PONDERA COUNTY
ELECTIVE BENEFIT INFORMATION

Contact the Clerk & Recorder's office for further information.

GROUP HEALTH INSURANCE

The minimum hourly work requirement is 24 hours per week to be eligible to participate in the Pondera County Group Health Plan, effective on the 1st day of the month following the hire date. The County contributes to employee health insurance beginning the 1st day of the month 30 days after hire

- ***Initial Enrollment***: Employee pays full premium until the county contribution begins. Application for coverage must be submitted prior to the first day of the month following the hire date if choosing to participate. Employee payment can be deducted pre-tax from paycheck. OR
- ***County Contribution Enrollment***: Application for coverage must be submitted within 15 calendar days from date of hire to be enrolled the 1st day of the month 30 days after hire
  - Pondera County will contribute the sum of a single premium, or a prorated sum based upon hours scheduled, toward the cost of the group health insurance premium. Beginning July 1, 2026 rates are:

4 Choices of Coverage:

$1000 Deductible – 80/20

| | $1000 Deductible | County will pay | Employee will pay |
|---|---|---|---|
| Single | $1,410.00 | $1,335.00 | $75.00 |
| Two Party | $2,776.00 | $1,335.00 | $1,441.00 |
| Employee/Children | $2,422.00 | $1,335.00 | $1,087.00 |
| Family | $3,789.00 | $1,335.00 | $2,454.00 |

$1500 Deductible – 70/30

| | $1500 Deductible | County will pay | Employee will pay |
|---|---|---|---|
| Single | $1,335.00 | $1,335.00 | $0 |
| Two Party | $2,629.00 | $1,335.00 | $1,294.00 |
| Employee/Children | $2,315.00 | $1,335.00 | $980.00 |
| Family | $3,588.00 | $1,335.00 | $2,253.00 |

$3500 HDHP Deductible – 100/0

| | HDHP $3300 Deductible | County will pay | County paid HSA | Employee will pay |
|---|---|---|---|---|
| Single | $1,035.00 | $1,035.00 | $300.00 | $0 |
| Two Party | $2,039.00 | $1,035.00 | $300.00 | $1,004.00 |
| Employee/Children | $1,779.00 | $1,035.00 | $300.00 | $744.00 |
| Family | $2,783.00 | $1,035.00 | $300.00 | $1,748.00 |

$4500 HDHP Deductible – 100/0

| | HDHP $3500 Deductible | County will pay | County paid HSA | Employee will pay |
|---|---|---|---|---|
| Single | $953.00 | $953.00 | $382.00 | $0 |
| Two Party | $1,878.00 | $953.00 | $382.00 | $925.00 |
| Employee/Children | $1,638.00 | $953.00 | $382.00 | $685.00 |
| Family | $2,563.00 | $953.00 | $382.00 | $1,610.00 |

VSP VISION BUY-UP

The vision buy-up plan is included in the health insurance premium, at no cost to the employee. In addition, employees who are not on the county's health insurance may add vision coverage for the following premium amounts:

| | |
|---|---|
| Single | $9.29 |
| Employee/Spouse | $17.14 |
| Employee/Child(ren) | $18.26 |
| Family | $28.56 |

GROUP LIFE INSURANCE

If you meet the minimum hourly work requirement (30 hours per week / 130 hours per month), you are eligible to participate in the Pondera County Group Life Insurance Plan beginning the 1st day of the month following 30 days after the hire date.

- Application for coverage should be made thirty (30) days in advance of the eligibility date.
- Pondera County will pay the premium a full-time employee, or a prorated sum based upon hours scheduled, toward the cost of the group life insurance premium.

AFLAC ACCIDENT INSURANCE

If you meet the minimum hourly work requirement (16 hours per week / 69 hours per month), you are eligible to participate in the AFLAC Accident Insurance Plan beginning the 1st day of the month following 30 days after the hire date.

Application for coverage should be made thirty (30) days in advance of the eligibility date.

- Pondera County will pay the premium for a full-time employee, or a prorated sum based upon hours scheduled, toward the cost of the group accident insurance premium.

AFLAC SUPPLEMENTAL INSURANCE POLICIES

Employees may purchase supplemental insurance plans through AFLAC. Current policies offered are Disability Income – Disability - Short Term, Cancer Insurance, Critical Care/Recovery, Hospital Advantage, Accidental Death & Dismemberment, Dental, Vision and additional Accident Insurance, as well as group term life insurance. These premiums can be paid by a pre-tax deduction.

- Eligible employees are full-time and part-time employees.
- Annual open enrollment period in May, during which employees may enroll or make changes.

DEFERRED COMPENSATION (457) PLAN

Employees may purchase tax-deferred retirement annuities through NATIONWIDE or AIG (VALIC). Contributions are exempt from state and federal tax withholding but are subject to Social Security and Medicare tax.

- Eligible employees are full-time, part-time and probationary employees.