

**Insurance Bargaining for Year 2024  
Tentative Agreement Reached on August 15, 2023**

**1. Applicable Article Regarding Insurance – Medical Plan**

- Single—
  - Effective January 1, 2024, the total premium for single coverage shall be split 95% County / 5% employee.
- Employee plus Spouse—
  - Effective January 1, 2024, the total premium for employee plus spouse coverage shall be split 82% County / 18% employee.
- Employee plus Child(ren)—
  - Effective January 1, 2024, the total premium for employee plus child(ren) coverage shall be split 82% County / 18% employee.
- Family—
  - Effective January 1, 2024, the total premium for family coverage shall be split 83% County / 17% employee.
- Healthcare Savings Account—
  - Effective January 1, 2024, the Employer shall contribute the following amount per month toward a Healthcare Savings Account (“H.S.A.”) for those employee enrolling in a High Deductible Plan:
    - Single: \$60.00 per month
    - Employee plus Spouse: \$125.00 per month
    - Employee plus Child(ren): \$125.00 per month
    - Family: \$125.00 per month

*See Appendix A for estimated 2024 total monthly premium, premium percentage split between County and Employee, estimated 2024 monthly premium cost split and eligible H.S.A. contribution between County and Employee for three separate plans with four separate tiers of enrollment, including employee only, employee plus spouse, employee plus child(ren) and family coverage.*

**2. Applicable Article Regarding Insurance – Dental Plan**

- Single—
  - Effective January 1, 2024, the total premium for single coverage shall be split 50% County / 50% employee.
- Employee plus Spouse—
  - Effective January 1, 2024, the total premium for employee plus spouse coverage shall be split 50% County / 50% employee.
- Employee plus Child(ren)—
  - Effective January 1, 2024, the total premium for employee plus child(ren) coverage shall be split 50% County / 50% employee.
- Family—
  - Effective January 1, 2024, the total premium for family coverage shall be split 55% County / 45% employee.

*See Appendix B for estimated 2024 total monthly premium, premium percentage split between County and Employee, and estimated 2024 monthly premium cost split between County and Employee for two separate plans with four separate tiers of enrollment, including employee only, employee plus spouse, employee plus child(ren) and family coverage.*

### **3. Applicable Article Regarding Insurance – Pre-Tax Cafeteria Vision Plan**

The Union will allow the Employer to offer a pre-tax cafeteria plan that includes Health Care Expense Account-Premium Option, Health Care Reimbursement Account, Vision, and the Dependent Care Reimbursement Account to members of the bargaining unit. Participation is voluntary. The employer will contact the Union representative thirty (30) days or more prior to implementing any substantive changes in the program. If the Union disagrees with the proposed changes, the changes will not be implemented for the members of the bargaining unit unless legally required.

## Appendix A.

<b>Medical - Preferred Plan</b>						
	<b><u>Monthly Premium</u></b>	<b><u>ER Contribution</u></b>	<b><u>ER Contribution*</u></b>	<b><u>EE Contribution</u></b>	<b><u>EE Contribution*</u></b>	
<b>EE</b>	\$975.59	95%	\$926.81	5%	\$48.78	
<b>EE+Spouse</b>	\$2,048.75	82%	\$1,679.97	18%	\$368.78	
<b>EE+kid(s)</b>	\$2,146.31	82%	\$1,759.97	18%	\$386.34	
<b>Family</b>	\$3,219.46	83%	\$2,672.14	17%	\$547.32	

  

<b>Medical - Broad Plan</b>						
	<b><u>Monthly Premium*</u></b>	<b><u>ER Contribution</u></b>	<b><u>ER Contribution*</u></b>	<b><u>EE Contribution</u></b>	<b><u>EE Contribution*</u></b>	
<b>EE</b>	\$881.67	95%	\$837.59	5%	\$44.08	
<b>EE+Spouse</b>	\$1,851.51	82%	\$1,518.23	18%	\$333.28	
<b>EE+kid(s)</b>	\$1,939.67	82%	\$1,590.53	18%	\$349.14	
<b>Family</b>	\$2,909.51	83%	\$2,414.89	17%	\$494.62	

  

<b>Medical - High Deductible Plan</b>						
	<b><u>Monthly Premium</u></b>	<b><u>ER Contribution</u></b>	<b><u>ER Contribution*</u></b>	<b><u>EE Contribution</u></b>	<b><u>EE Contribution*</u></b>	<b><u>Monthly ER HSA Contribution</u></b>
<b>EE</b>	\$754.50	95%	\$716.78	5%	\$37.72	\$60.00
<b>EE+Spouse</b>	\$1,585.00	82%	\$1,299.70	18%	\$285.30	\$125.00
<b>EE+kid(s)</b>	\$1,660.50	82%	\$1,361.60	18%	\$298.90	\$125.00
<b>Family</b>	\$2,490.50	83%	\$2,067.12	17%	\$423.38	\$125.00

\*Contributions have been rounded to the nearest even cent to allow for equal employee contributions semimonthly.

Note: Rates above reflect the finalized total premiums as negotiated with the vendor and outlined in the September 5, 2023 Ramsey County Board Resolution B2023-147.

## Appendix B.

<b>Dental - Open Plan</b>					
	<b><u>Monthly Premium</u></b>	<b><u>ER Contribution</u></b>	<b><u>ER Contribution*</u></b>	<b><u>EE Contribution</u></b>	<b><u>EE Contribution*</u></b>
<b><i>EE</i></b>	\$37.57	50%	\$18.79	50%	\$18.78
<b><i>EE+Spouse</i></b>	\$61.00	50%	\$30.50	50%	\$30.50
<b><i>EE+kid(s)</i></b>	\$66.86	50%	\$33.44	50%	\$33.42
<b><i>Family</i></b>	\$112.09	55%	\$61.65	45%	\$50.44

  

<b>Dental - Select Plan</b>					
	<b><u>Monthly Premium</u></b>	<b><u>ER Contribution</u></b>	<b><u>ER Contribution*</u></b>	<b><u>EE Contribution</u></b>	<b><u>EE Contribution*</u></b>
<b><i>EE</i></b>	\$41.28	50%	\$20.64	50%	\$20.64
<b><i>EE+Spouse</i></b>	\$66.76	50%	\$33.38	50%	\$33.38
<b><i>EE+kid(s)</i></b>	\$73.72	50%	\$36.86	50%	\$36.86
<b><i>Family</i></b>	\$122.90	55%	\$67.60	45%	\$55.30

\*Contributions have been rounded to the nearest even cent to allow for equal employee contributions semimonthly.

Note: Rates above reflect the finalized total premiums as negotiated with the vendor and are meant to correct the rates identified in the September 5, 2023 Ramsey County Board Resolution B2023-149.