

DAKOTA 911

POLICE • FIRE • EMS

2025 BENEFITS

Dakota 911 is proud to offer a comprehensive benefits package to eligible employees, as briefly summarized in this booklet.

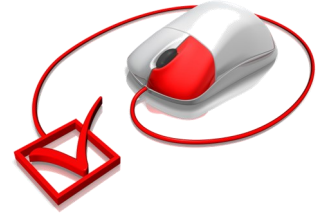
Employees share the costs of some benefits, and Dakota 911 provides other benefits at no cost. In addition, there are voluntary benefits (short-term disability, supplemental life and vision) with reasonable group rates that can be elected, and paid for through Dakota 911 payroll deductions.

More detailed information about each program, and annual notices are available at www.dakota911.benefithub.com.



This guide is an attempt to provide employees with a total benefit overview. It provides information needed to make important decisions about benefit elections for you and your family. Dakota 911 encourages you to review the information carefully.

If any information in this guide differs from the provider plan documents, the provider plan information overrules.



STOP HERE!

In order to ensure a positive open enrollment experience, please read the following information before continuing.

Benefits Enrollment Form

1. “Enable” any warnings at the top of your form to ensure formulas in the document work correctly.
2. Complete the for section-by-section. Information throughout the form populates based on information entered in previous sections.
3. Tabbing through the document will move you to all the fields that may need your attention (white fields). However, you may also need to hover over or click on the field to see notes or to select from a drop down.
4. If you are waiving coverage, or if you do not want to contribute dollars, you must select “waive” or enter 0.
5. This form is NOT mobile/tablet-friendly.
6. It is your responsibility to ensure beneficiary designations are updated as part of your annual open enrollment process for all basic and voluntary life insurance. Choosing not to provide this information could impede claim processing.
7. All employees, regardless of elections must complete, print, sign and return this form to Administration by November 11th, 2024.

OTHER 2025 REMINDERS:

- Individual Tele-meetings: 14:00—17:00 on November 4th. Signup is at G://DCC Staff/HR/2025 Open Enrollment One-on-One Tele-Meeting Sign-up.
- Planning on retiring in 2025?

There are medical plan considerations that need to be made before making your elections. Contact Leif Peterson at AJ Gallagher for more information:

Leif Peterson

Leif_Peterson@ajg.com

952/345-2302



NOTICES

Plan Summaries and Annual Notices

Dakota 911 is required to provide employees with a series of summaries, notices and disclosures annually. Summaries of Benefits and Coverage (SBC) are distributed to employees electronically unless requested otherwise. SBCs are also available to staff at www.dakota911.benefithub.com.

Annual Notices will be provided to employees no later than December 31st, 2024, with the exception of the Creditable Coverage notice, which is required to be provided to staff no later than October 15th annually. The Creditable Coverage notice was provided to all staff on October 14th, 2024.

MEDICAL & DENTAL SUMMARIES OF BENEFITS & COVERAGE

- \$2,500/\$5,000 HRA Open Access SBC
- \$3,300/\$6,600 HSA Open Access SBC
- \$3,300/\$6,600 HSA Rx Plus Open Access SBC
- \$5,000/\$10,000 HSA Open Access SBC
- \$5,000/\$10,000 HSA Rx Plus Open Access SBC
- Dental Distinctions II SOB

NOTICES & DISCLOSURES

- COBRA General Notice
- Earned Sick and Safe Time
- HIPAA Notice of Privacy Practices
- HIPAA Special Enrollment Rights
- Marketplace Coverage Options and your Health Coverage
- Employee Rights Under FMLA
- Medicare Creditable Coverage
- Newborns' and Mothers' Health Protection Act
- Premium Assistance under Medicaid and the Children's Health Insurance Program (CHIP)
- Women's Health and Cancer Rights Act (WHCRA)
- Notification of Possible Federal Public Service Loan Forgiveness Eligibility (PSLF)



WHAT'S
NEW?

2025 CHANGES

Following is a summary of material modifications to employee Medical plans, and a recap of some other changes you will see in 2025 benefits offerings. This may not be all-inclusive.

MEDICAL PLANS

- Dakota 911 premium contribution changes
- Dakota 911 will no longer be offering the \$4,000/\$8,000 HRA
- The \$3,200/\$6,400 HSA Deductible is increasing to \$3,300/\$6,600 to satisfy IRS “embedded deductible” requirements
- The \$4,000/\$8,000 HSA plan will be replaced with a \$5,000/\$10,000 HSA
- The “Plan for Me” HealthPartners tool is no longer available
- Virtuwell costs count toward your deductible

DENTAL PLANS

- Dakota 911 premium contribution changes

VISION PLANS

- Premium change
- The in-network benefit amount for frames and contact lenses is increasing from \$130 to \$150.
- Improved out-of-network benefits

SHORT-TERM DISABILITY PLAN

- Premium DECREASE

SPENDING ACCOUNTS

- The HSA contribution limit will increase to \$4,300 for single enrollment and \$8,550 for plus and family enrollments.
- The IRS has increased Medical FSA annual contribution limit to \$3,300.

OFFERINGS & ELIGIBILITY

Benefits Offered

- Medical
- Dental
- Vision
- Disability
 - Short-term
 - Long-term
- Life
 - Basic
 - Voluntary
- PERA
- Deferred Compensation
- Roth IRA

New Hire Eligibility

New full-time employees and their dependents are eligible for Dakota 911 benefits on the 1st day of the month immediately following their start date. If starting on the first of the month, the employee is benefits-eligible the first of the following month.

Eligible dependents are the employee's spouse, children under age 26, or disabled dependents of any age. Enrollment must be done within 30 days of hire date and elections remain in effect the entire calendar year.

Current Employee Eligibility

Current employees are eligible to make enrollment changes, effective 1/1 of the coming year, during annual open enrollment. Current employees and their dependents experiencing a qualified change in status, as defined by IRS regulation may be eligible for mid-year benefit changes. It is the employee's responsibility to notify Dakota 911 HR of any qualified change in status. The employee has 30 days from the date of the event to make allowable enrollment changes. Allowable changes are determined by the type of event and are typically limited to adding newly eligible dependents to the current plan.

Employees with dependents who are losing coverage eligibility under the plan for any reason including marriage, loss of student status, loss of dependency status or attainment of a specific age, must notify Human Resources within 60 days after the event in order for that participant to retain COBRA rights.



MEDICAL Insured by HealthPartners—Group #25267

Dakota 911 offers three different High Deductible Health Plans (HDHPs). One of the plans is HRA-funded and the other two plans are HSA-funded and have a “buy-up” feature for certain preventative medications. All plans have “deductibles” that must be covered by the employee at 100%.

Embedded deductible: A system that combines individual and family deductibles in a family health insurance policy preventing any single family member from having to meet the full family deductible before benefits.

Co-Insurance: The share of costs the carrier will pay after the employee has met their deductible.

Network: A group of providers who contract with a health plan to provide services to its members at negotiated rates.

All Dakota 911 plans are on the Open Access network. HealthPartners’ most robust network, Open Access includes Mayo Clinics and Hazelden. You can find a complete HealthPartners Open Access network provider listing here: www.healthpartners.com/openaccess

2025 Monthly Medical Employee Premiums			
Plan	HDHP - HRA	HDHP - HSA	
	\$2,500/\$5,000	\$3,300/\$6,600	\$5,000/\$10,000
Employee Only	\$ 69.48	\$ 47.88	\$ 26.06
Employee + Spouse	\$537.29	\$402.64	\$237.35
Employee + Children	\$461.93	\$325.99	\$173.87
Family	\$713.41	\$623.19	\$452.09

Control how much you spend by engaging the most cost-efficient healthcare services. Log into your HealthPartners account and click on “my plan” for cost tools. Here are some service level options:

FREE	Nurse Line	Help considering home treatment or a doctor visit.
\$	www.Virtuwell.com	Online with board-certified nurse practitioner.
\$	Retail/Minute Clinic	Walk-in clinic offering first-come/first –served diagnosis and treatment of minor illnesses.
\$-\$\$\$	www.doctorondemand.com	Online with doctor, psychiatrist or licensed psychologist.
\$-\$\$\$	www.teladoc.com	Online with doctor.
\$\$-\$\$\$	Primary Doctor	Best place for injuries, routine health exams & anything that may require testing or follow-up.
\$\$\$\$	Emergency Room	Emergency treatment.



HEALTHPARTNERS PLAN COMPARISON			
PLAN NAME	\$2,500 HRA	\$3,300 HSA	\$5,000 HSA
IN-NETWORK BENEFITS		OPEN ACCESS	
Deductible Type	Embedded		
Calendar Year (CY) Deductible (Ind/Family)	\$2,500/\$5,000	\$3,300/\$6,600	\$5,000/\$10,000
Out-of-Pocket Max Type	Embedded		
CY Out-of-Pocket Max Type (Ind/Family)	\$2,500/\$5,000	\$3,300/\$6,600	\$5,000/\$10,000
Co-insurance (you pay after deductible)	0%		
Preventive Care	Covered 100%		
Convenience Care/Telehealth	0% after deductible		
Primary Care Visit Office Visit	0% after deductible		
Urgent Care	0% after deductible		
Emergency Room	0% after deductible		
Inpatient Hospital	0% after deductible		
Outpatient Surgery	0% after deductible		
Chiropractic (visit limits may apply)	0% after deductible		
Phys/Occ/Speech Therapy (visit limitations)	0% after deductible		
Diagnostic Test (X-ray, blood work)	0% after deductible		
Imaging (CT/PET scan, MRI)	0% after deductible		
Prescription Drug Benefit			
Preventive Drug	ACA preventive: 100%		
Retail	31 Days		
Tier I/Tier II/Tier III	20% (Min: \$10; Max: \$25)	0% after deductible	
Specialty	\$20 to max \$200	0% after deductible	
Mail Order	90 Days		
Tier I/Tier II/Tier III	20% (Min: \$10; Max: \$25)	0% after deductible	
OUT-OF-NETWORK BENEFITS		OPEN ACCESS	OPEN ACCESS
Deductible Type	Embedded		
CY Deductible (Ind/Family)	\$4,000/\$8,000	\$6,600/\$13,200	\$10,000/\$20,000
CY Out-of-Pocket Max (Ind/Family)	\$7,000/\$14,000	\$9,900/\$19,800	\$15,000/\$30,000
Co-insurance (you pay after deductible)	35%	25%	25%

This is only a summary. Read your Certificate of Coverage for more information. Services that aren't covered include those that are cosmetic, investigative, not medically necessary or covered by workers' compensation or non-fault insurance. For more information, visit www.healthpartners.com or call Member Services at 952/883-5000 and 800/883-2177.



HSA Rx Plus Buy-Up

HSA participants may choose to “buy-up” their HSA plan. The HSA Rx Plus plan offers added coverage of some preventative medication for some chronic conditions. Chronic conditions that may benefit from the Rx Plus plan include:

Alcohol Dependency	Behavioral Health	Cancer	Diabetes	Smoking Cessation
Asthma & COPD	Blood Pressure	Cholesterol	Heart Health	Weight Loss

Refer to the approved HealthPartners PreferredRx list of medications to ensure prescribed medication is covered before selecting the Rx Plus buy-up plan: www.healthpartners.com/preferredrx. Please note that the list is reviewed by clinical experts and updated every three months.

Eligible prescriptions may benefit from the following co-pays outside of elected plan deductibles:

2025 HSA Rx Plus—Prescription Drug Benefit Buy-Up		
OPEN ACCESS NETWORK		
Plan	\$3,300/\$6,600 HSA Rx Plus	\$5,000/\$10,000 HSA Rx Plus
Preventive	Retail—Generic: \$12; Brand: \$45 Mail Order—Generic: \$24; Brand: \$90 (deductible does not apply)	
Retail (31-day supply) Tier I/Tier II/Tier III	0% after deductible	
Mail Order (90-day supply) Tier I/Tier II/Tier III	0% after deductible	
Specialty	0% after deductible	

2025 HSA Rx Plus Monthly Medical Premiums				
Network	OPEN ACCESS NETWORK			
	\$3,300/\$6,600		\$5,000/\$10,000	
Plan	Buy-Up	Premium	Buy-Up	Premium
Employee Only	\$25.50	\$73.38	\$28.50	\$54.56
Employee + Spouse	\$53.50	\$456.14	\$59.50	\$296.85
Employee + Children	\$50.50	\$376.49	\$56.50	\$230.37
Family	\$65.50	\$688.69	\$74.00	\$526.09



HRA/HSA/FSA Administered by WEX Benefits — Group #46544

Dakota 911 offers three types of healthcare spending accounts, a Health Reimbursement Account (HRA) funded by a VEBA, a Health Savings Account (HSA) and a Flexible Spending Account (FSA). Each account type has tax advantages and can be used for eligible expenses, but each has very specific guidelines that are subject to employer policy and IRS regulations. While the HRA and HSA accounts are portable, FSA accounts must be spent down by the end of the year or employment separation, whichever comes first. The following few pages provide specific details on each of the three spending accounts offered to Dakota 911 employees.

Portable Account: An account that is employee-owned and that is not subject to forfeiture regardless of plan participation or employment changes.

Tax Dependent: The IRS defines a tax dependent as a qualifying child (under age 19 or under 24 if a full-time student, or any age if permanently and totally disabled) or a qualifying relative. A qualifying dependent can have income but cannot provide more than half of their own annual support.

	HRA (funded by a VEBA)	HSA	FSA
ACCOUNT OWNERSHIP	Employee	Employee	Employer
WHO CONTRIBUTES?	Employer	Employer & Employee	Employee
TAX-DEDUCTIBLE CONTRIBUTIONS	Yes	Yes	Yes
TAX-FREE DISTRIBUTIONS	Yes, eligible expenses	Yes, eligible expenses	Yes, eligible expenses
INVESTMENT OPTIONS?	Yes	Yes	No
TAX-FREE EARNINGS	Yes	Yes	No
CONTRIBUTION ADJUSTMENTS	Open Enrollment	Anytime	Open Enrollment
PORTABLE	Yes	Yes	No

Dakota 911 contributes funds to employee HRA and HSA accounts annually. These contributions are split into two semi-annual deposits, in January and July. The optional FSA is fully-funded by the employee.

2025 Annual Employer HRA/HSA Contributions			
Plan	\$2,500 HDHP.HRA	\$3,300 HDHP.HSA	\$5,000 HDHP.HSA
Employee	\$1,750.00	\$2,000.00	\$2,800.00
Employee + Spouse	\$2,000.00	\$2,500.00	\$3,400.00
Employee + Children	\$2,000.00	\$2,500.00	\$3,400.00
Family	\$2,000.00	\$2,500.00	\$3,400.00



HRA (FUNDED BY A VEBA)

What is an HRA?

HRA stands for Health Reimbursement Arrangement. A typical HRA is an employer-owned/funded account from which employees can claim reimbursement for qualified medical expenses. Contributions to the HRA are tax-deductible and earnings and distributions for eligible expenses are tax-free.

What makes the Dakota 911 HRA different?

The Dakota 911 HRA is paired with a VEBA (Voluntary Employee Beneficiary Association), making the HRA employee-owned and portable. Under the VEBA employees have immediate access to contributions. Employees also have the ability to designate beneficiaries, and invest funds.

What are eligible expenses?

Eligible expenses are regulated by the IRS and include certain medical, dental and vision costs along with other items as listed in section 213(d) of the Internal Revenue Code. Funds may also be saved for use post-Dakota 911 employment and in retirement.

HRA Eligibility

HRA account holders must be covered by a qualified High Deductible Health Plan. They can also be covered by another non-HDHP plan. VEBA funds can be used toward dependent expenses regardless of tax dependency.

How is an HRA Funded?

- Employer annual contributions are determined by plan design and plan enrollment, not familial status
- Employer annual contributions are split into two semi-annual deposits made in January and July
- Employer annual contributions to employee HRA accounts opened after January 1st are pro-rated

2025 HRA Plan Employer Contributions:

2025 Annual Employer HRA Contributions	
Plan	\$2,500 HDHP.HRA
Employee	\$1,750.00
Employee + Spouse	\$2,000.00
Employee + Children	\$2,000.00
Family	\$2,000.00



HSA

What in an HSA?

HSA stands for Health Savings (or Spending) Account. An HSA is an employee-owned account to which Dakota 911 contributes funds for use toward eligible expenses. Employees also have the option of making payroll-deducted contributions to their HSA. Contributions to the HSA are tax-deductible and earnings and distributions for eligible expenses are tax-free.

What are eligible expenses?

Eligible expenses are regulated by the IRS and include certain medical, dental and vision costs along with other items as listed in section 213(d) of the Internal Revenue Code. Funds may also be saved for use post-Dakota 911 employment and in retirement.

HSA Eligibility

HSA account holders must be covered by a High Deductible Health Plan (HDHP) and cannot be covered by another health insurance plan unless that plan is also a qualified high deductible health plan. You may be ineligible to participate in an HSA if you are claimed as a dependent on another’s tax return, you are enrolled in Medicare, or you are covered under another traditional medical insurance plan, full HRA (not limited to dental and vision), full FSA or TRICARE.

How is an HSA Funded?

- Employer and voluntary employee annual contributions are set by plan design and plan enrollment
- Adult children may qualify for coverage under an employee’s medical plan to age 26, but must be tax dependents for the employee to use HSA funds towards the child’s eligible expenses
- Employer annual contributions are split into two semi-annual deposits made in January and July
- Employer annual contributions to employee HSA accounts opened after January 1st are pro-rated
- HSA funding, and use of those funds is regulated by the IRS

2025 HSA Contribution limits include both employee and employer contributions:

Single: \$4,300	Family: \$8,550		Catch-up for 55 and Older: \$1,000		
Plan	IRS Max		Dakota 911 Contribution		Employee Max Election
\$3,300 HSA Single	\$4,300	-	\$2,000	=	\$2,300
\$6,600 HSA + & Family	\$8,550	-	\$2,500	=	\$6,050
\$5,000 HSA Single	\$4,300	-	\$2,800	=	\$1,500
\$10,000 HSA + & Family	\$8,550	-	\$3,400	=	\$5,150

Family contribution limits are inclusive of both spouses and their employers’ contributions.



HSA CONTRIBUTION ELIGIBILITY & LIMITS MATRIX

	SPOUSE #1 No coverage of any kind	SPOUSE #1 Self-only non-HDHP coverage	SPOUSE #1 Self-only HDHP coverage	SPOUSE #1 Non-individual non-HDHP Coverage	SPOUSE #1 Non-individual HDHP Coverage
Spouse #2 No coverage of any kind	Spouse #1: Not eligible to contribute to an HSA. Spouse #2: Not eligible to contribute to an HSA.	Spouse #1: Not eligible to contribute to an HSA. Spouse #2: Not eligible to contribute to an HSA.	Spouse #1: Max HSA contribution is \$4,300. Spouse #2: Not eligible to contribute to an HSA.	Spouse #1: Not eligible to contribute to an HSA. Spouse #2: Not eligible to contribute to an HSA.	Spouse #1: Max HSA contribution is \$8,550. Spouse #2: Not eligible to contribute to an HSA.
Spouse #2 Self-only non-HDHP coverage	Spouse #1: Not eligible to contribute to an HSA. Spouse #2: Not eligible to contribute to an HSA.	Spouse #1: Not eligible to contribute to an HSA. Spouse #2: Not eligible to contribute to an HSA.	Spouse #1: Max HSA contribution is \$4,300. Spouse #2: Not eligible to contribute to an HSA.	Spouse #1: Not eligible to contribute to an HSA. Spouse #2: Not eligible to contribute to an HSA.	Spouse #1: Max HSA contribution is \$8,550. Spouse #2: Not eligible to contribute to an HSA.
Spouse #2 Self-only HDHP coverage	Spouse #1: Not eligible to contribute to an HSA. Spouse #2: Max HSA contribution is \$4,300.	Spouse #1: Not eligible to contribute to an HSA. Spouse #2: Max HSA contribution is \$4,300.	Spouse #1: Max HSA contribution is \$4,300. Spouse #2: Max HSA contribution is \$4,300.	Spouse #1: Not eligible to contribute to an HSA. Spouse #2: Not eligible to contribute to an HSA unless they are not covered by their spouse's non-HDHP coverage, in which case their max HSA contribution is	Spouse #1 & Spouse #2: Max HSA contribution to be divided between them ins \$8,550.
SPOUSE #2 Non-individual non-HDHP coverage	Spouse #1: Not eligible to contribute to an HSA. Spouse #2: Not eligible to contribute to an HSA.	Spouse #1: Not eligible to contribute to an HSA. Spouse #2: Not eligible to contribute to an HSA.	Spouse #1: Not eligible to contribute to an HSA unless they are not covered by their spouse's non-HDHP coverage, in which case their max HSA contribution is \$4,300. Spouse #2: Not eligible to contribute to an HSA.	Spouse #1: Not eligible to contribute to an HSA. Spouse #2: Not eligible to contribute to an HSA.	Spouse #1: Eligible to contribute max HSA contribution of \$8,550 provided they are not covered by spouse's non-HDHP. Spouse #2: Not eligible to contribute to an HSA.
SPOUSE #2 Non-individual HDHP coverage	Spouse #1: Not eligible to contribute to an HSA. Spouse #2: Max HSA contribution is \$8,550.	Spouse #1: Not eligible to contribute to an HSA. Spouse #2: Max HSA contribution is \$8,550.	Spouse #1 & Spouse #2: Max HSA contribution to be divided between them ins \$8,550.	Spouse #1: Not eligible to contribute to an HSA. Spouse #2: Eligible to contribute max HSA contribution of \$8,550 provided they are not covered by spouse's non-	Spouse #1 & Spouse #2: Max HSA contribution to be divided between them ins \$8,550.



FSA

What is an FSA?

FSA stands for Flexible Spending Account. An FSA is a non-portable employer-owned account.

What are eligible expenses?

Eligible expenses are regulated by the IRS and include certain medical, dental and vision costs along with other items as listed in section 213(d) of the Internal Revenue Code. Funds in this account must be spent prior to separation from employment or the end of the calendar year, whichever comes first, or they are forfeited.

FSA Eligibility

Medical FSA: Can be elected and used by all family members not covered elsewhere by an HSA for any 213(d) eligible expenses.

Dependent Care FSA: Can be elected and used by both VEBA and HSA participants for daycare expenses of a qualifying dependent.

Combination FSA: Can be elected and used by HSA participants for qualified dental and vision expenses only.

How is an FSA Funded?

- FSAs are funded in January by the employer and immediately available for use by the employee
- Employees pay back the front-loaded funds through payroll deductions over the course of the year
- FSA funding, and use of those funds is regulated by the IRS

2025 FSA Contribution limits:

2025 FSA Limits	
Plan	IRS Max
Medical FSA	\$3,300
Dependent Care FSA	\$5,000
Combination FSA	\$3,300

Run-out Period

Employees have 90 days after the close of the plan (calendar) year or separation from employment, whichever comes first, to submit claims for reimbursement of eligible expenses incurred during that plan (calendar) year.



DENTAL

Insured by HealthPartners—Group #25267

HealthPartners Distinctions II Benefit Level 1 features HealthPartners Dental and Park Dental. Benefit Level 2 offers coverage via the HealthPartners Open Access network of more than 2,900 PPO dentists in Minnesota and bordering communities.

Plan	Distinctions II		
	Benefit Level 1	Benefit Level 2	Out of Network
Calendar Year (CY) Deductible (Ind/Family)	\$0/\$0	\$25/\$75	\$50/\$150
CY Annual Maximum	\$3,000	\$2,500	\$1,500
Coinsurance			
Preventive & Diagnostic Services	100%	100%	100%
Cleaning Frequency	2 times per year	2 times per year	2 times per year
Deductible Waived	Yes	Yes	Yes
Fillings, & Simple Extractions	100%	80%	80%
Periodontics	80%	80%	50%
Endodontics	80%	80%	50%
Implants/Prosthetics	50%	50%	50%
Orthodontics	Not Covered	Not Covered	Not Covered
Benefit limitations may apply. Call member services with any questions: 800/883-2177.			

Little Partners—Members 12 and under are covered 100% at in-network dentist, with no deductibles, no coinsurance and no annual maximum.

MouthWise Matters—Members living with diabetes or who are pregnant receive 100% in-network coverage with no annual limits on medically necessary services including exams, cleanings, scaling and root planning upon referral by HealthPartners network dentist.

For a complete listing of In-Network providers, go to:
www.healthpartners.com/care/find/doctors/dentists/.

Install the HealthPartners app for one-touch access to provider listings, your ID cards and plan information.



2025 Monthly Dental Employee Premiums	
Plan	HealthPartners Distinctions II
	Employee
Employee Only	\$0.00
Employee + 1	\$43.47
Family	\$53.72



VISION-MATERIALS ONLY

Insured by EyeMed—Group #1017422 Under Mutual of Omaha—Group #G000ATL3

Vision Insurance (Materials Only)—Policy #GLLV-ATL3—employee pays 100% of cost

Because eye exams are covered under the medical plan, Dakota 911 offers a materials-only vision plan. Participation in this plan may help to cover the costs of lenses, frames, contacts and laser vision correction. Spouse and Dependents to age 26 are eligible for this plan only if the employee also elects coverage.

BENEFITS (INSIGHT NETWORK)		
MATERIALS	IN NETWORK	OUT OF NETWORK
BENEFIT FREQUENCY		
Lenses <u>or</u> Contacts; Frame	Once every 12 months	Once every 12 months
FRAMES		
Allowance	Up to \$150 + 20% off	Reimburse up to \$66
STANDARD PLASTIC LENSES		
Single Vision	\$25 Copay	Reimburse up to \$20
Bifocal	\$25 Copay	Reimburse up to \$36
Trifocal or Lenticular	\$25 Copay	Reimburse up to \$64
Standard Progressive	\$65 Copay	Reimburse up to \$36
CONTACT LENSES (only one option available per Benefit Frequency)		
Allowance—Conventional	Up to \$150 + 15% off	Reimburse up to \$102
Allowance—Disposable	Up to \$150	Reimburse up to \$120
Medically Necessary	\$0 Copay	Reimburse up to \$210
Separate Fitting Allowance	Standard—Up to \$40	NA

For a complete listing of In-Network providers, go to: www.eyemed.com and click on *Find an eye doctor*.

Install the eyeMed app for one-touch access to provider listings, your ID cards and plan information.



2025 Monthly Vision Rates	
Employee	\$5.63
Employee + One	\$9.84
Family	\$14.62



LIFE INSURANCE

Insured by Mutual of Omaha—Group #G000ATL3

Basic Life Insurance—Policy #GLUG-ATL3—no cost to employee

Basic group term life coverage begins automatically once employees meet the eligibility requirements and satisfy any waiting period applicable to the policy. It includes AD&D which would pay an additional benefit, up to the amount of the life benefit, if the employee suffers a covered loss due to an accident injury. Basic life insurance is calculated based on the employee’s wage as of 1/1 of the plan year. Dakota 911 provides basic life insurance of 1x the employee’s annual salary up to \$50,000 at no cost to the employee.

Voluntary Term Life Insurance - Policy #GVTL-ATL3—employee pays 100% of the cost

Employees may purchase optional life and AD&D insurance. Electing coverage also allows employees to purchase life insurance for their dependents. Optional life insurance premiums for employees and their spouses are determined by the employee’s age as of 1/1 of the plan year. Coverage amounts are also based on salary as of 1/1. Premiums and Coverage do not increase mid-year. Coverage terminates the end of the month the employee separates from employment. Dependents coverage terminates the end of the month they are no longer eligible. Child coverage does not include AD&D. Age reduction and exclusions apply.

New hires who elect coverage within 30 days of hire are not subject to Evidence of Insurability (EOI) for guaranteed issue. Dakota 911 staff electing new or increased coverage beyond Guaranteed Issue is subject to EOI and underwriting before approval.

At open enrollment employees are eligible for an Annual Benefit Increase that allows them to increase \$5,000 without Evidence of Insurability up to the guaranteed issue of \$150,000.

Employee - \$5,000—\$500,000 in increments of \$5,000
 Max of 5x annual salary
 New Hire Guaranteed Issue: \$150,000.

Spouse - \$5,000—\$250,000, in increments of \$5,000
 100% of employee benefit up to \$250,000
 New Hire Guaranteed Issue: \$75,000.

Children - \$5,000, \$10,000 or \$15,000 for each eligible child, birth to 26 years for one flat rate.

Calculation: \$25,000 coverage for a 40 year old
 \$25,000/1000 = 25 x .11 = \$2.75

2025 Optional Life Rates			
Age	Monthly Cost per \$1,000 of coverage		
	Employee	Spouse	Child(ren)
Under 20	\$0.07	\$0.07	One flat rate covers all listed/eligible children: \$0.45 for \$5,000 \$0.90 for \$10,000 \$1.35 for \$15,000
20—29	\$0.07	\$0.07	
30-39	\$0.10	\$0.10	
40-44	\$0.11	\$0.11	
45-49	\$0.17	\$0.17	
50-54	\$0.23	\$0.23	
55-59	\$0.38	\$0.38	
60-64	\$0.63	\$0.63	
65-69	\$1.13	\$1.13	
70-84	\$1.68	\$1.68	
85 and Over	NA		



DISABILITY INSURANCE

Insured by Mutual of Omaha—Group #G000ATL3

Short-Term Disability (STD) - Policy #GUCATL3—employee pays 100% of the cost

Short-Term Disability pays a percentage of the employee’s salary (60%) if they become temporarily disabled, unable to work due to sickness or injury not related to their job. Newly hired employees can elect Short-Term Disability within the first 30 days of employment. Current employees may elect Short-Term Disability at open enrollment for the upcoming year. Benefits begin on the 15th day of an illness or non-job related accident, and may pay up to 11 weeks (depending on the disability) or until Long-Term Disability benefits commence, whichever comes first. Pre-existing conditions and 14 day elimination period apply.

2025 Short-Term Disability—All Ages	
Maximum Weekly Benefit:	\$1,000
Monthly Cost/Eligible Weekly Benefit:	\$.042

Calculation:

$$1/1 \text{ Hourly Wage} \times 40 \text{ hours} = \text{basic weekly income} \times 60\% = \text{eligible weekly benefit (maximum of \$1,000)}$$

$$\text{Eligible weekly benefit (actual or maximum of \$1,000)} \times .042 = \text{monthly cost}$$

Long-Term Disability (LTD) - Policy #GLTD-ATL3—no cost to employee

Long-term Disability replaces a portion of the employee’s income (60%) if they become totally disabled and unable to work. In some circumstances, employees may also be eligible for Long-term Disability benefits if they are disabled and only able to work part-time as a result of their disability. Employees are eligible for Long-term Disability once they have worked for Dakota 911 for at least 90 days and are approved by the provider. Pre-existing conditions, elimination periods and maximum benefit periods apply. Long-Term Disability is an employer-paid benefit, but the premium cost is documented as taxable income on employee paystubs.

2025 Long-Term Disability—All Ages	
Maximum Monthly Benefit:	\$8,000
Monthly Cost/\$100 Weekly Payroll:	\$.25

Calculation:

$$1/1 \text{ Hourly Wage} \times 2080 \text{ hours} = \text{annual salary} \div 12 = \text{monthly salary}$$

$$\text{Monthly salary} \times .0025 (.25/\$100 \text{ of weekly payroll}) = \text{eligible monthly benefit (maximum of \$8,000)}$$

Wages as of January 1st are used to calculate short-and long-term disability rates and are updated mid-year only if a claim is submitted. Disability coverage terminates the day of separation from employment.



BENEFICIARIES

Beneficiary Designations

Life changes such as marriage, having children, divorce, and other events make it necessary to review and update beneficiary designations on a regular basis.

While beneficiary designations for employee pensions, 457 and Roth IRA plans must be updated directly with the carrier, designations for Dakota 911-sponsored life insurance plans are not retained by the carrier. As such, Dakota 911 assists employees in retaining that information. Including beneficiary designations directly in the annual open enrolment documentation ensures regular designee consideration.

If the employee is married, their spouse is automatically their beneficiary for the pension and 457 plans, and the Roth IRA. If they wish to select a different beneficiary under those plans, their spouse's notarized signature is required.

Neither a life insurance plan nor an insurer will pay benefits directly to a minor child. Benefits from the plan—such as life insurance—must be paid to an adult, such as a guardian, or to a trust established for the benefit of the child.

Discussing options with a legal advisor, and putting a little time into beneficiary considerations will help protect assets and ensure they are distributed to designated loved ones as intended. Remember, the EAP offers financial and legal guidance at hpeap.com or 866/326-7194.

MOBILE APPS

Most of our carriers offer a mobile app. Download the app and register to have access to ID cards, plan balances and much more. Here are some available apps:

- **MyHP**
 - View ID cards
 - Check plan balances
 - Refill prescriptions
 - Find a doctor in your network
 - Check claim status
 - Contact HP for coverage questions
- **iConnectYou (Employee Assistance)**
 - Immediate access to support
 - Articles on wellbeing
- **MissionSquare Mobile (previously ICMARC)**
 - Shows your total balance
- **EyeMed Members**
 - Locate Provider
 - View coverage and ID cards
- **WEX Benefits**
 - Check account balance
 - Get reimbursement & Pay bills from your HSA/HRA/FSA



RETIREMENT

Public Employees Retirement Association (PERA)

Public Employees Retirement Association is a mandatory retirement plan for public employees. Contributions are state-mandated and begin immediately. Employees are fully vested after 5 years of service (3 years for employees hired prior to July 1, 2010) and contributions are tax-deferred, taxable upon receipt. For 2025, employee contributions are 6.5% of gross salary and employer contributions are 7.5% of that same salary. Prior to retirement, employee should request Dakota 911 administration provide a PERA Verification of Termination. PERA “High Five” calculations do not include PTO cash-outs.

Deferred Compensation - Administered by MissionSquare or MSRS

Deferred Comp is a supplemental 457 retirement savings program to which employees can make pre-tax contributions, reducing their taxable income for the year. These contributions and all associated earnings are not subject to tax until withdrawn. Dakota 911 sponsors Deferred Compensation participation through MissionSquare and MSRS (MNDCP), offering employees the option of payroll deduction to fund their account. Employees can enroll or change contributions at any time. Employees can also manage their investment allocations, or defer to the provider. If not identified at time of enrollment, funds are automatically allocated into a fund on their behalf. For more information, contact administration or refer to the Retirement Planning page at www.dakota911.benefithub.com.

Payroll-Deducted ROTH IRA

A Roth IRA is an individual retirement account that allows employees to set aside after-tax income up to a specified amount each year. Both earnings on the account and withdrawals after age 59 1/2 are tax free. Setting up a ROTH IRA with ICMA-RC is very easy. Dakota 911 sponsors Roth IRA participation through MissionSquare, offering employees the option of payroll deduction to fund their account. Contact Administration for materials. Employees may enroll or change their contributions at any time. For more information, contact administration or refer to the Retirement Planning page at www.dakota911.benefithub.com.

Benefits Continuation—Administered by Alerus

Dakota 911 offers former employees and their dependents to continue to participate indefinitely in the employer-sponsored hospital, medical and dental insurance groups they participated in immediately prior to retiring as long as they have met the age and service requirements necessary to receive an annuity from a public pension plan but have opted not to draw upon the funds at the time they retire. This is often referred to as an “early retiree”. When an early retiree turns 65, when an employee retires at or after age 65, or when a retiree under age 65 enrolls in Medicare Parts A and B due to disability, Dakota 911 must still offer the option of indefinite coverage. However, Dakota 911 may decide to offer the retiree a different benefit plan and/or determine the retiree’s premium rate differently than the premiums for active employees.



IMPORTANT 2025 DATES

DIRECT DEPOSIT

Employees receive 26 paychecks a year via direct deposit into bank accounts of their choosing. Employees also have web-based access to their pay stubs at all times. To access pay stubs and view gross salary, taxes, benefits and other deductions and net pay information, employees can access their Employee Self Service account on BS&A, and then click on the Personal Financial Info tab.

2025 PAYROLL DATES

January 3rd	April 11th	July 18th	October 24th
January 17th	April 25th	August 1st	November 7th
January 31st	May 9th	August 15th	November 21st
February 14th	May 23rd	August 29th	December 5th
February 28th	June 6th	September 12th	December 19th
March 14th	June 20th	September 26th	24 of the 26 pay periods have benefit deductions.
March 28th	July 4th	October 10th	

PTO Cash-out elections will be processed on August 29th, 2025.

Holiday and Compensatory Time balances will be processed on December 12th, 2025.

PTO ACCRUAL

Years of Service	0-5	5.01-10	10.01-15	15.01-20	20.01-25	25.01 +
Accrual/Pay Period	6.5 hours	8 hours	9.5 hours	10.5 hours	11.5 hours	12.5 hours

2025 HOLIDAYS

Administrative offices are closed on the following holidays:

New Year's Day	Independence Day
Martin Luther King Day	Labor Day
President's Day	Veteran's Day
Memorial Day	Thanksgiving
Juneteenth	Christmas Day
Floater	Floater

Employees receive 96 hours to their holiday accrual banks each year. These hours are available for immediate use upon receipt, but are subject to reconciliation if the employee leaves employment prior to the holiday.

Holiday designations and accrual credits are subject to collective bargaining agreements.



CONTACTS

HEALTH INSURANCE CONTACT INFORMATION	
HealthPartners Member Services M—F, 7am to 6pm CST; Healthpartners.com Call number on back of ID card, or 800/883-2177	<ul style="list-style-type: none"> Your coverage, claims, or account balances Finding a doctor or specialist in your network Discounts through your health plan, services & programs
HealthPartners EAP 866/326-7194; www.hpeap.com password: D911 iConnectYou Mobile App passcode: 112050	<ul style="list-style-type: none"> Emotional, Financial, Legal, Parenting, Childcare, Relationships, Senior Life, Work & Career and so much more help!
HealthPartners Pharmacy Navigator M—F, 8am—5pm CST, www.healthpartners.com/mtminfo Call number on back of ID card and ask for Pharmacy Navigator	<ul style="list-style-type: none"> Your pharmacy benefits If your medicine is covered on the formulary
HP Prescription List HP Preventive Services Guide HP Provider List HSA Rx Plus Preferred RX/Co-Insurance Routine Checkups, screening, counseling Open Access Network Buy-Up Med List	
HealthPartners Care Line Service—nurse line 24/7, 365 days a year 800/551-0859	<ul style="list-style-type: none"> Whether you should see a doctor Home treatment options
HealthPartners Nurse Navigator program M—F, 7:30am—5pm CST; 800/883-2177	<ul style="list-style-type: none"> Understanding your health care and benefits How to choose a treatment option
HealthPartners Baby Line phone service 24/7, 365 days a year; 800/845-9297	<ul style="list-style-type: none"> Your pregnancy/Contractions Your new baby
HealthPartners Behavioral Health Navigators M—F, 8am—5pm CST; Healthpartners.com; 888/638-8787	<ul style="list-style-type: none"> Find in-network mental/chemical health care professionals Your behavioral health benefits
HealthPartners Health Assessment www.healthpartners.com ; Log-in	<ul style="list-style-type: none"> Click on My Plan; Scroll down to Health Assessment Print scorecard (shows only name & complete date)
Virtuwell—www.virtuwell.com (Free to enrolled members)	<ul style="list-style-type: none"> Online care for varying degrees of support, diagnoses and prescriptions
Doctor on Demand—www.doctorondemand.com	
Teladoc—www.teladoc.com	
ANCILLARY BENEFITS & HRA/HSA/FSA CONTACT INFORMATION	
Mutual of Omaha—Disability, Life & Vision M-F, 7am—7pm; www.mutualofomaha.com ; 800/369-3809	WEX —HRA/FLEX/HSA Claims M—F, 6am—9pm; www.wexinc.com ; 866/451-3399
DEFERRED COMP/RETIREMENT CONTACT INFORMATION	
MISSIONSQUARE—Deferred Comp www.icmarc.org ; 202/962-4600; Investments at 800/462-4660	PERA—Retirement www.mnpera.org ; 800/652-9026
MSRS—Deferred Comp www.msrs.state.mn.us ; 800/657-5757	MEDICARE CONTACT: LEIF PETERSON Leif_peterson@ajg.com ; 952/345-2302
Dakota 911 Online Resource: www.Dakota911.benefithub.com	
DAKOTA 911 CONTACT: JEN HILDEBRANDT @ 651/322-8660 OR JHILDEBRANDT@DAKOTA911MN.GOV	



HOUSEKEEPING

Direct Deposit Changes

Direct deposit forms do not require you to attach a voided stub as long as it is filled out electronically. Once completed the form must be printed and signed. When a direct deposit form is submitted, it will supersede the previous form so it must include deposit direction for all accounts. This form is available at www.Dakota911.benefithub.com.

Loss of Coverage

When medical, dental, vision or life insurance is terminated, coverage runs through the end of the month and is charged accordingly. Disability coverage ends the day the employee separates from employment.

Photo & Video Authorization

Photo & Video Authorizations will remain in place until superseded. You may change your authorization at any time by completing and submitting a new form. This form is available at www.Dakota911.benefithub.com.

Fitness Center Orientation and Use Authorization

All employees are invited to use the Dakota 911 fitness center. Prior to use of the center, employees must submit the Dakota 911 Fitness Center Orientation and Use Authorization form. This form is available at www.Dakota911.benefithub.com.

W-4

Common lifestyle changes like getting a job or a change in your marital status can change your tax liability. If you find yourself experiencing a lifestyle change that may impact your tax liability, consider consulting your tax advisor about adjusting withholdings on your W4. Adjustments can be done at any time during the year. Please remember that if you update the Federal W4, you must also complete the Minnesota Form W-4MN.

Qualifying Events

If you experience a qualifying event it is your responsibility to notify Human Resources of the event to ensure appropriate actions are taken. Qualifying events include but are not limited to marriage, divorce, the birth or adoption of a child, death of a dependent covered by your plan elections, or a dependent turning age 26. In the event there is loss of coverage for anyone covered by your plan, appropriate benefit continuation notifications need to be made.

Emergency Contacts

Emergency contact information is retained in the payroll database. It is your responsibility to keep this information updated.



CHECKLIST

REQUIRED OF ALL STAFF BY 11/11/2024

	SIGNED BENEFITS ELECTION (REQUIRED OF ALL STAFF)
	SIGNED NOTICES ACKNOWLEDGMENT

REQUIRED (IF APPLICABLE) BY 11/11/2024

	EVIDENCE OF INSURABILITY <u>ONLY</u> IF YOU ARE ELECTING NEW, OR INCREASING CURRENT VOLUNTARY LIFE BY MORE THAN \$5,000 OR ELECTION EXCEEDS THE GUARANTEED ISSUE
	VEBA PLAN CHANGE FORM <u>ONLY</u> IF YOU ARE MOVING FROM HRA/VEBA TO HSA
	SIGNED BENEFICIARY DESIGNATION <u>ONLY</u> IF YOU ARE MAKING BENEFICIARY CHANGES
	SIGNED 2024 EARNED COMPENSATORY TIME AND HOLIDAY DEFERRAL OR DELAYED PAYOUT REQUEST

REQUIRED OF ALL STAFF BY 12/15/2024

	2025 PTO CASHOUT ELECTION
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OTHER REMINDERS

REVIEW & UPDATE EMERGENCY CONTACTS IN PAYROLL

REVIEW W-4 & DISCUSS WITH TAX ADVISOR IF CHANGES ARE NEEDED

REVIEW & UPDATE BENEFICIARY DESIGNATIONS (REQUIRED FOR BASIC & VOLUNTARY LIFE)

IF YOU ARE ANTICIPATING RETIREMENT, OR A QUALIFYING EVENT IN 2025, CONSIDER SCHEDULING A TELE-MEETING WITH OUR BENEFITS BROKER DURING OPEN ENROLLMENT TO DISCUSS HOW YOUR OPEN ENROLLMENT SELECTIONS MIGHT IMPACT 2025 MID-YEAR AND FUTURE COVERAGE OPTIONS.

QUALIFYING EVENTS ARE CONSIDERED ON A CASE BY CASE BASIS AND MAY COME WITH ADDED RESTRICTIONS.

WHAT MAY BE CONSIDERED A QUALIFYING EVENT BY THE INSURANCE PROVIDER MAY NOT BE CONSIDERED A QUALIFYING EVENT UNDER IRS REGULATION.

CALL-IN CONSULTS ARE AVAILABLE TO ALL STAFF ON NOVEMBER 4TH. SIGN UP IS LOCATED AT G: DCC STAFF/HR/2025 OPEN ENROLLMENT ONE-ON-ONE TELE-MEETING SIGN-UP.

* JENNY CAN ARRANGE FOR TELE-MEETING DATE/TIME ALTERNATIVES IF NEEDED.