

2026 EMPLOYEE BENEFITS SUMMARY



Hubbard County offers a menu of benefits to defined benefit eligible employees. Benefit selections are effective the 1st of the month following 30 days of benefit eligible employment.

Changes may be made during the annual open enrollment; employee is responsible to inform Human Resources of changes due to qualifying events (*i.e. marriage, divorce, birth or adoption of a child, death, child turning 26, and losing coverage*).

Premiums will be rounded to be divisible by two within 24 pay periods.

Hubbard County, via Lincoln Financial, provides a \$20,000 term life and accidental death and dismemberment insurance coverage to each defined benefit eligible employee at no cost to the employee (\$2.10/month) and \$10,000 coverage to PT defined benefit eligible employees 30-34 hours (\$1.10/month).

Health Coverage	Employer's Contribution	Eligible to Participate in Cafeteria Plan
Employee Elects County Coverage	1. Health coverage option w/HSA 2. Health coverage option w/VEBA	FSA-medical FSA-dependent care Other voluntary benefits (pre-tax) No cash back option
Employee Waives County Coverage (opt-out)	VEBA \$141.68/FT (PT prorated) (limited scope: dental, vision, and when deductible is met can cover qualified medical expenses) Employee must provide proof of alternate health coverage.	FSA-medical FSA-dependent care Other voluntary benefits (pre-tax) No cash back option

Health Coverage

MHC-NWSC-Medica Choice Passport <blue> dollars available to employee for Cafeteria Plan (pre-tax) <red> employee out of pocket dollars

Single Plan Deductible	Single Plan Monthly Premium	County Contribution \$965.76 monthly (less \$141.68 to HSA/VEBA) ER pays \$824.08 to premium EE Monthly/Per Pay	Plan Deductible Individual/Family	Family Plan Monthly Premium	County Contribution \$1,719.44 monthly (less \$283.36 to HSA/VEBA) ER pays \$1,436.08 to premium EE Monthly/Per Pay
1,700	\$1,177.14	\$353.06/\$176.53	**1,700 PP/3,400 Family	\$2,493.28	\$1,057.20/\$528.60
3,400	\$1,040.90	\$216.82/\$108.41	3,400 PP/6,800 Family	\$2,204.72	\$768.64/\$384.32
5,500	\$921.06	\$96.98/\$48.49	5,500 PP/11,000 Family	\$1,950.88	\$514.80/\$257.40
7,050	\$851.16	\$27.08/\$13.54	7,050 PP/14,100 Family	\$1,802.84	\$366.76/\$183.38

MHC-NWSC-Essentia Choice Care with Medica

Single Plan Deductible	Single Plan Monthly Premium	County Contribution \$965.76 monthly (less \$141.68 to HSA/VEBA) ER pays \$824.08 to premium EE Monthly/Per Pay	Plan Deductible Individual/Family	Family Plan Monthly Premium	County Contribution \$1,719.44 monthly (less \$283.36 to HSA/VEBA) ER pays \$1,436.08 to premium EE Monthly/Per Pay
1,700	\$941.70	\$117.62/\$58.81	**1,700 PP/3,400 Family	\$1,994.62	\$558.54/\$279.27
3,400	\$832.72	\$8.64/\$4.32	3,400 PP/6,800 Family	\$1,763.78	\$327.70/\$163.85
5,500	\$736.84	\$87.24/\$43.62	5,500 PP/11,000 Family	\$1,560.72	\$124.64/\$62.32
7,050	\$680.94	\$143.14/\$71.57	7,050 PP/14,100 Family	\$1,442.28	\$6.20/\$3.10

**non-embedded family deductible

Look-back benefit eligible: An employee not benefit eligible but is put into a look-back period. Based on the look-back period established by the County, an employee may be deemed benefit eligible, per federal law to establish health coverage eligibility.

HR CONNECTION – Click Link

Detailed coverage of benefits, including health coverage summary of benefits and creditable coverage notices, may be found at HR Connection or see the 'Benefit Contacts' listed at the end of this brochure.

Per Minnesota law, only licensed agents may discuss insurance plans specific to individuals.

SAVING/SPENDING ACCOUNTS

(PRE-TAX BENEFIT)

County employees may participate in saving/spending accounts for unreimbursed health, dental, vision, and dependent care expenses. There are three types of saving/spending accounts administrated by WEX (FSA/HSA) and BPAS (VEBA): Saving/spending amounts are direct-deposited through payroll deductions.

Health Savings Account (HSA) is only available to those enrolled in a High Deductible Health Plan (HDHP) and are not covered by any other health plan (unless the other plan is a HDHP). If option 1 (page 1) is selected, you will have an employer contribution made to the HSA. Annual IRS HSA contributions may not exceed the annual statutory maximums (2026 IRS contribution limits: individual \$4,400 / family \$8,750 / age 55 and over can contribute an additional \$1,000 annually). An HSA can be paired with a VEBA and/or FSA but the VEBA and/or FSA is limited to eligible dental, vision, and post-deductible expenses if actively contributing to an HSA. Account balances, if not used, roll over to subsequent year/s. An HSA is portable and participant's rights to the account are non-forfeitable.

Voluntary Employees' Beneficiary Association Account (VEBA) features a tax-free trust that public employers can use to fund health plan benefits. If option 2 (page 1) is selected, you will have an employer contribution made to the VEBA. A VEBA can be paired with an HSA but the VEBA is limited to eligible dental, vision, and post-deductible expenses if actively contributing to an HSA. Employee can "freeze" the VEBA account for future expenses. If employee elects to waive (opt-out) HDHP coverage, you will have an employer contribution made into a VEBA-limited scope. A VEBA is portable and participant's rights to the account are non-forfeitable.

Flexible Spending Account (FSA) features the ability to pay for qualified medical or dependent care expenses. Once chosen, the annual amount is on a **pre-tax** basis and is irrevocable for the 12-month plan year, unless due to a qualifying event.

- **Medical:** Enrollment is completed on an annual basis prior to the beginning of a calendar year for current employees eligible for group health plans, they do not have to be enrolled in the plan. The annual maximum IRS limits based at time of open enrollment for FSA **unreimbursed medical expenses** is \$3,400. An FSA can be paired with an HSA and/or VEBA but the FSA/VEBA is limited to eligible dental, vision, and post-deductible expenses if actively contributing to an HSA. **NOTE:** Currently, by law, a balance remaining (up to \$680) from 2026 will rollover into 2027 FSA medical dollars.
- **Dependent care:** In most cases, the annual maximum family FSA **dependent care expenses** are \$7,500.

Voluntary (Ancillary Benefits)

DENTAL INSURANCE-MET LIFE

(pre-tax benefit)

Eight percent change in rates for 2026

Plan	Monthly Premium
Employee	\$38.34
Employee + 1	\$75.12
Employee + Family	\$137.28

VISION INSURANCE-VSP

(pre-tax benefit)

No change in rates for 2026

Plan	Monthly Premium
Employee	\$7.54
Employee + 1	\$12.10
Employee + Child(ren)	\$12.34
Family	\$19.92

ACCIDENT INSURANCE-METLIFE

(after-tax benefit)

New Vendor for 2026

Plan	Monthly Premium – Low Plan	Monthly Premium – High Plan
Employee	\$9.70	\$16.96
Employee + Child(ren)	\$16.10	\$28.20
Employee + Spouse	\$16.40	\$28.76
Family	\$22.80	\$39.76

HOSPITALIZATION INSURANCE-METLIFE

(after-tax benefit)

No rate change. New Vendor for 2026

The plan pays a fixed cash benefit for hospital stays resulting from a covered injury or illness. Benefits can help pay for out-of-pocket medical and non-medical costs.

Plan	Monthly Premium
Employee	\$19.78
Employee + Child(ren)	\$35.30
Employee + Spouse	\$40.88
Family	\$56.40

CRITICAL ILLNESS INSURANCE-METLIFE

(after-tax benefit)

Plan and rate changes for 2026.

New Vendor for 2026

Critical Illness insurance pays a fixed, lump sum benefit if you're diagnosed with a covered condition such as heart attack, stroke, major organ failure, kidney disease, invasive cancer, etc.

Plans can be purchased for either \$15,000 or \$30,000.

SHORT-TERM DISABILITY-DISCONTINUED

Due to the new Minnesota state legislation for Paid Family Medical Leave effective 01/01/2026 Short-Term Disability has been discontinued.

Long-Term Disability-Lincoln Financial

(after-tax benefit)

No change in rates for 2026

New employees may enroll without a health history requirement. Current LTD insured employees may increase their LTD during the annual open enrollment, without having to provide a health history. The amount of increase is subject to the normal pre-existing conditions period (subject to a 6/6/24 pre-existing condition limitation). Employees not currently participating may apply and are not subject to a health history during the annual open enrollment.

Age	Rates are per \$100/monthly benefit. Options are any \$100 increment between \$500 and \$5,000 with a maximum of 60% of monthly income (rounded to nearest \$100)
Under 25	.20
25-29	.24
30-34	.36
35-39	.44
40-44	.72
45-49	1.08
50-54	1.36
55-59	1.60
60-64	1.64
65 +	1.58

VOLUNTARY LIFE INSURANCE

(AFTER-TAX BENEFIT)

- National Conference on Public Employee Retirement Systems (NCPERS): The Prudential Insurance Company administers a group decreasing term life insurance provided at a fee of \$16.00/month. Information may be accessed on the web at www.ncpers.org or [HRConnection](#).
- Lincoln Financial: New hires may elect coverage without health history up to the guaranteed issue of \$130,000 for themselves, and up to \$30,000 for their spouse, and \$10,000 for each child up to age 26. **One-time Full Open Enrollment Opportunity!** Employees may increase Optional Life up to a total of \$130,000 with no health questions. Spouses may increase Optional Spouse Life up to a total of \$30,000 with no health questions. Additional Life Insurance/Accidental Death & Dismemberment (AD&D) coverage may be purchased by employees in \$5,000 increments or up to \$500,000. Spouse's or child(ren) coverage may be purchased without an employee policy taken. Spouse life insurance in \$5,000 increments not to exceed \$300,000. No change in rates for 2026.

2026 Rates – Lincoln Financial											
Employee Spouse Life Insurance	Attained age	Under 25-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	
	Rate per \$1000 coverage monthly		\$.064	\$.084	\$.124	\$.196	\$.288	\$.444	\$.684	\$ 1.056	\$ 2.46
\$10,000											
Child Insurance		Rate per month					\$2.34				

2026 HOLIDAYS

Holiday	Date	Holiday	Date
New Year's Day	Thursday, January 1, 2026	Independence Day	Friday, July 3, 2026
Martin Luther King Day	Monday, January 19, 2026	Labor Day	Monday, September 7, 2026
President's Day	Monday, February 16, 2026	Veterans' Day	Wednesday, November 11, 2026
Friday before Easter	Friday, April 3, 2026	Thanksgiving Day	Thursday, November 26, 2026
Memorial Day	Monday, May 25, 2026	Day after Thanksgiving	Friday, November 27, 2026
Juneteenth	Friday, June 19, 2026	Christmas Eve (1/2 day)	Thursday, December 24, 2026
		Christmas Day	Friday, December 25, 2026

Note: Holidays listed differ by respective schedule – alternate schedule reflects Indigenous Peoples' Day (Monday, October 12, 2026) in place of the Friday after Thanksgiving.

2026 PAYROLL SCHEDULE

2026 Pay Period from	to	Pay Dates	Pay Period from	to	Pay Dates
12/14/2025	12/27/2025	01/09/2026	06/14/2026	06/27/2026	07/10/2026
12/28/2025	01/10/2026	01/23/2026	06/28/2026	07/11/2026	07/24/2026
01/11/2026	01/24/2026	02/06/2026	07/12/2026	07/25/2026	08/07/2026
01/25/2026	02/07/2026	02/20/2026	07/26/2026	08/08/2026	08/21/2026
02/08/2026	02/21/2026	03/06/2026	08/09/2026	08/22/2026	09/04/2026
02/22/2026	03/07/2026	03/20/2026	08/23/2026	09/05/2026	09/18/2026
03/08/2026	03/21/2026	04/03/2026	09/06/2026	09/19/2026	10/02/2026
03/22/2026	04/04/2026	04/17/2026	09/20/2026	10/03/2026	10/16/2026
04/05/2026	04/18/2026	05/01/2026	10/04/2026	10/17/2026	10/30/2026
04/19/2026	05/02/2026	05/15/2026	10/18/2026	10/31/2026	11/13/2026
05/03/2026	05/16/2026	05/29/2026	11/01/2026	11/14/2026	11/27/2026
05/17/2026	05/30/2026	06/12/2026	11/15/2026	11/28/2026	12/11/2026
05/31/2026	06/13/2026	06/26/2026	11/29/2026	12/12/2026	12/24/2026

Direct deposit is mandatory for all Hubbard County employees. Pay checks will be automatically deposited into checking and/or savings accounts on payday.

Digital Time Card recording of hours worked is provided via UKG. Employee pay stubs with current gross pay, tax withholdings, other deductions, accruals and the net pay which has been deposited into employee account/s is available in UKG.

Employee Assistance Program (EAP): Hubbard County recognizes that problems of a personal nature can have an adverse effect on an employee's job performance and provides EAP as a resource to employees. EAP is a voluntary program that provides short term, no cost, confidential counseling services for employees and immediate family members when facing problems with relationships, finances, alcohol and drug use, work, stress, or other personal problems. Employee and/or family members can contact a qualified counselor, 24 hours a day, by calling The Sand Creek Group, Ltd. at **1-800-550-MCIT (6248)**.

Other benefits, such as **Paid Time Off (PTO), jury duty, bereavement leave and funeral leave** are referenced in the Personnel Policy and/or specific Union contracts.

RETIREMENT PLANNING

Public Employees Retirement Association of Minnesota (PERA): PERA is intended to provide public employees with retirement benefits. Counties and employees are required by law to participate in PERA. At retirement a monthly annuity is paid with the amount of the annuity dependent upon age, length of service and total contributions. An employee who terminates their employment prior to retirement age may receive their contributions plus interest, or they may elect to leave their contributions with PERA and qualify for a full annuity at retirement age, or a reduced annuity as early as age 55.

2026 PERA contributions

Plan	Employee	Employer
Coordinated	6.50%	7.50%
Police/Fire	11.80%	17.70%
Correctional	6.83%	10.25%
Defined Contribution (optional)	5.00%	5.00%

Voluntary Deferred Compensation (plans can be pre-tax (457b) and/or after-tax deductions (Roth)): Eligible employees may participate in the **MN State Deferred Compensation (MSRS) Plans** by payroll deduction. Information may be obtained by calling Cody Anderson, Retirement Counselor, (218) 349-5444. Plan information and account accessibility is available at www.mnretire.gov.

BENEFIT CONTACTS

Benefit Type	Company Name	Contact Person	Phone Number(s)/Email(s)
Accident/Critical Illness/Life Insurance Dental / Vision / Hospital Insurance / Long-Term Disability	Integrity Employees Benefits, LLC www.HRConnection.com	Bill Dehmer	(866) 437-7977 bill.dehmer@integrityeb.com
Health Insurance	Medica National Insurance Services (NIS)	Sarah Bagley-Lindgren, Strategic Account Manager Leah Boedigheimer Account Manager Aaron Casper Employee Benefits Consultant Zach Cunningham Client Relations	(952) 992-2869 (218) 290-4937 sarah.bagley-lindgren@medica.com (218) 608-0999 lboedigheimer@nisbenefits.com 1-800-627-3660 – ext. 1361 aacasper@nisbenefits.com 262-780-1232 zcunningham@nisbenefits.com
Health Savings Account (HSA) Flexible Spending Account (FSA) Voluntary Employees' Beneficiary Association (VEBA)	WEX WEX - BPAS	Customer Service New to WEX Contact:	(866) 451-3399 customerservice@wexhealth.com 844-561-1337
PERA	www.mnpera.org		(800) 652-9026