



# Clay County 2026 Fringe Benefit Summary Guide

Employees working 24+ hrs. per week are required to enroll in the Core Benefit Package, which includes at least Single Health Insurance, Single Dental and Basic Life Insurance. **There is no opt-out provision for employees for the core benefits.** Benefit-eligible employees are given a monthly Employer Cafeteria Contribution to be used toward the cost of the core benefits and voluntary elections.

County/Employer Cafeteria Contribution	100% FTE 40 Hrs./Week	80% FTE 32 Hrs./Week	75% FTE 30 Hrs./Week	60% FTE 24 Hrs./Week
Family	\$1,711.00	\$1,369.00	\$1,283.00	\$1,027.00
Single Grandfathered – Benefit eligible <b>before</b> 12/31/2019	\$1,419.00	\$1,135.00	\$1,064.00	\$851.00
Single Non-Grandfathered – Benefit eligible <b>after</b> 01/01/2020	\$970.00	\$776.00	\$728.00	\$582.00

*If both spouses work for Clay County, and are benefit-eligible, please talk to HR about your contribution options and structure.*

Health Insurance	Single – Passport Plan	Family – Passport Plan	Single – Essentia Only	Family – Essentia Only
1000 Deductible	\$922.00	\$2,422.00	\$738.00	\$1,938.00
2600 Deductible*	\$772.00 + \$110 = \$882.00	\$2,028 + \$220 = \$2,248.00	\$618 + 110 = \$728.00	\$1,622 + 220 = \$1842.00
4000 Deductible*	\$766.00 + \$145 = \$911.00	\$1,986 + \$290 = \$2,276.00	\$604 + 145 = \$749.00	\$1,588 + 290 = \$1878.00
6750 Deductible	\$650.00	\$1,708.00	\$520.00	\$1,366.00

\* These plans have a required monthly contribution into a tax-advantaged account (VEBA and/or HSA).

Dental Insurance Premiums		Paid Family Medical Leave (PFML)	
Single Premium	Family	Beginning in 2026, Clay County will provide Paid Family and Medical Leave (PFML) through United Health Care. The .71% payroll tax will be shared equally between the County and employees.	
\$31.54	\$88.08		
Family Dental + Children (under 19) Orthodontia			
\$90.78			

Life Insurance	
Basic Life	\$25,000 coverage for \$2.00/ month.
Supplemental Life - Self	Up to \$500,000. Rate based on age as of 1/1/2026 or age on eligibility date.
Supplemental Life - Spouse	Up to \$150,000. Rate based on age of spouse as of 1/1/2026 or age on eligibility date.
Dependent – All Children Under 26	\$15,000 coverage per dependent for \$1.95/month total.

Other Benefits Available		
Short/Long Term Disability	Hospital Indemnity	Long Term Care
Health Savings Account	Accident	Vision
Flexible Spending Accounts: Medical	Critical Illness	Health Care Savings Plan (Union Specific)
Flexible Spending Accounts: Daycare	Deferred Compensation Plans	Employee Assistance Program – Free

Vacation Accruals (Years of Service)		Sick Leave
Hire – 4 Years	96 hours per year	3.70 hours per pay period/96 hours per year. 300-hour minimum/5 years of service required for eligibility to receive % of sick hours at separation of employment.
5 – 10 Years	120 hours per year	
11 – 15 Years	144 hours per year	
16 – 20 Years	168 hours per year	
21 + Years	192 hours per year	

Holidays - The following days have been designated as official paid holidays:		
New Years Day – 1/1/2026	Juneteenth – 6/19/2026	Thanksgiving Day – 11/26/2026
Martin Luther King Day – 1/19/2026	Independence Day – 7/3/2026	Friday after Thanksgiving – 11/27/2026
President’s Day – 2/16/2026	Labor Day – 9/7/2026	½ Day Christmas Eve – 12/24/2026
Memorial Day – 5/25/2026	Veteran’s Day – 11/11/2026	Christmas Day – 12/25/2026

Retirement (percent of salary)		
(Public Employee Retirement Association – PERA)		
	County Contribution	Employee Contribution
Corrections/Juv. Detention	10.25%	6.83%
Deputies	17.70%	11.80%
All Others	7.5%	6.5%

Tax-Advantage Plans	2026 Max
Medical FSA	\$3,400
Medical FSA Rollover	\$680
Dependent Care	\$7,500
HSA – Single	\$4,400
HSA – Family	\$8,750
HSA – Catch up	\$1,000

New employees are eligible for the insurance benefits the 1<sup>st</sup> of the month following 30 days of full-time employment.

For questions about the Clay County benefits package, contact Jessi Armstrong @ [Jessica.Armstrong@claycountymn.gov](mailto:Jessica.Armstrong@claycountymn.gov)