BENEFITS FOR FULL-TIME REGULAR EMPLOYEES SUMMARY

(Scheduled for 30 hours or more per week)

Coon Creek Watershed District

Effective 01/01/2025

VACATION

Vacation is accrued according to the following schedule:

Hire date to five-year anniversary	24 working days per year
Fifth anniversary to ten-year anniversary	27 working days per year
Tenth anniversary to fifteen-year anniversary	30 working days per year
Fifteenth anniversary and thereafter	33 working days per year

HOLIDAYS*

Coon Creek Watershed District will observe the following paid holidays*:

New Year's Day	January 1
Personal Floating Holiday	Accrued on January 1**
Martin Luther King Jr.'s Birthday	Third Monday in January
Presidents Day	Third Monday in February
Memorial Day	Last Monday in May
Juneteenth	June 19
Independence Day	July 4
Labor Day	First Monday in September
Veterans Day	November 11
Thanksgiving Day	Fourth Thursday in November
Friday After Thanksgiving	Friday after the fourth Thursday in November
Christmas Eve	December 24
Christmas Day	December 25

*When a holiday falls on a Saturday, the preceding Friday shall be considered the holiday. Similarly, when a holiday falls on a Sunday, the following Monday shall be considered the holiday.

**Active employees accrue the Personal Floating Holiday on January 1, which must be used in an eight-hour block by the last full pay period of the calendar year.

EARNED SICK AND SAFE TIME (ESST)

Regular full-time (30 - 40 + hours per week) employees will receive 80 hours of ESST available for immediate use each year on January 1. Regular full-time employees hired after February 1, however, will accrue ESST at a rate of 3 hours per pay period until December 31, and will then be frontloaded 80 hours of ESST the following January 1 and each year thereafter. Part-time, seasonal, or temporary employees will accrue one hour of ESST for every 30 hours worked up to a maximum of 48 hours per year. Unused time will not carry over into the following year. Unused ESST is not paid out upon leaving District employment.

MEDICAL INSURANCE

Blue Cross Blue Shield of MN (BCBSMN) – 2025

(Effective first day of month following employment month)

	Semi-Monthly Premiums	District Contribution		Employee Semi-Monthly Costs	CCWD Annual HSA Contribution
BCBSMN Blue Access HSA Gold $3750 Plan 690					
Employee Coverage	$ varies	100 %	=	$ 0	$2,500
Employee + Family Coverage	$ varies	100 %	=	$ 0	$5,000

EMPLOYEE ASSISTANCE PROGRAM THROUGH UNUM

Get access to professional help for a range of personal and work-related issues, including counselor referrals, financial planning and legal support.

WORLDWIDE EMERGENCY TRAVEL ASSISTANCE

One phone call gets you and your family immediate help anywhere in the world.

DENTAL INSURANCE

DELTA DENTAL SOLUTIONS – Dual Option Plus Ortho 2025

(Effective first day of the month following employment)

	District Contribution		Employee Semi-Monthly Costs
Single Coverage	100 %	=	$ 0.00
Employee + 1	100 %	=	$ 0.00
Single + Children	100 %	=	$ 0.00
Family	100 %	=	$ 0.00

VISION COVERAGE (EYEWEAR ONLY)

Employees may elect BCBS Value Enhanced Eyewear Only Option 1 for glasses and contacts. Eye exams are covered under medical insurance.

	Semi-Monthly Premiums 2025
Employee Coverage	$ 2.69
Employee + 1 Dependent	$ 5.05
Employee + 2 or more dependents	$ 7.76

LIFE INSURANCE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

CCWD pays full premium for one-time annual salary up to $50,000 life insurance and accidental death and dismemberment insurance for employees, up to age 65. Coverage is reduced and age 65 and beyond.

OPTIONAL SUPPLEMENTAL LIFE INSURANCE AND AD&D

Employee may apply for additional life insurance up to a term life maximum of $500,000 (purchased in increments of $10,000; (cost is dependent upon age) for employee and spouse. Dependents may also be eligible for term life coverage.
Employee may apply for additional AD&D cover for yourself and spouse up to a maximum of $500,000. Your children can get up to $10,000 in coverage.

LONG-TERM DISABILITY

The District provides coverage for 60% of monthly income, up to a maximum payment of $7,000 per month if you are out of work for more than 90 days due to a disability.

FLEXIBLE BENEFIT PLAN

Pre-tax Premium – Premiums paid by employee for vision insurance are deducted from gross salary before taxes (Federal, State and FICA) and PERA are withheld.
Pre-tax Limited Purpose and Dependent Care Flexible Spending Accounts- Employee may annually designate a salary reduction amount into accounts on a pre-tax basis, to be reimbursed for vision/dental and dependent care expenses incurred while employed by the District.

PUBLIC EMPLOYEES RETIREMENT ASSOCIATION (PERA)

CCWD contributes 7.5% of total salary; Employee contributes 6.5% of total salary; vested after 3 years of service.

DEFERRED COMPENSION PLAN (Section 457)

Optional programs offered by MN State Deferred Compensation Plan (MNDCP) allow employees to set aside funds on a tax-deferred basis or after-tax Roth 457 basis to save for their retirement. Under 50 years of age, $23,500, if you are age 50 and over, you can defer annually up to $31,000, ages 60-63 up to $34,750.

PUBLIC SERVICE LOAN FORGIVENESS (Federal Direct Loan)

Coon Creek Watershed District qualifies as a "public service organization" to help you qualify for this partial student loan forgiveness program see www.StudentAid.gov/publicservice.

All insurance benefits take effect the first of the month after your start date unless otherwise noted. Vacation is earned based on Full Time Equivalent (FTE) status. The examples included represent benefits paid to 40-hour employees working 2,080 hours per year (1.0 FTE).