

Eligibility

Definition of Full-time: Under the terms of our group benefit plans, a full-time employee is defined as:

- Employees who began employment before January 1, 2014, are defined as one who works at least 20 hours per week and at least 500 hours per year.
- Employees who begin employment on or after January 1, 2014, are defined as one who works at least 30 hours per week and at least 1000 hours per year.
- If it is unclear whether a new employee will meet the full-time employee requirements, that employee is not offered benefits until eligibility has been determined by means of a twelve-month measurement period.

A determination will then be made within two months of the end of the measurement period as to the employee's eligibility for benefits. Any employee not meeting both of these requirements is considered part-time.

Benefits-Volunteers: All volunteers are covered under our workers compensation coverage. Premiums for this coverage are paid by the employer.

Benefits-Part-time employees: All part-time employees are automatically covered under the state- and federally-mandated benefits of unemployment insurance and workers compensation. Premiums for these coverages are paid by the employer.

Benefits-Full-time employees: All employees who meet the definition of a full-time employee automatically receive the following benefits: workers compensation, unemployment insurance, term life insurance/accidental death and dismemberment, long-term disability, and pension.

Premiums for these coverages are paid by the employer. They also have the option of participating in our medical and dental insurance plans. The responsibility for payment of premiums for these items is negotiated between the employer and the employee. The employee also has the option of participating in our flexible spending account plan.

Employees who elect coverage under the \$3,500 or \$6,350 deductible medical insurance plan have the option of participating in a health savings account

James Clauson

Coordinator of Benefits
Human Resources

218-281-4224

jclauson@crookston.org