

# *2026 Crow Wing Soil and Water Conservation District Benefits Guide*





*Vision: Clean water, productive lands, and vibrant communities.*

*Mission: Fostering healthy lands and clean water through voluntary conservation.*

*Values: Stewardship, Support, Integrity, Leadership, and Partnerships.*

## Benefits Overview:

The Crow Wing Soil and Water Conservation District (SWCD) is proud to offer a comprehensive benefits package to eligible employees who work a minimum of 30 hours per week. The complete benefits package is briefly summarized in this booklet.

You share the costs of some benefits, and SWCD provides other benefits at no cost to you. In addition, there are voluntary benefits with reasonable group rates that you can purchase through SWCD payroll deductions.

### SWCD Benefits Offered

|                                                                                                |   |
|------------------------------------------------------------------------------------------------|---|
| Medical Benefits Administered by Public Employees Insurance (PEIP) Program Advantage Plan..... | 3 |
| Health Premium Rates .....                                                                     | 4 |
| Dental Premium Rates .....                                                                     | 4 |
| Life Insurance Coverage Rates Basic Life/AD&D: .....                                           | 4 |
| PERA TermLife Administered by NCPERS .....                                                     | 5 |
| PERA Pension Plan.....                                                                         | 6 |
| Health Care Savings Plan (HCSP).....                                                           | 6 |
| MN Deferred Compensation Plan (MNDCP).....                                                     | 6 |
| Vacation .....                                                                                 | 7 |
| Sick Leave.....                                                                                | 7 |
| Paid Holidays .....                                                                            | 7 |
| Funeral Leave .....                                                                            | 8 |
| Employee Assistance Program (EAP) 6 FREE sessions .....                                        | 8 |
| Loan Forgiveness Programs .....                                                                | 8 |
| MN College Savings Plan.....                                                                   | 8 |
| Contact Information.....                                                                       | 9 |

# Medical Benefits Administered by Public Employees Insurance (PEIP) Program Advantage Plan

The Public Employees Insurance Program offers three Plan choices: **Advantage (High) • HSA (Low)**

Choose the Benefit Level that best fits your needs. The premium and cost-sharing will vary based on the Benefit Level you choose. You may change your Benefit Level each year during your group's annual open enrollment.

The Public Employees Insurance Program offers two different Health Plans/Networks to choose from:

- **HealthPartners**
- **Blue Cross Blue Shield**

Choose the network carrier that best fits your needs. Your network selection will not affect the cost of the plan; nor will it affect the premium rate. The benefits are similar under each network. You may change your Health Plan/Network level each year during your group's annual renewal.

Primary Care Clinics have been placed into one of four cost levels, depending on the care system in which the provider participates and that care system's total cost/quality of delivering health care. The amount of cost-sharing that is paid for health care services varies depending upon the cost level of the Health Plan and Network that you choose. • **Select a primary care clinic (PCC) for each family member**

Each family member must select a primary care clinic (PCC). Family members may choose different PCCs – even in a different cost level, but all family members must enroll with the same Plan Level and Network choice. Your enrollment form should include the primary care clinic # associated with your network carrier.

All primary care clinics are broken into four tier levels that determine the benefits received by that family member. A list of participating clinics is available online to help you make your primary care clinic selection. This list includes your primary care clinic's clinic number that you will need to enroll. You can change clinics by calling the phone number on your ID card.

Most medical care is coordinated through a Primary Care Clinic (PCC) and you will generally need a referral to see a specialist (referrals to a specialist's office will be covered at the same cost level as your PCC). **You may self-refer to certain specialists, including OBGYN, chiropractors, routine vision, and mental health/chemical dependency practitioners, provided the practitioner is part of the carrier's self-referral network—no referrals are needed for urgent care and emergencies.**

A statewide primary care clinic listing and health plan documents, including the Summary Benefit Comparisons (SBC's) for all plan levels, are available online at

**IMPORTANT!** Once enrolled, you will receive **TWO** ID cards. One card will be sent from your health plan (HP, BCBS), which will be used for **medical services**. The second card from CVS is to be used for all **pharmacy charges**. If you have questions, please call us at 952.746.3101 or 800.829.5601 or email us at [shawn@innovomn.com](mailto:shawn@innovomn.com).



## Health Insurance Premium Rates

| Employee Cost Advantage Health Plan High |          |                   |            |
|------------------------------------------|----------|-------------------|------------|
| Premiums                                 | Month    | Per Paycheck (26) | Yearly     |
| Single                                   | \$144.22 | \$66.56           | 1,730.64   |
| Family                                   | \$385.05 | \$177.71          | \$4,620.58 |

| Employee Cost HSA Plan |          |                   |            |
|------------------------|----------|-------------------|------------|
| Premiums               | Month    | Per Paycheck (26) | Yearly     |
| Single                 | \$97.29  | \$44.90           | \$1,167.46 |
| Family                 | \$259.75 | \$119.88          | \$3,116.98 |

## Dental Premium Rates

| Employee Cost Delta Dental |         |                   |          |
|----------------------------|---------|-------------------|----------|
| Premiums                   | Month   | Per Paycheck (26) | Yearly   |
| Single                     | \$4.26  | \$1.97            | \$51.12  |
| Family                     | \$10.15 | \$4.69            | \$121.81 |

Insurance will start for new hires after a 30-day waiting period on the first of the month.

## Life Insurance Coverage Rates

### Basic Life/AD&D:

Maximum \$50,000 Per Employee

Your Group's Guaranteed Issue Amount For Life Insurance

\$0.18 per \$1,000 of Coverage  
\$50,000 per employee

### Supplemental Life/AD&D:

Rate Per \$1,000

Maximum \$300,000 in

Combination with Basic Life Insurance:

### Age

<35 . 11

35-39 . 13

40-44 . 17

45-49 . 26

50-54 . 44

55-59 . 71

60-64 . 79

65-69 1.49

70-74 2.68

+75 4.81

### Dependent Life:

This plan provides \$2,500 Per Dependent Child,  
\$5,000 per Spouse per family.

\$1.18

Your Group's Guaranteed Issue Amount For  
Supplemental Life Insurance per employee

\$100,000

*Note: Eligible dependent child is to the age of 26. Life insurance coverage is not available to retirees.*

## PERA Term Life Administered by NCPERS

The Public Employee Retirement System of Minnesota (PERA) offers a supplemental survivor's benefit and insurance plan to enhance the financial security of its members. This voluntary decreasing term life plan is only \$16 per month and may be continued into retirement at the same low cost.

### Advantages:

- Guaranteed Acceptance – no health questions asked
- 24/7 Coverage – on or off the job
- Affordable – \$16 a month regardless of your age
- Easy Payment – by automatic payroll deduction

### Payment Examples:

- If an insured member at age 38 dies of natural causes, the beneficiary would receive \$100,000. If death is due to a covered accident, \$200,000 would be payable.
- If the spouse or domestic partner of a 42-year-old member dies, the member would receive \$18,000.
- If a dependent child less than age 26 dies, the payment to the member would be \$ 4,000.

For additional information about the NCPERS Life Insurance plan or how to file a claim, contact 800.525.8056 or visit [www.ncpersvoluntarylife.com/mn](http://www.ncpersvoluntarylife.com/mn)

| Member's Age at Time of Claim | MEMBER                    |                                                  |                                    | DEPENDENT                 |                                      |
|-------------------------------|---------------------------|--------------------------------------------------|------------------------------------|---------------------------|--------------------------------------|
|                               | Group Term Life Insurance | Group Accidental Death & Dismemberment Insurance | Total Benefit For Accidental Death | Group Term Life Insurance |                                      |
|                               |                           |                                                  |                                    | Spouse                    | Child(ren)                           |
| > 25                          | \$225,000                 | \$100,000                                        | \$325,000                          | \$20,000                  | \$4,000<br>(Live birth up to age 26) |
| 25 - 29                       | \$170,000                 | \$100,000                                        | \$270,000                          | \$20,000                  |                                      |
| 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 +                          | \$7,500                   | \$7,500                                          | \$15,000                           | \$4,000                   |                                      |

# PERA Pension Plan

As a PERA member, you contribute a percentage of every paycheck to PERA. In exchange, we provide you a lifetime benefit. Unlike most retirement plans today; traditional pension plans like PERA – also known as defined benefit or DB plans – provide you with the security of a lifetime benefit.

|                  | Member Contribution | Employer Contribution | Vesting Schedule*  | Full Retirement Eligible                                                                      |
|------------------|---------------------|-----------------------|--------------------|-----------------------------------------------------------------------------------------------|
| Coordinated Plan | 6.50% of Salary     | 7.50% of Salary       | 100% after 3 years | Full retirement age under Social Security (but no later than age 66) and one year of service. |

\*Being vested means you qualify for benefits at the minimum allowable age. Vesting and full retirement details shown are applicable to new PERA members and may vary for members who first entered the plan at an earlier date. Current PERA vesting at 3 years or 36 months.

## How to Access Your Account Information

- Visit [www.mnpera.org](http://www.mnpera.org) and click on My PERA Login.



# Health Care Savings Plan (HCSP)

Administered through Minnesota State Retirement System (MSRS)

The HCSP is a post-retirement health care savings plan sponsored by the employer that allows employees to save money to pay medical expenses and/or health insurance premiums after termination of public service. Participation in these programs depends on the employee's union contract.



SWCD Contribution: \$300 annually. The amount determined every two years.

## How to Access Your Account Information

- Visit [www.msrs.state.mn.us/home](http://www.msrs.state.mn.us/home) and log in to your account.

# MN Deferred Compensation Plan (MNDCP)

Available through MSRS

The MNDCP is a voluntary savings plan intended for long-term investing for retirement. Authorized under Section 457 of the Internal Revenue Code, the MNDCP is a smart and easy way to supplement retirement income from your Minnesota public pension and Social Security benefits.

## Contributions

You may contribute to your MNDCP on a pre-tax or post-tax basis through payroll deduction. You can enroll or change this plan anytime – there is no “open enrollment” period for Deferred Compensation. Contact Human Resources for an enrollment packet or visit [www.msrs.state.mn.us](http://www.msrs.state.mn.us).

The SWCD contributes up to \$1,000 annually for a \$1/1 match. The SWCD Board decided on the annual contribution amount.

## Annual Limits

Total annual contributions to the plan cannot exceed statutory limitations 2023:

|                                                           |           |
|-----------------------------------------------------------|-----------|
| Annual Contribution Limit (Normal Deferral):              | \$ 22,500 |
| “Age 50” Catch Up Limit (Additional \$6,000):             | \$ 30,000 |
| “Pre-Retirement” Catch-Up Limit (Double Normal Deferral): | \$ 45,000 |

The “age 50” catch-up provision increases the annual 457 contribution limits for participants who are 50 or older. The “pre-retirement” catch-up provision allows eligible participants to make up for years in which they did not contribute the maximum that they were allowed. Using this provision, they can contribute up to double the regular contribution limit for a period of three years immediately preceding their declared normal retirement age. Participants cannot use both types of catch-up provisions in the same calendar year. Contact Minnesota State Retirement System (MSRS) at 800-657-5757 to determine your catch-up provision eligibility.

## Investments

As a participant in the MNDCP, you have access to a wide range of investment options selected by the Plan. Keep in mind that investing involves market risk, including possible loss of principal. To learn more about your investment options, visit [www.msrs.state.mn.us](http://www.msrs.state.mn.us) or call 800-657-5757.

## How to Access Your Account Information

Visit [www.msrs.state.mn.us/home](http://www.msrs.state.mn.us/home) and Login into your account.



## Vacation

| Years of Service | Days Earned Per Month | Hours Earned per Month | Days Earned per Year | Hours Earned per Year | Hours per biweekly pay check |
|------------------|-----------------------|------------------------|----------------------|-----------------------|------------------------------|
| 0-3              | 1.07                  | 8.6                    | 13                   | 104                   | 4/2 wks                      |
| 4-5              | 1.3                   | 10.6                   | 16                   | 128                   | 4.09/2 wks                   |
| 6-7              | 1.58                  | 12.6                   | 19                   | 152                   | 5.85/2 wks                   |
| 8-15             | 1.83                  | 14.6                   | 22                   | 176                   | 6.77/2 wks                   |
| 16 +             | 2.08                  | 16.6                   | 25                   | 200                   | 7.69/2 wks                   |

\* Employees may carry over up to 240 hours of Vacation.

## Sick Leave

Sick leave shall be earned at a rate of 1.84 hours per 40 hours worked for all employees who have worked 80 hours for the SWCD in a year. The first 48 hours of sick leave earned shall be designated as Earned Sick and Safe Time (ESST) pursuant to Minn. Stat. § 181.9445 and may be used for any of the purposes of that statute and for those family members set forth therein.

The maximum carry- over of sick leave from one year to the next per employee shall be 160 hours. The first eighty (80) hours of the maximum carry over from year to year shall be designated as Earned Safe and Sick Time (ESST) pursuant to Minn. Stat. § 181.9445.

## Paid Holidays

- New Year's Eve (4 hours)
- New Year's Day
- Martin Luther King Day
- President's Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Indigenous Peoples' Day (Columbus Day)
- Veteran's Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Eve
- Christmas Day

## MN Paid Leave

Eligible employees may take up to 12 weeks of medical leave and up to 12 weeks of family leave, capped at 20 weeks total in a benefit year. See personnel policy for more details.

| 2026 Rates          | Employer Contribution | Employee Contribution |
|---------------------|-----------------------|-----------------------|
| State MN Paid Leave | .22 %                 | .44 %                 |

## Funeral Leave

Employees have paid funeral leave of absence up to three days for the death of an immediate family member or their household to attend the funeral and related matters.

## Employee Assistance Program (EAP) 6 FREE sessions

Minnesota County Insurance Trust (Sand Creek)

Whether you or your family need help with your personal life or are having issues at work, the SWCD EAP is here for you. Call 24/7 for help from a counselor finding childcare, dealing with a loss, finding community resources and more.

EAP counselors are ready to give you the type of support you need. Just call and they will listen to your concerns, give you guidance and help you find solutions that are right for you. Here are just a few things they can help you with:

- Marital/Personal relationships
- Substance abuse
- Balancing work and family
- Financial concerns

## Loan Forgiveness Programs

- Employees with federal student loans may be able to get relief from their remaining debt
- A federal program offers public and not-for-profit employees loan forgiveness
- Covers certain types of federal student loans and under certain conditions
- For more information visit <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service>
- Biden-Harris Administration's Student Debt Relief Plan: This plan includes loan forgiveness up to \$20,000. [The Biden-Harris Administration's Student Debt Relief Plan Explained \(studentaid.gov\)](#)

## MN College Savings Plan

State of MN official Section 529 college savings plan – can use it to save for future higher education costs <https://www.mnsaves.org/>



## Contact Information

| Benefit                                | Administrator                                            | Phone          | Website                                                                                             |
|----------------------------------------|----------------------------------------------------------|----------------|-----------------------------------------------------------------------------------------------------|
| <b>Health Insurance Administration</b> | Public Employees Insurance Program (PEIP) Advantage Plan | 952-745-3101   | <a href="http://www.innovomn.com/shawn@innovomn.com">http://www.innovomn.com/shawn@innovomn.com</a> |
| <b>Dental-</b>                         | Delta Dental by PEIP                                     | 800-448-3815   | <a href="http://www.deltadentalmn.org">www.deltadentalmn.org</a>                                    |
| <b>PEIP Life Insurance</b>             |                                                          | 952-745-3101   | <a href="http://www.innovomn.com/shawn@innovomn.com">http://www.innovomn.com/shawn@innovomn.com</a> |
| <b>PERA Life</b>                       | NCPERS                                                   | 1-800-652-9026 | <a href="http://www.gallagherbyerlyinc.com/ncpers_mn/">www.gallagherbyerlyinc.com/ncpers_mn/</a>    |
| <b>PERA</b>                            | PERA                                                     | 800-652-9026   | <a href="http://www.mnpera.org">www.mnpera.org</a>                                                  |
| <b>Deferred Compensation</b>           | MSRS – Scott Elwood                                      | 800-657-5757   | <a href="http://www.msrs.state.mn.us">www.msrs.state.mn.us</a>                                      |
| <b>HCSP</b>                            | MSRS – Scott Elwood                                      | 800-657-5757   | <a href="http://www.msrs.state.mn.us">www.msrs.state.mn.us</a>                                      |
| <b>EAP</b>                             | MCIT - SandCreek                                         | 1-800-550-6248 | <a href="http://www.sandcreekeap.com">www.sandcreekeap.com</a>                                      |