement at the same low cost.

Advantages

- Guaranteed Acceptance – no health questions asked
- 24/7 Coverage – on or off the job
- Affordable – \$16 a month regardless of your age
- Easy Payment – by automatic payroll deduction

Payment Examples:

- If an insured member at age 38 dies of natural causes, the beneficiary would receive \$100,000. If death is due to a covered accident, \$200,000 would be payable.
- If the spouse or domestic partner of a 42-year-old member dies, the member would receive \$18,000
- If a dependent child less than age 26 dies, the payment to the member would be \$4,000

For additional information about the NCPERS Life Insurance plan, or how to file a claim, contact 800.525.8056 or visit www.ncpersvoluntarylife.com/mn

	MEMBER			DEPENDENT	
Member's Age at Time of Claim	Group Term Life Insurance	Group Accidental Death & Dismemberment Insurance	Total Benefit For Accidental Death	Group Term Life Insurance	
				Spouse	Child(ren)
Less than 25	\$225,000	\$100,000	\$325,000	\$20,000	\$4,000 (Live birth up to age 26)
25 - 29	\$170,000	\$100,000	\$270,000	\$20,000	
30 - 39	\$100,000	\$100,000	\$200,000	\$20,000	
40 - 44	\$65,000	\$100,000	\$165,000	\$18,000	
45 - 49	\$40,000	\$100,000	\$140,000	\$15,000	
50 - 54	\$30,000	\$100,000	\$130,000	\$10,000	
55 - 59	\$18,000	\$100,000	\$118,000	\$7,000	
60 - 64	\$12,000	\$100,000	\$112,000	\$5,000	
65 and over	\$7,500	\$7,500	\$15,000	\$4,000	

Flexible Spending Accounts (FSAs)

Administered by WEX

You can save money on your health care and/or dependent day care expenses with an FSA. You set aside funds each pay period on a pre-tax basis and use them tax-free for qualified expenses. You pay no federal income or Social Security taxes on your contributions to an FSA. (That's where the savings comes in.) Your FSA contributions are deducted from your paycheck before taxes are withheld, so you save on income taxes and have more disposable income.

Depending on your VEBA/HSA elections, you may be eligible for a Full FSA or a Limited FSA. If you elect to have any money going into an HSA you are eligible for a Limited FSA which means you can only use those funds for dental and vision expenses.

- Healthcare Spending Limit: \$3,350
- Dependent Care Spending Limit: \$7,500

Here's How an FSA Works

- You decide the annual amount you want to contribute to either or both FSAs based on your expected health care and/or dependent childcare/elder care expenses.
- Your contributions are deducted from each paycheck before income and Social Security taxes, and deposited into your FSA.
- You are reimbursed from your FSA. So, you actually pay your expenses with tax-free dollars.
- If you are actively participating in an HSA your Medical FSA will be limited to dental and vision.

How to Access Your Account Information

- Visit [WEX customer login | Find your WEX account login | WEX](#)
- Download the app (Benefits by WEX)

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Vision Plan (VSP)

Crow Wing County offers a voluntary vision plan that saves you money towards the purchase of contacts or glasses. Local in-network providers include: Associates in Eye Care (Nisswa and Baxter), Pequot Eye Center, Pearle Vision, Cross Lake Eye Center, Walmart (Baxter and Little Falls), Costco, Lakes Area Eye Care, Midwest Family, Brainerd Eye Care, Little Falls Eye Care. Online options include: Eyeconic.com

Vision Plan		
Monthly cost	Single: \$6.77	Single +1: \$13.54 Family: \$21.79
Service and Description	In Network	Out of Network
Eye Exam	Covered in your health plan	Covered in your health plan
PRESCRIPTION GLASSES		
Lenses: Single Vision Lined Bifocal Lined Trifocal Lenticular	100% after \$10 copay	Up to \$30 Up to \$50 Up to \$65 Up to \$100
Frames:	\$10 copay, 20% off balance over \$150 allowance	Up to \$70
CONTACT LENSES		
Elective:	Covered in full up to \$150 allowance	Up to \$105
Necessary:	Covered in full after \$10 copay	Up to \$210
Eligible Dependents Spouse and dependent children up to age 26		



ACCIDENT

BENEFIT HIGHLIGHTS AND KEY FEATURES

Underwriting	Guaranteed Issue
Premium Contribution	Voluntary
Benefit Payments	Insured: 100% Spouse: 100% Child: 100%
Accident Limit	5 accidents during each group policy year
Job Coverage	24-Hour, both on and off the job
Benefit Waiting Period	0 days
Insurance Ends	Insured & Spouse at age 80 / Children at 26
Annual Enrollment	Limited to one annual enrollment in a 12-month period.
Rate Guarantee	1 Year
Insurance Portability	Enables insureds who have been continuously covered for 12 months prior to termination and under age 60 to continue insurance with the required premium payment until the group policy terminates, or Insured attains age 80.

BENEFIT SUMMARY PER ACCIDENT, PER CALENDAR YEAR

Benefit availability will vary by state

Initial Care & Treatment	Transfusion of Blood, Plasma & Platelets	\$150, limit 1
	Ambulance	
	Ground	\$300
	Air	\$250
	Outpatient Physician Office/Urgent Care	\$50, limit 1 visit
	Emergency Room	\$250 per visit, limit 1 per year
	Medical Appliances	\$100
	Therapy Services (physical, speech, occupational)	\$25 per visit, limit 1 visit
	Outpatient X-Ray	\$50

BENEFIT SUMMARY (cont'd) PER ACCIDENT, PER CALENDAR YEAR

Benefit availability will vary by state

	Advanced Diagnostic Imaging	\$150
	Outpatient Surgery	\$400
Inpatient Hospital Care	First Day Hospital Admission	\$1,000 per first day, limit 1 per 12 months
	Hospital Stay	\$250 per day, limit 30 days
	ICU Stay	\$500 per day, limit 30 days
	Rehabilitation	\$50 per day, limit 5 days
	Miscellaneous Hospital Services	\$100
Follow Up Care & Treatment	Prosthesis Device/Artificial Limb (one or multiple)	\$250 minimum per day, \$750 maximum per day
	Telemedicine Consult	\$10 per encounter, limit 1 encounter
	Outpatient Physician Office and Urgent Care	\$25 per visit, limit 2 days
	Chiropractic Treatment	\$25 per visit, limit 5 visits
	Pain Management (epidural anesthesia)	\$100
	Home Health Care	\$25 per visit, limit 5 visits
Fractures (complete break of bone)	Hip or Thigh	\$3,500
	Vertebrae	\$1,500
	Pelvis (except the tailbone)	\$1,500
	Skull	
	Dented	\$5,000
	Cracked	\$2,500
	Leg	\$1,500
	Foot, Ankle or Kneecap	\$700
	Forearm, Hand or Wrist (except fingers)	\$700
	Lower Jaw	\$700
	Shoulder Blade or Collar Bone	\$700
	Upper Arm or Upper Jaw	\$700
	Facial Bones (except teeth)	\$700
	Vertebral Processes	\$700
	Tailbone	\$500
	Rib (one or more)	\$500
	Finger	\$100

ACCIDENT INSURANCE CONTINUED

Monthly Rates

Employee	8.74
Employee + Spouse	14.71
Employee + Child	20.97
Family	30.06

Specific Details

Details will vary by state

Guaranteed Issue – the amount of insurance that is available to insureds and dependents who apply for insurance within 31 days from the date they satisfy the eligibility requirements or become eligible during a Special Enrollment Period.

Annual Enrollment – offered once annually, late enrollees may enroll for Guaranteed Issue insurance during this period.

Special Enrollment – Eligible Persons and Dependents may apply upon loss of other accident benefits and eligibility changes.

No Coordination – benefits paid are not offset or coordinated with other health insurance or medical plan.

Supplemental Only – this insurance provides a limited benefit for certain accidents. It is not intended to qualify as the minimum essential coverage required by the Affordable Care Act (ACA).

EXCLUSIONS (each exclusion may not be applicable in every state)

Benefits are not payable if the Accident is caused or contributed by, including, but not limited to: war or act of war, committing or attempting to commit a felony or being engaged in an illegal occupation, being confined in a penal or correctional facility, being on active duty or training in the military, being intoxicated or under the influence of any narcotic (unless administered on the advice of a Physician), an intentional self-inflicted injury, attempted suicide or voluntarily taking poison or inhaling gas, and handling or using an illegal weapon.

This Proposal section is for Certificate form number GACC-C-0819.

[Critical Illness Insurance]



CRITICAL ILLNESS

BENEFIT HIGHLIGHTS AND KEY FEATURES

Underwriting	Guaranteed Issue. Maximum Issue Age is 69.
Annual Enrollment	Limited to one annual enrollment in a 12-month period
Premium Contribution	Voluntary
Critical Illness Benefit Amount	\$15,000 - Insured: 100% Spouse: 100% Child: 50%
Critical Illness Benefit Amount Multiplier	<p>1 times the Critical Illness Benefit Amount</p> <p>*Each Covered Condition with a * in this proposal is payable only once. Multiple Benefit payments for different Covered Conditions may be paid from any remaining balance under the Critical Illness Benefit Amount.</p> <p>The sum of all Benefit payments for Covered Conditions will not exceed the Critical Illness Benefit Amount. If the remaining balance of the Critical Illness Benefit Amount is less than the amount payable for a Covered Condition, then a partial Benefit payment will be made for that Covered Condition.</p>
Benefit Waiting Period	30 days
Pre-Existing Conditions Exclusion	12 months prior to effective date / 12 months after effective date
Continuation of Insurance and Pre-existing Conditions	In calculating the insurance period for determining whether the Pre-existing Condition Exclusion applies, We include any period of continuous insurance under the Group's Prior Plan providing similar critical illness benefits, immediately preceding the date the person became insured under the Certificate.
Benefit Age Reduction	50% at age 70 for Insured and Spouse
Insurance Ends	Insured and Spouse at age 80 / Children at age 26
Rate Guarantee	1 Year
Insurance Portability	Enables Insureds who have been continuously covered for 12 months prior to termination, and under age 60, to continue insurance with the required premium payment until the group policy terminates or Insured attains age 80.

COVERED CONDITIONS

Benefit payments accumulate toward the Critical Illness Amount

Benefit availability will vary by state

Cancer*	Invasive Cancer	100%
	Benign Brain Tumor	100%
	Bone Marrow Transplant	25%
Expanded Cancer*	Non-Invasive Cancer	25%
	Skin Cancer	25%
	Prostate Cancer	25%
	Breast Cancer	25%
Heart*	Heart Attack	100%
	Stroke	100%
	Aneurysm	25%
Expanded Heart*	Heart Valve Replacement	25%
	Coronary Artery Bypass Grafting	25%
Organ*	End State Renal Disease	100%
	Major Organ Transplant	100%
Loss of Movement or Consciousness*	Coma	100%
	Permanent Paralysis	100%
Complete Sensory Loss	Loss of Speech	50%
	Loss of Sight	50%
	Loss of Hearing	50%
Loss	Severe Burn	100%
Neurological Disease	Multiple Sclerosis	25%
	Muscular Dystrophy	25%
	Amyotrophic Lateral Sclerosis (ALS)	25%
Expanded Neurological Disease	Alzheimer's	25%
	Parkinson's	25%
Occupational Disease (Insured only)	Occupational HIV	100%
	Occupational Hepatitis B & C	100%
Childhood Disease (Combined Benefit)	Cleft Palate/Lip, Down's Syndrome, Type 1 Diabetes, Sickle Cell Anemia, Congenital Heart Disease, Spina Bifida, Muscular Dystrophy, Cystic Fibrosis, or Cerebral Palsy	100%

CRITICAL ILLNESS INSURANCE

Monthly Attained Age Rates

Age	18-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
Rate	1.66	2.83	4.33	7.00	11.62	18.69	29.28	43.60	60.63

Spouse & Child Rates

Age	18-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
Rate	1.49	2.54	3.91	6.35	10.55	17.16	27.74	42.93	60.89
Child	1.76	Child rate covers all Eligible Dependent Children							

Specific Details

Details will vary by state

Guaranteed Issue – the amount of insurance that is available to insureds and dependents who apply for insurance within 31 days from the date they satisfy the eligibility requirements or become eligible during a Special Enrollment Period.

Annual Enrollment – offered once annually, late enrollees may enroll for Guaranteed Issue insurance during this period.

Special Enrollment – Eligible Persons and Dependents may apply upon loss of other Critical Illness benefits and eligibility changes.

Benefit Waiting Period – the time period the Insured Person must wait before Benefits are payable.

Pre-existing Condition – a physical condition, whether or not diagnosed, where an Insured Person did one or more of the following at any time during the Pre-existing Condition Period just before his or her effective date of insurance or the effective date of any subsequent increase in insurance:

1. consulted a Physician or other licensed medical professional;
2. received medical treatment, services or advice;
3. underwent diagnostic procedures, including self-administered tests (excluding blood) or procedures; or
4. took prescribed medications.

No Coordination – benefits paid are not offset or coordinated with other health insurance or medical plan.

Trustmark Universal LifeEvents® Insurance with Long-Term Care Benefit

Two important coverages for when you need them the most.

Financial security even after a loss

Protecting your loved ones is one of life's greatest responsibilities. When a family loses someone, in addition to grief, survivors may suddenly be faced with costly expenses and debts, and even a loss of income. **Universal LifeEvents can help.**

Universal LifeEvents provides a **higher death benefit during your working years**, when your needs and responsibilities are the greatest. (See reverse for more on how Universal LifeEvents works.) You can choose a plan and benefit amount that provides the **right protection for you.**

Universal LifeEvents insurance can mean those left behind are still able to pursue their own dreams, and help ensure that the **ending** of one story won't stop the **beginning** of another.

Universal LifeEvents sample rates

Sample ranges of weekly rates for employee-only, non-smoker coverage with long-term care benefit. Your exact rate may depend on additional features selected by you and/or by your employer.

Age at purchase	\$25,000 Universal LifeEvents policy
30	from \$3.49 - \$4.59
40	from \$5.05 - \$6.71
50	from \$7.84 - \$10.71

Sample rates are shown for illustrative purposes only. Rates may vary by age, smoking status, state, employer and features selected by you and/or by your employer. An application for insurance must be completed to obtain coverage.

Note: your rate is "locked in" at your age at purchase!

Once you have a policy, your rate will never increase due to age.



Solving the long-term care issue

At any point in your life, you may need long-term care services, which could cost hundreds of dollars per day. Universal LifeEvents includes a **long-term care (LTC)** benefit that can help pay for these services at any age. This benefit **remains at the same** level throughout your life, so the full amount is always available when you most need it.

Here's how it works:

4% You can **collect 4% of your Universal LifeEvents death benefit per month** for up to 25 months to help pay for long-term care services.

Flexible features available:

2x PLUS: if you collect a benefit for LTC, your **full death benefit** is still available for your beneficiaries, as much as **doubling** your benefit.

The LTC Benefit is an acceleration of the death benefit and is not Long-Term Care Insurance (except in LA and VA, where the LTC benefit is Long-Term Care Insurance). It begins to pay after 90 days of confinement or services, and to qualify you must meet conditions of eligibility for benefits. The LTC benefits provided by this policy may not cover all of the policyholder's LTC expenses. Pre-existing condition limitation may apply. Your policy will contain complete details. You should consult a financial advisor to determine if the long-term care benefits and the retirement benefits provided by this policy are right for you.

Disability Insurance

Meeting your basic living expenses can be a real challenge if you become disabled. Your options may be limited to personal savings, spousal income and possibly Social Security. Disability insurance provides protection for your most valuable asset—your ability to earn an income. Disability insurance provides income replacement benefits for you in the event you are unable to work due to an accident or sickness.

Employees regularly scheduled to work 30 or more hours per week are eligible for both short-term and long-term disability benefits after 6 months of employment. Disability insurance is provided at no cost to the employee. Please contact your HR department for full details.

Long-Term Disability Insurance

Insured by Madison National

A Long-Term Disability plan is provided for regular full-time and part-time staff working at least 30 hours per week following the completion of a six-month eligibility period. The plan pays 60% of salary up to a maximum of \$8,750 per month and begins following the 90th day of total disability. The maximum benefits duration is up to the social security normal retirement date.

Short-Term Disability Insurance

Insured by Integrity Employee Benefits

- The Short-Term Disability plan covers 70% of weekly earnings, to a maximum of \$2,500 weekly benefit.
 - **NOTE: STD Benefits are reduced by PFML Benefits. If PFML benefits are sufficient for your income, you may not need to take Voluntary STD coverage.**
- Short-Term Disability Benefits plus PFML/PTO can equal up to 100% of your pre-disability earnings.
 - Time off amounts that result in the excess of 100% of pre-disability earnings will reduce the weekly Short Term Disability benefit by the excess amount.
- Protect your income for the first 3 months of a disability with Short Term Disability insurance.
- Benefits begin on the 8th day of an injury or 8th day of a sickness and can be payable up to 12 weeks.
- **OPEN ENROLLMENT – Employees may sign up or increase without providing proof of good health.**
- **The amount of the benefit is subject to normal 3 month / 12 month pre-existing condition limitation.**

		Monthly Premium Cost								
		Age on January 1								
If your annual income is	Your weekly benefit is	Under 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
\$7,429	\$100	\$1.00	\$1.10	\$1.00	\$1.10	\$1.30	\$1.70	\$2.00	\$2.40	\$2.80
\$14,857	\$200	\$2.00	\$2.20	\$2.00	\$2.20	\$2.60	\$3.40	\$4.00	\$4.80	\$5.60
\$22,286	\$300	\$3.00	\$3.30	\$3.00	\$3.30	\$3.90	\$5.10	\$6.00	\$7.20	\$8.40
\$29,714	\$400	\$4.00	\$4.40	\$4.00	\$4.40	\$5.20	\$6.80	\$8.00	\$9.60	\$11.20
\$37,143	\$500	\$5.00	\$5.50	\$5.00	\$5.50	\$6.50	\$8.50	\$10.00	\$12.00	\$14.00
\$44,571	\$600	\$6.00	\$6.60	\$6.00	\$6.60	\$7.80	\$10.20	\$12.00	\$14.40	\$16.80
\$52,000	\$700	\$7.00	\$7.70	\$7.00	\$7.70	\$9.10	\$11.90	\$14.00	\$16.80	\$19.60
\$59,429	\$800	\$8.00	\$8.80	\$8.00	\$8.80	\$10.40	\$13.60	\$16.00	\$19.20	\$22.40
\$66,857	\$900	\$9.00	\$9.90	\$9.00	\$9.90	\$11.70	\$15.30	\$18.00	\$21.60	\$25.20
\$74,286	\$1,000	\$10.00	\$11.00	\$10.00	\$11.00	\$13.00	\$17.00	\$20.00	\$24.00	\$28.00
\$81,714	\$1,100	\$11.00	\$12.10	\$11.00	\$12.10	\$14.30	\$18.70	\$22.00	\$26.40	\$30.80
\$89,143	\$1,200	\$12.00	\$13.20	\$12.00	\$13.20	\$15.60	\$20.40	\$24.00	\$28.80	\$33.60
\$96,571	\$1,300	\$13.00	\$14.30	\$13.00	\$14.30	\$16.90	\$22.10	\$26.00	\$31.20	\$36.40
\$104,000	\$1,400	\$14.00	\$15.40	\$14.00	\$15.40	\$18.20	\$23.80	\$28.00	\$33.60	\$39.20
\$111,429	\$1,500	\$15.00	\$16.50	\$15.00	\$16.50	\$19.50	\$25.50	\$30.00	\$36.00	\$42.00
\$118,857	\$1,600	\$16.00	\$17.60	\$16.00	\$17.60	\$20.80	\$27.20	\$32.00	\$38.40	\$44.80
\$126,286	\$1,700	\$17.00	\$18.70	\$17.00	\$18.70	\$22.10	\$28.90	\$34.00	\$40.80	\$47.60
\$133,714	\$1,800	\$18.00	\$19.80	\$18.00	\$19.80	\$23.40	\$30.60	\$36.00	\$43.20	\$50.40
\$141,143	\$1,900	\$19.00	\$20.90	\$19.00	\$20.90	\$24.70	\$32.30	\$38.00	\$45.60	\$53.20
\$148,571	\$2,000	\$20.00	\$22.00	\$20.00	\$22.00	\$26.00	\$34.00	\$40.00	\$48.00	\$56.00
\$156,000	\$2,100	\$21.00	\$23.10	\$21.00	\$23.10	\$27.30	\$35.70	\$42.00	\$50.40	\$58.80
\$163,429	\$2,200	\$22.00	\$24.20	\$22.00	\$24.20	\$28.60	\$37.40	\$44.00	\$52.80	\$61.60
\$170,857	\$2,300	\$23.00	\$25.30	\$23.00	\$25.30	\$29.90	\$39.10	\$46.00	\$55.20	\$64.40
\$178,286	\$2,400	\$24.00	\$26.40	\$24.00	\$26.40	\$31.20	\$40.80	\$48.00	\$57.60	\$67.20
\$185,714	\$2,500	\$25.00	\$27.50	\$25.00	\$27.50	\$32.50	\$42.50	\$50.00	\$60.00	\$70.00

Public Employees Retirement Association (PERA)

As a PERA member, you contribute a percentage of every paycheck to PERA. In exchange, we provide you a lifetime benefit. Unlike most retirement plans today; traditional pension plans like PERA – also known as defined benefit or DB plans – provide you with the security of a lifetime benefit.

	Member Contribution	Employer Contribution	Vesting Schedule*	Full Retirement Eligible
Coordinated Plan	6.50% of Salary	7.50% of Salary	100% after 3 years	Full retirement age under Social Security (but no later than age 66) and one year of service.
Corrections Plan	5.83% of Salary	8.75% of Salary	50% after 5 years; +10% per year until 100% at 10 years	Age 55+ and fully vested; OR Social Security age and one year of service
Police & Fire Plan	11.8% of Salary	17.7% of Salary	50% after 10 years; +5% per year until 100% at 20 years	Age 55+ and fully vested; OR Social Security age and one year of service

*Being vested means you qualify for benefits at the minimum allowable age. Vesting and full retirement details shown are applicable to new PERA members and may vary for members who first entered the plan at an earlier date.

How to Access Your Account Information

- Visit www.mnpera.org and click on My PERA Login.



Health Care Savings Plan (HCSP)

Administered through MSRS

The HCSP is a post-retirement health care savings plan sponsored by the employer that allows employees to save money to pay medical expenses and/or health insurance premiums after termination of public service. Participation in these programs depends on the employee's union contract.

How to Access Your Account Information

- Visit www.msrs.state.mn.us/home and Login to your



account.

MN Deferred Compensation Plan (MNDCP)

Available through MSRS

The Minnesota Deferred Compensation Plan (MNDCP) is a voluntary savings plan intended for long-term investing for retirement. Authorized under Section 457 of the Internal Revenue Code, the MNDCP is a smart and easy way to supplement retirement income from your Minnesota public pension and Social Security benefits.

Contributions

You may contribute to your MNDCP on a pre-tax or post-tax basis through payroll deduction. You can enroll or make changes to this plan at any time – there is no “open enrollment” period for Deferred Compensation. Contact Human Resources for an enrollment packet or visit www.msrs.state.mn.us.

Annual Limits

Total annual contributions to the plan cannot exceed statutory limitations. 2026:

Annual Contribution Limit (Normal Deferral):	\$24,500
“Age 50” Catch Up Limit (Additional \$8,000):	\$32,500
“Pre-Retirement” Catch Up Limit (Double Normal Deferral):	\$47,000

The “age 50” catch-up provision increases the annual 457 contribution limits for participants who are 50 or older. The “pre-retirement” catch-up provision allows eligible participants to make up for years in which they did not contribute the maximum that they were allowed. Using this provision, they can contribute up to double the regular contribution limit for a period of three years immediately preceding their declared normal retirement age. Participants cannot use both types of catch-up provisions in the same calendar year. Contact Minnesota State Retirement System (MSRS) at 800-657-5757 to determine your catch-up provision eligibility.

Investments

As a participant in the MNDCP, you have access to a wide range of investment options selected by the Plan. Keep in mind that investing involves market risk, including possible loss of principal. To learn more about your investment options visit www.msrs.state.mn.us or call 800-657-5757.

How to Access Your Account Information

Visit www.msrs.state.mn.us/home and Login to your account.



Paid Time Off (PTO)

Years of Service	Days Earned Per Month	Hours Earned per Month	Days Earned per Year	Hours Earned per Year
0-3	1.75	14	21	168
4-5	2.00	16	24	192
6-7	2.25	18	27	216
8-15	2.50	20	30	240
16-19	2.75	22	33	264
20+	2.83	22.67	34	272

* Employees may carry over up to 480 hours of PTO.

Paid Holidays

- New Year's Day
- Martin Luther King Day
- President's Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Veteran's Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Eve Day
- Christmas Day

Funeral Leave

Employees have paid funeral leave of absence up to 3 days or a maximum of 24 hours for the death of an immediate family member.

Employee Wellness/Assistance

Employee Assistance Program (6 FREE sessions)

MCIT (SandCreek)

Whether you or your family need help with your personal life or are having issues at work, the County's Employee Assistance program (EAP) is here for you. Call 24/7 for help from a counselor finding child care, dealing with a loss, finding community resources and more.

EAP counselors are ready to give you the type of support you need. Just call and they will listen to your concerns, give you guidance and help you find solutions that are right for you. Here are just a few things they can help you with:

- Marital/Personal relationships
- Substance abuse
- Balancing work and family
- Financial concerns
- Mental and emotional health
- Grief and loss
- Job stress

Omada

- Omada is a digital lifestyle change program. They combine the latest technology with ongoing support so you can make the changes that matter most – whether that's around eating, activity, sleep or stress. It's an approach shown to help you lose weight and reduce the risks of type 1 & 2 diabetes and heart disease. To get started visit <https://go.omadahealth.com/mhc>

Learn to Live

- If you're experiencing insomnia, stress, excessive worry or depression, Learn to Live is an online cognitive behavioral program that can help you work through those issues when and where it's convenient for you — and it's proven to work. To get started, visit www.learntolive.com/partners and use code MHC

Sharecare Fitness Incentive

- Employees enrolled in a county sponsored Blue Cross Blue Shield health plan may earn a \$20 gift card per month (up to 2 individuals in household) if they track the equivalent of 10,000 steps per day for 21 days. Log into your BCBS online portal at www.bluecrossmn.com to get started.
- Sharecare is a digital health solution that helps people manage all their health in one place. Best of all, the Sharecare app is tested and proven to drive sustained engagement and improve outcomes. By tapping into the world's largest collective health IQ, members receive personalized insights, information, daily tracking, innovative programs, and one-of-a-kind tools to live their healthiest lives. All in a totally secure, easy-to-use environment. This app has an AskMD option which allows you to get answers to what might be bothering you and help you prepare for a visit with a doctor.

Blue365

- Blue365 offers premier health and wellness discounts and is free to join. Available to employees with BCBS Insurance Coverage. www.blue365deals.com/BCBSMN

Other Perks

Tuition Reimbursement

- Employees may get reimbursed up to \$5,250 each year
- Reimbursement covers tuition for job-related classes, online courses, seminars, and workshops
- Tuition must be for accredited colleges, universities or other approved organizations

Loan Forgiveness Programs

- Employees with federal student loans may be able to get relief from their remaining debt
- A federal program offers public and not-for-profit employees loan forgiveness
- Covers certain types of federal student loans and under certain conditions
- For more information visit <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service>
- Biden-Harris Administration's Student Debt Relief Plan: This plan includes loan forgiveness up to \$20,000. [The Biden-Harris Administration's Student Debt Relief Plan Explained \(studentaid.gov\)](#)

MN Benefits Association

- Offers benefits like scholarships, auto lease and purchase program, auto insurance, pet insurance, and long term care insurance. Visit <http://minnesotabenefitsassociation.org/>

MN College Savings Plan

- State of MN official Section 529 college savings plan – can use it to save for future higher education costs <https://www.mnsaves.org/>

Mobile Phone Plan Discount

- Employees can get a discounted rate with some mobile providers
- Contact your provider to see if you are eligible

Benefits for Families

- Family insurance coverage including medical, dental, vision and life
- Dependent care assistance through a flexible spending account
- Leave of absence for family illness and family member preparing for military duty
- Employee Assistance Program for you and household members (6 free sessions)
- Financial well-being program for you and household members

Downtown Brainerd Discounts for Employees

MUST SHOW ID BADGE TO BUSINESS

- Knotty Pine Bakery: Free coffee or tea with purchase of bakery item
- Royal Tire (Washington Street): 10% Discount of oil change or per tire purchase. Up to 15% discount on total bill.
- O'Reilly Auto Parts: Technician Discount (Varies by item)
- Shoe Sensation: 10% discount on work and safety styles in store.
- Coco Moon: 10% discount

Contact Information

If you have specific questions about any of the benefit plans, please contact the administrator or insurance partners listed below, or the human resources department at 822-7030 or hr@crowwing.gov.

Benefit	Administrator	Phone	Website
Medical BCBS	Blue Cross Blue Shield	866-873-5943	www.bluecrossmnonline.com
Dental	Delta Dental	800-448-3815	www.deltadentalmn.org
Vision VSP	VSP Vision	800.877.7195	VSP Vision Care Vision Insurance
HSA/VEBA/FSA	WEX	866-451-3399	WEX customer login Find your WEX
Life Insurance	NIS / Madison National Life	NIS see below	
PERA Life	NCPERS	1-800-652-9026	www.gallagherbyerlyinc.com/ncpers_mn/
PERA	PERA	800-652-9026	www.mnpera.org
Deferred Compensation	MSRS – Scott Elwood	800-657-5757	www.mnretire.gov
HCSP	MSRS – Scott Elwood	800-657-5757	www.mnretire.gov
Integrity Employee Benefits	MetLife – Integrity Benefits	866-437-7977	integrity@integrityeb.com
EAP	MCIT - SandCreek	1-800-550-6248	www.sandcreekeap.com
Insurance Partners	National Insurance Services (NIS)		EMAIL
	Steve Smith, Employee Benefits Consultant	800-627-3660 extension 1370	ssmith@nisbenefits.com
	Leah Boedigheimer, Account Manager	218-608-0999	lboedigheimer@nisbenefits.com