

MISSOULA COUNTY EMPLOYEE BENEFITS INFORMATION
Rates effective 07/01/09 through 6/30/2010

INSURANCE BENEFITS

All insurance benefits provided are available to employees who work at least 20 hours per week on a regular basis. All insurance benefits require completed enrollment within 31 days from the date of hire. *All basic coverages become effective on the first of the month following 90 days of continuous employment. ** Payroll deduction for premiums is required.

*Failure to enroll within 31 days may require special enrollment procedures that may include submitting proof of insurability.

**Supplemental insurance coverage, late enrollments or enrollments that require proof of insurability have special effective dates.

FLEXIBLE BENEFITS

Employees eligible for insurance benefits may participate in a flexible benefit/cafeteria plan to make PRE-tax deductions for: 1- Medical Flexible Spending Account, 2- Dependant Care Account, and 3- premiums for medical/dental/optical insurance. Employees who enroll in Dependant Care or Medical Spending Accounts must re-enroll every year during the annual reenrollment period. (usually this is in May each year)

HEALTH, DENTAL AND OPTICAL INSURANCE

These benefits are available to eligible employees and eligible dependents. Cost is as indicated below. Employees or dependants not enrolled within 31 days of eligibility may be subject to preexisting conditions, reduced benefits and waiting periods before the coverage becomes effective.

Following are **EMPLOYEE** rates deducted in each 2-week pay period for Health and Dental, and deducted monthly from the second pay-period for Optical:

Employee Status	Employee/ Single	Employee/ child(ren)	Employee/ Spouse/DP	Family
Health				
Full-time	\$0.00	65.08	84.23	149.31
3/4-time	48.23	129.58	153.52	234.87
1/2-time	96.46	194.08	222.80	320.42
Dental				
Full-time	0.00	26.31	14.31	40.62
3/4-time	4.50	30.81	18.81	45.12
1/2-time	9.00	35.31	23.31	49.62
Optical				
Full-time	10.55	19.43	19.90	28.77
3/4-time	10.55	19.43	19.90	28.77
1/2-time	10.55	19.43	19.90	28.77

LIFE INSURANCE

\$20,000.00 Term life insurance is provided for all eligible employees.

SUPPLEMENTAL LIFE INSURANCE

Eligible employees may purchase additional life insurance at the following rates, which will be deducted from the employee's second paycheck of each month.

AGE	RATE	\$6,000.00	\$15,000.00	\$25,000.00	\$40,000.00	\$60,000.00	\$80,000.00	\$100,000.00
Under 30	\$0.10	\$0.60	\$1.50	\$2.50	\$4.00	\$6.00	\$8.00	\$10.00
30-34	\$0.11	\$0.66	\$1.65	\$2.75	\$4.40	\$6.60	\$8.80	\$11.00
35-39	\$0.13	\$0.78	\$1.95	\$3.25	\$5.20	\$7.80	\$10.40	\$13.00
40-44	\$0.21	\$1.26	\$3.15	\$5.25	\$8.40	\$12.60	\$16.80	\$21.00
45-49	\$0.34	\$2.04	\$5.10	\$8.50	\$13.60	\$20.40	\$27.20	\$34.00
50-54	\$0.53	\$3.18	\$7.95	\$13.25	\$21.20	\$31.80	\$42.40	\$53.00
55-59	\$0.96	\$5.76	\$14.40	\$24.00	\$38.40	\$57.60	\$76.80	\$96.00
60-64	\$1.39	\$8.34	\$20.85	\$34.75	\$55.60	\$83.40	\$111.20	\$139.00
65-70	\$2.42	\$14.52	\$36.30	\$60.50	\$96.80	\$145.20	\$193.60	\$242.00

NOTE: Monthly rates will increase in accordance with the above schedule on the first of the month following the employee's corresponding birthday.

LONG-TERM DISABILITY

Long-term disability benefits are provided and extended benefits are available as a supplemental coverage for eligible employees. Premiums are based on the employee's age and rate of pay.

LONG-TERM CARE

Long-term care benefits are provided and extended benefits are available for purchase for eligible employees and eligible family members. Premiums are based on age. Proof of insurability is required for all extended benefits.

EMPLOYEE ASSISTANCE PROGRAM

A free, confidential counseling service is available through the Employee Assistance Program (EAP). Missoula County employees who work at least 20 hours per week are eligible. This service is also available to members of the employees' immediate household. Information on the EAP program is available through your supervisor or the Human Resources Office.

PUBLIC EMPLOYEES' RETIREMENT SYSTEM (OR SHERIFFS' RETIREMENT)

All County employees are eligible for enrollment in PERS. Employees who work at least 20 hours per week or a total of 960 hours per fiscal year are required to enroll in the PERS (or MSRS) on the first day of employment. Any person who is currently a member in PERS when hired must participate in PERS. Members will contribute a percentage of their gross salary to the system each pay period. This is matched by a County contribution of the same percentage. Effective 7/1/2002 all participants must choose between a Defined Benefit, (DB), plan or a Defined Contribution, (DC), plan for investment of contributions. Employees in the DB plan are vested when they complete 5 years of membership service. Information about the DB or DC retirement options will be provided at enrollment.

PUBLIC EMPLOYEES DEFERRED COMPENSATION: (IRS 457 PLAN)

Employees may participate in a deferred compensation program through a qualified provider authorized by Missoula County. This optional program allows employees to defer PRE-tax dollars to a supplemental retirement plan with a variety of investment options. There is no County match for funds invested in this program. Information on enrolling in this plan will be provided at orientation.

DIRECT DEPOSIT

Employees are encouraged to have their payroll check deposited electronically to their accounts at any bank. Information on direct deposit is available from the Accounting or Human Resources departments.