

Bismarck Health & Welfare Benefits

Benefit	2024
Benefit Eligibility	Per Pay Period
	Full Time: 60+ hours Part Time: 40-59 hours
Health Insurance	
Coverage Types	Traditional/Value 4 tiers
Health Savings Account - Employer Match	\$500 / \$1,000
Dental Insurance & Vision Insurance	
Base and Enhanced Plan	All benefit eligible 4 tiers
Voluntary Benefits	
Flexible Spending Accounts	Medical, Limited Purpose, Dependent Care
Accident Insurance	Low, High
Hospital Indemnity	Low, High
Critical Illness Insurance (w/ cancer coverage)	\$10,000, \$20,000, \$30,000 coverage levels
LegalShield and IDShield	Legal, Identity and Theft Protection
Life Insurance	
Employer Paid Basic Life Insurance	Coverage equal to 1x annual salary – maximum \$250,000
Voluntary Life Insurance	Self-coverage in increments of \$25,000 - \$500,000
Spouse Voluntary Life Insurance	Increments of \$25,000 - \$75,000
Child Voluntary Life Insurance	Maximum \$10,000
Disability Insurance	
Short Term Disability Insurance (Employer Paid)	60% of monthly earnings up to \$10,000
Long Term Disability Insurance (Employer Paid)	60% of monthly earnings up to \$12,500 for full time employees
Long Term Disability Insurance (Voluntary – Employee Paid)	60% of monthly earnings up to \$12,500 for part time employees

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Retirement	
401(k)	Eligible for an employer match of 100% on the first 4%; 50% on the next 2% employee deferral. Vested in employer match dollars following 2 years of service.
Paid Time Off (PTO)	
Accrual	1 year of service – up to 23 days 3 years of service – up to 26 days 7 years of service – up to 28 days 10 years of service – up to 30 days 15 years of service – up to 31 days 20 years of service – up to 32 days 25 years of service – up to 33 days 30 years of service – up to 34 days 35 years of service – up to 35 days
Cap	No Cap Quarterly pay down to 324 hours
Termination Payout	100% of accrued, unused time off
Holiday (included in PTO accrual)	
Holidays	New Years Day, Memorial Day, 4 th of July, Labor Day, Thanksgiving Day, Christmas Day
Leave	
Compassionate	Up to 5 days for qualifying relatives
Education	Up to 12 months – unpaid after exhausting PTO
Jury Duty	Paid for regularly scheduled hours
Public Office	Up to 6 months per year
Other	
Volunteer Time Off	8 hours for full time 4 hours for part time
Family Building Benefit	Adoption: Up to \$5,000 per child Fertility: Up to \$5,000 per year, max. of \$10,000 Surrogacy: Up to \$5,000 per year, max of \$10,000
Caregiver Leave Pay	Up to 1 week (40 hrs) paid 100% for approved, qualifying leave for full time employees
Living Donor Leave Pay	Pre-donation: Up to 3 days (24 hrs) paid 100% Post donation: Paid up to 40% of base wage when combined with STD for approved, qualifying leave