

Wadena County Benefits 2025

Health Insurance – Blue Cross Blue Shield of Minnesota (BCBS) - Member Services: BlueCross: 1-800-382-2000



bluecrossmn.com

Value (High Cost) Plan

- Cost Level 2 - (local hospitals: Wadena, Sebeka, Staples, Perham, Park Rapids, Brainerd, Bertha, Verndale, Menahga)

- Deductibles:
 - Individual: \$850
 - Family: \$1,700
- Out of Pocket Max:
 - Medical
 - Individual: \$2,600
 - Family: \$5,200

RX costs are lower than HSA plan and will NOT count towards your deductible

- Prescription
- Individual: \$1,250
 - Family: \$2,500

- Copays offered (included but not limited to):
- Preventative: 0%
 - Office Visits (Illness or Injury): \$40
 - Urgent Care (Clinic Based): \$40
 - Emergency Care: \$125
- Prescription Drug Copay (instore):
Tier One: \$25; Tier Two and Four: \$70; Tier Three: \$45

Non-Embedded HSA/HRA (Low Cost) Plan

- Cost Level 2 - (local hospitals: Wadena, Sebeka, Staples, Perham, Park Rapids, Brainerd, Bertha, Verndale, Menahga)

- Deductibles:
 - Individual: \$2,000
 - Family: \$4,000
- Out of Pocket Max:
 - Individual: \$3,000
 - Family: \$6,000

RX costs can be higher and will count towards your deductible

- Copays offered (included but not limited to):
 - Preventative: 0%
 - Office Visits (Illness or Injury): 25% after deductible
 - Urgent Care (Clinic Based): 25% after deductible
 - Emergency Care: 25% after deductible
- Prescription Drug Copay (instore):
Tier One through Four: 25% after deductible

Embedded HSA/HRA (Low Cost) Plan

- Cost Level 2 - (local hospitals: Wadena, Sebeka, Staples, Perham, Park Rapids, Brainerd, Bertha, Verndale, Menahga)

- Deductibles **and** Out of Pocket Maximum:
 - Individual: \$3,300
 - Family: \$6,600

RX costs can be higher and will count towards your deductible

- Copays offered (included but not limited to):
 - Preventative: 0%
 - Office Visits (Illness or Injury): 0% after deductible
 - Urgent Care (Clinic Based): 0% after deductible
 - Emergency Care: 0% after deductible
- Prescription Drug Copay (instore):
Tier One through Four: 0% after deductible

2025 Plans Final	Premium Rates	Employer Contribution (Cafeteria Dollars)	Monthly Employee Cost (Split between the first and second Paycheck of each month)	Annual HRA Contribution
Employee Only				
Value Plan	\$1,105.65	\$981.00	\$124.65	
Non-Embedded HSA Plan	\$978.94	\$1,048.00	(\$-69.06)	
Embedded HSA Plan	\$918.23	\$1,048.00	(\$-129.77)	
Non-Embedded HRA Plan	\$978.94	\$943.83	\$35.11	\$1,250.00
Embedded HRA Plan	\$918.23	\$943.83	(\$-25.60)	\$1,250.00
Employee + One				
Value Plan	\$1,724.32	\$1,432.00	\$292.32	
Non-Embedded HSA Plan	\$1,526.72	\$1,536.00	(\$-9.28)	
Embedded HSA Plan	\$1,432.04	\$1,536.00	(\$-103.96)	
Non-Embedded HRA Plan	\$1,526.72	\$1,327.67	\$199.05	\$2,500.00
Embedded HRA Plan	\$1,432.04	\$1,327.67	\$104.37	\$2,500.00
Employee + Family				
Value Plan	\$2,698.27	\$1,848.00	\$850.27	
Non-Embedded HSA Plan	\$2,389.05	\$2,010.00	\$379.05	
Embedded HSA Plan	\$2,240.89	\$2,010.00	\$230.89	
Non-Embedded HRA Plan	\$2,389.05	\$1,801.67	\$587.38	\$2,500.00
Embedded HRA Plan	\$2,240.89	\$1,801.67	\$439.22	\$2,500.00

Dental Insurance – MetLife – Member Services Phone: 1-800-880-1800

Plan Type	Monthly Rate
Employee Only	\$32.76
Employee + Spouse	\$78.64
Employee + Child(ren)	\$102.24
Family	\$146.80

Wadena Dentist Offices in Network: Wadena Family and O’Kane



Note: MetLife does not send ID cards, either download their mobile app or tell your dental clinic you have MetLife and verify your DOB/SSN

Deductible	\$0 Lifetime Deductible per person. Applies to all covered services, including Diagnostic and Preventive. Each covered employee and dependent is responsible for first \$100 of covered charges incurred while covered by this plan.
Annual Maximum Benefit	\$1,250 per person per calendar year

Diagnostic and Preventative – no waiting period

- 100% covered
 - 1 in 6 months – Oral examinations, checkups, dental cleanings
 - 1 in 12 months – Bitewing X-rays
 - 1 in 60 months – X-rays complete series (Full Mouth)
 - 2 in 12 months (Children to age 19) – Topical fluoride treatment

Basic Restorative – no waiting period

- 80%, 90%, or 100% covered – **Call member services for exact amount covered/How Many/How Often**
 - Sealants, Space Maintainers, Amalgam/Composite Fillings, Prefabricated Crowns, Emergency Palliative Treatments, Consultations

Major Restorative – no waiting period

- 50% or 60% covered – **Call member services for exact amount covered/How Many/How Often**
 - Crowns/inlays/Onlays, Repairs, Endodontics Root Canals, Oral Surgery (Simple and Surgical Extractions), other oral surgery, dentures, implant services, TMJ, Periodontal Surgery/Scaling & Planing/Maintenance, bridges

Orthodontia – no waiting period

- 50% covered (\$1,000 Lifetime) – **Call member services for exact amount covered**
 - Dependent children up to age 19, if the orthodontic appliance is initially installed while Dental Insurance is in effect for such child.

The above is not an all-inclusive list of covered services. Please call MetLife if you have any questions on covered services/how many/how often.

Vision – VSP – Member Services: 1-800-877-7195

Note: VSP does not send ID cards, either download their mobile app or tell your eye clinic you have VSP and verify your DOB/SSN

Plan Type	Monthly Rate
Employee Only	\$6.10
Employee + Spouse	\$12.20
Employee + Child(ren)	\$13.04
Family	\$20.86



Wadena Eye Clinics in Network: Azure, Shopko Optical and Wadena Eye Clinic

- Exam: Not covered under VSP plan (most health insurances should cover the annual eye exam)
- Prescription Glasses (Frame and Lenses): Copay \$25
 - Frame Allowances (Every Other Plan Year): \$170 (featured fame brands), \$150 (frame allowance), \$80 (Walmart/Sam’s Club/Costco), 20% savings on amount over allowance
 - Lenses (Every Plan Year): single vision, lined bifocal, and lined trifocal lenses, Impact-resistant lenses for dependent children
- Contacts - instead of glasses (Every Plan Year): Copay up to \$45
 - \$150 allowance for contacts; copay does not apply
 - Contact lens exam (fitting and evaluation)

The above is not an all-inclusive list of covered services. Please call VSP if you have any questions on covered services/how often.

Short Term Disability – Main Contact: Wadena County HR – Brenna: 218-631-7787

- Elimination period: 14 calendar days (benefits begin on the 14th day)
- Employee Cost: \$0.34/\$10 of weekly benefit (e.g., \$100 weekly enrollment would cost \$3.40/month)
- Maximum Payable Benefits up to: 12 weeks
 - Minimum enrollment: \$100/week
 - Maximum enrollment: not to exceed 60% of current basic pay or \$1,500/week (whichever is lower)



Increases can be made in \$50 weekly increments - New increases are subject to the 3 month /12 month pre-existing condition limitation.

Partial disability benefit: Maternity leave – elimination period needs to be met; 4 weeks a paid benefit for non-cesarean birth; 6 weeks of paid benefit for cesarean birth

*** Short Term Disability can be used with paid sick time to get up to 100% of wages while out on disability. An employee cannot receive more than 100% of their average gross wages. In the event of utilizing too much paid time off, the disability benefit from Cigna will be reduced to ensure the employee stays at 100% of their average gross wages. ***

Long Term Disability – Main Contact: Wadena County HR – Brenna: 218-631-7787



- Elimination period: 3 Months (Benefits begin after 90 days)
 - Payable for injury, sickness or pregnancy
- Payable up to normal retirement age defined by Social Security (i.e., Age 65, 66, 67)
 - Minimum enrollment: \$500/month
 - Maximum Enrollment: not to exceed 60% of current basic pay or \$6,000/month (whichever is lower)
 - **Increases can be made in \$100 monthly increments - New increases are subject to the 3 month /12 month pre-existing condition limitation.**

Long term disability definition: due to injury or illness – inability to perform one or more of your duties on a full-time basis or the ability to do all of your duties but only on a part time basis (full or partial disability)

Age Band	18-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60+
Rates per \$100	.064	.083	.158	.247	.362	.492	.672	.728	.768

Life Insurance – Hartford – Main Contact: Wadena County HR – Brenna: 218-631-7787



- **Basic Life and AD&D Plan**
 - **Coverage Level: \$20,000**
 - **Monthly cost: \$5.04**
- **Dependent Life and AD&D Plan**
 - Dependent Coverage Level (Live birth to under 6 months): \$500
 - Dependent Coverage Level (6 months to under age 26): \$2,500
 - Spouse Coverage Level: \$2,500
 - Monthly cost: \$1.00/Family
- **Employee Supplemental Life and AD&D Plan**
 - Minimum Coverage Level: \$10,000
 - Maximum Coverage Level: Up to \$300,000 upon approval
 - Guaranteed Issues amount upon new hire is \$150,000
 - Increases can be made in \$5,000 increments.
- **Spouse Supplemental Life and AD&D Plan**
 - Minimum Coverage Level: \$5,000
 - Maximum Coverage Level: Up to \$150,000 upon approval
 - Guaranteed Issues amount upon new hire is \$20,000
 - Increases can be made in \$5,000 increments.

Employee and Spouse Supplemental Life and AD&D Rates	
Age Band	Life + AD&D Rate/ \$1000
Under 25	\$0.08
25-29	\$0.08
30-34	\$0.09
35-39	\$0.10
40-44	\$0.15
45-49	\$0.22
50-54	\$0.36
55-59	\$0.55
60-64	\$0.60
65-69	\$1.14
70+	\$2.04

Any new enrollment or increase to supplemental coverages after a new hire enrollment [requires a health questionnaire.](#)

Visit the [HRconnection](#) Website for much more information on the above benefits. Download forms, use calculators to determine your financial need, watch videos explaining coverages and much more.

To Log-In Go to: <https://www.hrconnection.com/?u=Wadena>

Public Employee Retirement Association (PERA) Retirement – Member Services: 1-800-652-9026

- Wadena County matches the statutory mandated retirement program for each position as follows:
 - 8.75% employer + 5.83% employee = 14.58% total – for Correctional (Jailer/Dispatch)
 - 17.7% employer + 11.8% employee = 29.5% total – for Police & Fire (Deputies)
 - 5% employer + 5% employee = 11% total – for Public Elected Officials (Commissioners)
 - 7.5% employer + 6.5% employee = 14% total – for Coordinated (all other employees)



Health Equity – Member Services: 1-866-346-5800



- **Health Spending Account (HSA)** – must be enrolled in Embedded or Non-Embedded HSA/HRA plan
 - Maximum contributions
 - Individual: \$4,300; Family (includes employee + spouse): \$8,550
 - *Over age 55 an annual catch-up amount of \$1000 applies to maximums – Ind: \$5,300; Fam: \$9,550*
 - Amounts will rollover to the following years and will act as a regular savings account once the owner turns 65 – withdrawals will be taxed that are not used for medical reasons
- **Flexible Spending Account (FSA)/Medical Flexible Spending Account (MFSA)**
 - Maximum contributions: \$3,300 - Amounts will **not** rollover to the following year
 - Not compatible with a HDHP (HSA/HRA Health Plan)
 - All adult enrollees can have their own FSAs under the same plan IF employed with different employers (county employees married to each other cannot both have an FSA)
 - Funds can only be used for the individual who owns the account
- **Limited Flexible Spending Account (LFSA)**
 - Maximum contributions: \$3,300 - Amounts will **not** rollover to the following year
 - All rules apply from a regular FSA, but a LFSA can only be utilized alongside an HRA or HSA and cannot be used for medical expenses. It is only for vision and dental expenses.
- **Health Reimbursement Account (HRA)** – must be enrolled in Embedded or Non-Embedded HRA plan
 - Upfront allotment of cafeteria dollars
 - Individual: \$1,250; Family (includes employee + spouse): \$2,500
 - Amounts will rollover to the following year
- **Dependent Care FSA**
 - Maximum contributions
 - Single parent or married but filing separately: \$2,500; Married and filing jointly: \$5,000

NCPERS Membership – Additional Life Insurance – Members Services: 202-601-2450

\$16 per month membership

Member's Age at Time of Claim	Employee Term Life Insurance Amount	Employee AD&D Amount	Total Employee Benefit for Accidental Death	Spouse Total Benefit Amount	Child(ren) Benefit Amount to Age 26
< 25	\$225,000	\$100,000	\$325,000	\$20,000	\$4,000
25-29	\$170,000	\$100,000	\$270,000	\$20,000	(Live birth to age 26)
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	



Deferred Compensation/Retirement Accounts – 457(b) Plans

- FTJ/Orion – *Brian Fleming 320-762-7744; Member Services: 1-800-379-2513*
- Nationwide (NACO) – *Steve Mahn 720-749-9101; Member Services: 1-877-677-3678*
- MSRS Orchard – *Cody Anderson 218-349-5444; Member Services: 1-800-657-5757*

IRS 2025 Annual Max Contribution Amounts

- Under age 50: \$23,500
- *Over age 50 catch up amount: \$7,500 (\$31,000 = Regular Max + Catch Up)*
- *Ages 60-63 catch up amount: \$11,250 (\$34,750 = Regular Max + Catch Up)*
- Special 457(b) Catch-Up Provisions: \$47,000





All employees, spouses, and dependents are eligible to use the Sand Creek services for up to six (6) counseling sessions for each identified problem at no cost. This service is provided by our workers compensation company, MCIT.

Please note: Certain professional treatment services, such as medical care, psychiatric service, long-term counseling/psychotherapy or testing are not included. In the event that such services are needed, refer to your health care plan for an explanation of covered services. If you are experiencing a life-threatening situation, please call 911 or immediately go to an emergency room.



Mental Health Counseling

When overwhelmed with personal, work or life stressors, mental health counseling can be a lifesaver. Our licensed master's level counselors support you and your household members through difficult times providing confidential assistance. **WE**

HELP WITH: Family Conflict, Couples/Relationships, Substance Abuse, Anxiety, Depression and more.



Work/Life Resources

Navigating the practical challenges of life, while handling the demands of your job can be stressful.

Work/Life resources and referral services are designed to provide knowledgeable consultation and customized guidance to assist with gaining resolution to everyday hurdles. **RESOURCES INCLUDE: Adoption, Elder/Adult Care, Parenting, Child Care, Medical Advocacy, Special Needs Support, Wellness and more.**



Legal/Financial Resources

Legal and Financial resources and referrals are available to connect you with experienced, vetted professionals in their topical area of legal and financial needs. **RESOURCES INCLUDE: Budgeting, Estate Planning/Wills, Divorce/Custody, Bankruptcy, Personal Injury/Malpractice, Major Life Event Planning, ID Theft and more.**



Life Coaching

Achieve your personal and professional goals by engaging life coaching. Our life coaches act as an accountability partner and can assist you in overcoming obstacles and achieving your goals. **COACHES HELP WITH: Life Transitions, Work/Life Balance, Goal Setting, Improving Relationships, and more.**