

# Summary of Blaine County Employee Benefits for Applicants

## **Life Insurance:**

All eligible employees receive group term life insurance for \$20,000.00 and accidental death and dismemberment principal amount of \$20,000.00. The premiums for this coverage are paid by the County. This coverage also covers \$5,000.00 for a spouse and \$5,000.00 for any dependent children ages 0-23 years.

The benefit amounts above reduce by 35 percent at age 65 and further reduce by 55 percent of the original amount at the age of 70, 70 percent of the original amount at the age 75, 80 percent of the original amount at the age 80. All benefits end if employment is terminated. You may convert to an individual life insurance policy; please see policy for conditions of conversion. Please request LifeWise Benefits Summary for more information.

## **Medical Insurance:**

All eligible employees and their dependents may participate in the medical insurance program. Deductibles are \$250 per person, \$750 per family per calendar year with \$20 co-pay for in-network regular office visits and \$35 for in-network specialist visits. Other services are covered 80%/20% in network and 60%/40% out of network. Individual Out-of-Pocket Limit is \$2,000; Family Out-of-Pocket Limit is \$6,000. 30 day probation period prior to coverage eligibility\* Please request Blue Cross Benefits Summary for full coverage details.

## **Vision Insurance:**

All eligible employees and their dependents may participate in the vision insurance program. **PLEASE NOTE:** To have vision insurance, you and your dependants must have medical insurance. Please request Blue Cross VSP Benefits Summary for coverage details.

## **Dental Insurance:**

All eligible employees and their dependents may participate in the dental insurance program. Deductibles are \$25 per person, \$75 per family per calendar year. Preventive & Diagnostic services are covered at 100%, basic services are covered at 80% and major services & implants are covered at 50%. **PLEASE NOTE:** To have dental insurance, you and your dependants must have medical/vision insurance. Please request Delta Dental Benefits Summary for full coverage details.

## **Employee Assistance Program:**

Available to employee and immediate family only. Please request Business Psychology Associates, Inc. Benefits Summary for specifics.

## **Flexible Benefits Plan:**

Blaine County offers to its employees a medical reimbursement and a dependent care reimbursement. This enables the employee to deduct a specified amount each paycheck on a pre-tax basis to be set aside for funding the aforementioned plans. This amount is deducted from your gross pay before taxes and contributed to a reimbursement account. After you submit a qualified receipt and a voucher, you

will be reimbursed from this account. It is important that you be conservative when estimating the amount to be deducted from your paycheck, as you will forfeit any money you have not used for expenses at the end of the year. We are guided by Federal Government rules. Please contact payroll for specifics on the Flexible Benefits Plan.

**Retirement:**

Retirement benefits are provided by the Public Employee Retirement System of Idaho (PERSI). Participation is mandatory for employees normally working 20 hours per week or more for at least 5 consecutive months, and elected officials.

PERSI is a defined benefit system funded by contributions from both the individual and the County. Potential benefits are based on average monthly salary for the highest 42 consecutive months and total service time. A minimum of five years (60 Months) is necessary to qualify for a monthly benefit. A minimum age must be attained; 50 for police officers, 55 for general members. A disability retirement feature is available after 10 years (120 months) service.

For specific information, please see the PERSI Member Handbook on line at [www.persi.idaho.gov](http://www.persi.idaho.gov) or call PERSI at 1-800-451-8228.

**Deferred Compensation:**

The County participates in a Deferred Compensation Program that allows employees to have a portion of their salary withheld through payroll deductions and invested for payment to them at a later date. Neither the deferred amount, nor earnings in the investment are subject to current federal income taxes. Taxes become payable when deferred income plan earnings are distributed, presumably at retirement when lower tax bracket is in effect.

**Group Term Life:**

Gallagher Benefits Administrators, Inc. offers to County employees a group decreasing term life insurance with additional coverage for accidental death and dismemberment and life insurance. This policy will also cover a spouse and children. All active members of the Retirement Employees System are eligible. Please inquire as to open enrollment periods, schedules of benefits, conversion policy, and monthly premiums. This group life insurance is done as an automatic payroll deduction.

**Automatic Payroll Deductions:**

County employees may elect to have payroll deductions set up for the Flexible Benefits Plan, Deferred Compensation Plan, or for some specific insurance premiums. Also available are deductions to Pioneer Credit Union or Idaho Central Credit Union.

**Employee/Manager Handbook:**

Before or upon being hired, you will receive a copy of the Blaine County Employee/Manager Handbook for your reference. Please feel free to contact the payroll department if we can be of assistance.

Please visit [www.blainecounty.org](http://www.blainecounty.org) for additional benefits information.