



# Clay County 2025 Fringe Benefit Summary Guide

Employees working 24+ hrs. per week are required to enroll in the Core Benefit Package, which includes at least Single Health Insurance, Single Dental and Basic Life Insurance. **There is no opt-out provision for employees for the core benefits.** Benefit-eligible employees are given a monthly Employer Cafeteria Contribution to be used toward the cost of the core benefits and voluntary elections.

County/Employer Cafeteria Contribution	100% FTE 40 Hrs./Week	80% FTE 32 Hrs./Week	75% FTE 30 Hrs./Week	60% FTE 24 Hrs./Week
Family	\$1,820.00	\$1,456.00	\$1,365.00	\$1,092.00
Single Grandfathered – Benefit eligible <b>before</b> 12/31/2019	\$1,481.00	\$1,185.00	\$1,111.00	\$889.00
Single Non-Grandfathered – Benefit eligible <b>after</b> 01/01/2020	\$1,031.88	\$825.50	\$773.92	\$619.14

*If both spouses work for Clay County, and are benefit-eligible, please talk to HR about your contribution options and structure.*

Health Insurance Premiums - Required	Single	Family
Comprehensive CMM 1000	\$1,139.00	\$3,049.00
VEBA 2600 – Includes \$110/\$220 VEBA Contribution**	\$874.00 + \$110 = \$984.00	\$2,338.00 + \$220 = \$2,558.00
CDHP 4000 – Includes \$145/\$290 HSA/VEBA Contribution **	\$891.50 + \$145 = \$1,036.50	\$2,385.50 + \$290 = \$2,675.50
CDHP 6750	\$687.00	\$1,807.00

*\*\* These plans have a required monthly contribution into a tax-advantaged account (VEBA and/or HSA).*

Dental Insurance Premiums		Voluntary Vision Premiums – Materials Only Plan		
Single Premium – Required	Family	Single	Single + 1	Family
\$45.00	\$116.00	\$9.62	\$17.05	\$25.45

Life Insurance	
Basic Life – Required	\$25,000 coverage for \$2.88/ month.
Supplemental Life - Self	Up to \$500,000. Rate based on age as of 1/1/2025 or age on eligibility date.
Supplemental Life - Spouse	Up to \$150,000. Rate based on age of spouse as of 1/1/2025 or age on eligibility date.
Dependent – All Children Under 26	\$15,000 coverage per dependent for \$1.95/month total.

Other Benefits Available		
Long Term Disability	Short Term Disability	Long Term Care
Health Savings Account	Accident	Critical Illness
Flexible Spending Accounts: Medical	MN State Deferred Compensation	Health Care Savings Plan (Union Specific)
Flexible Spending Accounts: Daycare	Nationwide Deferred Compensation	Employee Assistance Program – Free

Vacation Accruals (Years of Service)		Sick Leave
Hire – 4 Years	96 hours per year	3.70 hours per pay period/96 hours per year. 300-hour minimum/5 years of service required for eligibility to receive % of sick hours at separation of employment.
5 – 10 Years	120 hours per year	
11 – 15 Years	144 hours per year	
16 – 20 Years	168 hours per year	
21 + Years	192 hours per year	

Holidays - The following days have been designated as official paid holidays:		
New Years Day – 1/1/2025	Juneteenth – 6/19/2025	Thanksgiving Day – 11/27/2025
Martin Luther King Day – 1/20/2025	Independence Day – 7/4/2025	Friday after Thanksgiving – 11/28/2025
President’s Day – 2/17/2025	Labor Day – 9/1/2025	½ Day Christmas Eve – 12/24/2025
Memorial Day – 5/26/2025	Veteran’s Day – 11/11/2025	Christmas Day – 12/25/2025

Retirement (percent of salary)		
(Public Employee Retirement Association – PERA)		
	County Contribution	Employee Contribution
*Corrections/Juv. Detention	8.75%	5.83%
Deputies	17.70%	11.80%
All Others	7.5%	6.5%

\*Contributions to increase on 7/1/2025 per state statute.

Tax-Advantage Plans	2025 Max
Medical FSA	\$3,200
Medical FSA Rollover	\$600
Dependent Care	\$5,000
HSA – Single	\$4,300
HSA – Family	\$8,550
HSA – Catch up	\$1,000

New employees are eligible for the insurance benefits the 1<sup>st</sup> of the month following 30 days of full-time employment.

**For questions about the Clay County benefits package, contact Anna Moore at [anna.moore@claycountymn.gov](mailto:anna.moore@claycountymn.gov).**