FOR ELIGIBLE FULL TIME OR PART TIME (20+hrs/wk) EMPLOYEES DURING PLAN YEAR 2016-2017

Health Insurance:
Coverage begins the first day of the month following 30 days of hire.
Premiums Per Bi-Weekly Pay Day– $17.76 - Self only
$72.64 - Self + Spouse
$58.55 - Self + Child(ren)
$138.45 - Family
** An additional $4.45 will be deducted for each hour not worked under 40 per week.

~Medical Benefit - 75/25% after deductible (EE pays 25%)

Wellness Program Incentive for Deductible and Out-of-Pocket Max (Spring testing)	Non Participation		Good		Better		Best	
	Deductible	Out-Of-Pocket Max	Deductible	Out-Of-Pocket Max	Deductible	Out-Of-Pocket Max	Deductible	Out-Of-Pocket Max
Per Employee	$800	$2,050	$600	$1,850	$400	$1,650	$200	$1,450
Per Employee +1	$1,600	$4,100	$1,200	$3,700	$800	$3,300	$400	$2,900
Per Employee +2 or more	$2,400	$4,100	$1,800	$3,700	$1,200	$3,300	$600	$2,900

~100% coverage, deductible waived, on eligible preventative care & Flathead City/County Health Department Services, less Dental Services
~$200 Vision Benefit, deductible waived
~RX-
$300 deductible
10% co-pay - generic
20% co-pay - formulary
30% co-pay - brand name
Out-Of-Pocket Max $4,800/employee & $9,600/family
**Mandatory mail order after second fill of a maintenance drug.

~Dental Benefit:
$25 Deductible/person, $75/Family
Preventative - 100%, Deductible waived
Basic Care - 75/25%, Deductible applies
Major Services - 50/50%, Deductible applies
Maximum Benefit per person, per plan year - $1,250

Life Insurance:
$10,000 Group Life and AD&D free of charge to the employee
Option to purchase additional life insurance

Long Term Disability Insurance
Free of charge to the employee (Seasonal Not Eligible)
Option to purchase additional coverage through Aflac

Retirement:
Montana Public Employee Retirement System (PERS)
Mandatory membership for employees working more than 960 per fiscal year
7.9% required pre-tax contribution of gross wages from employee
8.37% match from County/State
Vested after 5 Years Membership
2 plans to choose from: Defined Benefit or Defined Contribution
**Option to contribute more towards retirement through a 457 plan (Valic or Lord Abbett).

Flex Plan:
Pre-Tax Health Insurance Premiums
Medical Spending Account, Maximum Annual Contribution - $2,550 (Seasonal Not Eligible)
Dependent Care Spending Account, Maximum Annual Contribution - $5,000 (Seasonal Not Eligible)

Supplemental Insurance:
Variety of plans offered through Aflac
Dental, Vision, AD&D offered through Ameritas
Travelers Car & Home Insurance
Free Employee Assistance Plan

Vacation:
Starts to accrue from 1st pay period, eligible to use after 6 months
(Pro-rated based on hours worked):
0-10 years of employment – 15 vacation days per year
10-15 years of employment – 18 vacation days per year
15-20 years of employment – 21 vacation days per year
20+ years of employment – 24 vacation days per year

Sick:
Starts to accrue from 1st pay period, eligible to use after 90 days
12 sick days per year (Pro-rated based on hours worked)