



# **Law Enforcement Compensation: 2022 Wage and Benefit Review**

**Special Review**

**January 2024**

**Office of the Legislative Auditor**

State of Minnesota

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**State of Minnesota  
Office of the Legislative Auditor**

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January 2024

Members of the Legislative Audit Commission:

*Minnesota Statutes 2023, 299D.03, subd. 2a, directs the Office of the Legislative Auditor (OLA) to compare the salaries and benefits of Minnesota State Patrol troopers with those of police officers in specified cities and report on our work by January 15 of 2021, 2024, 2027, and 2030. This is our second report in response to this legislative directive.*

We compared wage rates for 2022, the most recent year for which complete data were available. As a result, this report does not include any contractual changes that may have gone into effect after the conclusion of calendar year 2022.

In addition to comparing wage rates, our report discusses contract and statutory provisions that create differences in supplemental wages, health insurance, and retirement contributions between State Patrol troopers and the city police officers that were part of our review.

This review was conducted by Katherine Theisen, Director of Special Reviews; Roman Morris, Special Reviews Assistant Auditor; and Jodi Munson Rodríguez, Deputy Legislative Auditor. We received full cooperation from the Department of Public Safety, Minnesota Management and Budget, state retirement associations, and various city governments as we conducted our review and prepared this report.

Sincerely,



Judy Randall  
Legislative Auditor



OLA



# Law Enforcement Compensation: 2022 Wage and Benefit Review

### Report Summary

This review of law enforcement compensation included wages and various benefits available to Minnesota State Patrol troopers and nonsupervisory police officers in 34 Minnesota cities in 2022. We found that:

- The 2020 and 2021 Legislatures mandated a combined 10.45 percent wage increase for State Patrol troopers at the top wage level, and an 8.45 percent increase in all other troopers' wages. Including other factors such as a salary range reassignment and contract negotiations, base starting wages for troopers increased 19.6 percent, and base top wages increased 22.1 percent between 2019 and 2022.
- Between 2019 and 2022, the base starting wage (the wage paid at the first pay scale level) for State Patrol troopers increased by a higher percentage than base starting wages for police officers in most of the cities we examined. The top wage for troopers increased more than any top wages for police officers in all of the cities we examined.
- After these increases, the base starting wage for a State Patrol trooper in 2022 was 2 percent higher than the median base starting wage for police officers in cities we examined; however, the base top wage that could be earned by State Patrol troopers was 8 percent lower than the median top wage available to police officers in the cities we examined.
- State Patrol troopers' moderately lower base top wage relative to the cities we examined may be at least partially explained by the potentially significant value of their post-retirement healthcare benefit, wherein the State of Minnesota continues to pay the same portion of healthcare premiums for retired troopers between the ages of 55 and 65 who meet certain conditions.
- All of the contracts we reviewed had provisions for supplemental or premium pay for law enforcement officers performing certain specialized tasks. The most common types of supplemental pay we observed in police contracts included investigative, school resource officer, and field training officer duties. The State Patrol contract had provisions for several types of supplemental pay, such as freeway trooper and accident reconstruction pay, for which we did not typically see counterparts in city police contracts. While we examined contract provisions for supplemental pay, we did not collect complete information on the actual use of these provisions.

### Background

The Legislature directed the Office of the Legislative Auditor (OLA) to report on compensation for Minnesota State Patrol troopers and police officers in large Minnesota cities by January 15 of 2021, 2024, 2027, and 2030.

OLA's 2021 report presented our review of law enforcement compensation in 2019. For this report, we reviewed compensation in 2022 using employment contracts and data collected from cities and the State of Minnesota.

- In general, the law enforcement agencies that we reviewed paid their officers 1.5 times their regular wages for overtime work.
- State Patrol troopers were responsible for paying a smaller share of health insurance premiums when compared to comparable plans available to police officers in the majority of the cities in our review.
- State Patrol troopers can qualify for early retirement incentives that help cover the costs of post-retirement health insurance. These same incentives were not typically available to the city police officers included in our review.
- For the most part, law enforcement agencies have paid for officers' uniforms and equipment—either by providing these items without cost to the employee or through an annual payment to officers.
- State Patrol troopers received more generous starting and maximum vacation leave than police officers in most of the city police contracts we examined.

### Summary of Agency Response

In a letter dated January 10, 2024, Department of Public Safety Commissioner Bob Jacobson stated, “I am appreciative of the objective, comprehensive, and thorough research contained in this report.” He said he hoped that the “findings serve as a point of clarity for future discussion...” Commissioner Jacobson also noted, “I do not believe that people become peace officers because of high pay, but compensation is a key factor in our ability to recruit and retain diverse candidates.”

The full special review report, *Law Enforcement Compensation: 2022 Wage and Benefit Review*, is available at 651-296-4708 or: [www.auditor.leg.state.mn.us/sreview/lawcomp.htm](http://www.auditor.leg.state.mn.us/sreview/lawcomp.htm)

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# Introduction

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The 2020 Legislature directed the Office of the Legislative Auditor (OLA) to conduct a salary and benefits survey to allow for comparison of compensation provided to Minnesota State Patrol troopers with police officers working for selected Minnesota cities.<sup>1</sup> The law says: “It is the legislature’s intent to use the information in this study to compare salaries between the identified police departments and the State Patrol and to make appropriate increases to patrol trooper salaries.”<sup>2</sup> The Legislature required OLA to transmit the survey report to relevant legislative committee members by January 15 of 2021, 2024, 2027, and 2030. This is the second of the four mandated reports.

Statutes require that police departments in the following cities be included in the comparison: (1) cities with a population in excess of 25,000, located within a “metropolitan county” if the city’s police officers are represented by a union certified by the Bureau of Mediation Services; and (2) cities of the first class.<sup>3</sup> As of May 2022, there were 32 cities that met the first part of this definition, and 4 cities (Duluth, Minneapolis, Rochester, and St. Paul) that met the second part of the definition. Minneapolis and St. Paul are included in both of the categories specified above, so our analysis examined police officer compensation in a total of 34 cities, plus the State Patrol.

The statute mandating the OLA survey says:

The legislative auditor must base the survey on compensation and benefits for the past completed calendar year. The survey must be based on full-time equivalent employees. The legislative auditor must calculate compensation using base salary, overtime wages, and premium pay. Premium pay is payment that is received by a majority of employees and includes but is not limited to education pay and longevity pay. The legislative auditor must not include any payments made to officers or troopers for work performed for an entity other than the agency that employs the officer or trooper, regardless of who makes the payment. The legislative auditor must also include in the survey all benefits, including insurance, retirement, and pension benefits. The legislative auditor must include contributions from both the employee and employer when determining benefits.<sup>4</sup>

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<sup>1</sup> *Laws of Minnesota* 2020, chapter 100, sec. 20, codified as *Minnesota Statutes* 2023, 299D.03, subd. 2a.

<sup>2</sup> *Minnesota Statutes* 2023, 299D.03, subd. 2a(e).

<sup>3</sup> *Minnesota Statutes* 2023, 299D.03, subd. 2a(a). A “metropolitan county” is defined in *Minnesota Statutes* 2023, 473.121, subd. 4, to include Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, and Washington counties. *Minnesota Statutes* 2023, 410.01, defines cities of the first class as “[t]hose having more than 100,000 inhabitants provided that once a city is defined to be of the first class, it shall not be reclassified unless its population decreases by 25 percent from the census figures which last qualified the city for inclusion in the class.”

<sup>4</sup> *Minnesota Statutes* 2023, 299D.03, subd. 2a(b).

We conducted this compensation analysis using a combination of (1) a review of State Patrol and police department contract provisions, and (2) information we requested and obtained directly from the State Patrol, cities, and state retirement associations. Our analysis focused on compensation available to law enforcement officers in calendar year 2022.<sup>5</sup> According to Minnesota Management and Budget, State Patrol troopers do not have supervisory duties, so we focused our analysis on similarly nonsupervisory police officer positions.<sup>6</sup> We reviewed contract provisions for overtime and other types of premium pay, but we did not analyze data on actual agency expenditures for supplemental compensation.

Statutes require OLA to discuss each department’s salary structure, including the “minimum and maximum salaries for each range or step.”<sup>7</sup> We examined the number of steps in each agency’s salary structure, and, for simplicity, our report presents the base starting and top wages available to employees in each agency we examined. Our report presents comparative tables for the agencies we examined in cases where we thought this would be meaningful. In addition, our website has appendices with more information regarding individual agencies’ base wages and health insurance costs.<sup>8</sup>

Law enforcement contracts cover a wide range of negotiated topics related to compensation, and our analysis does not address all of these topics. For example, we do not discuss differences in agency provisions for severance pay. Our analysis focused on categories of compensation that likely account for the overwhelming share of ongoing personnel outlays by law enforcement agencies: base wages; longevity pay; overtime and other supplemental wages; health care costs; retirement contributions; and provisions related to vacation leave, sick leave, and allowances for employee uniforms and equipment.

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<sup>5</sup> We use the term “law enforcement officers” to refer collectively to State Patrol troopers and city police officers.

<sup>6</sup> None of the State Patrol troopers represented by the Minnesota Law Enforcement Association have supervisory duties, according to Minnesota Management and Budget. The department said State Patrol lieutenants who supervise state troopers are unrepresented employees whose terms and conditions of employment are covered by the State of Minnesota’s Commissioner’s Plan.

<sup>7</sup> *Minnesota Statutes* 2023, 299D.03, subd. 2a(c)(1).

<sup>8</sup> Appendices are at <https://www.auditor.leg.state.mn.us/sreview/lawcomp.htm>.

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# Chapter 1: Base Wages and Other Compensation

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This chapter discusses the “base wages” paid to nonsupervisory law enforcement officers, as well as other wage compensation available to them.<sup>1</sup> We begin by reviewing the base salary structures in the contracts we examined, including provisions for (1) base wage “steps” and (2) other pay linked directly to years of employment. For each contract, we then reviewed the base wage for newly hired law enforcement officers—the first step in the salary structure—as well as the maximum base wage level officers could have attained over time if they remained employed by the same law enforcement agency. We also discuss provisions in law enforcement labor contracts for certain supplemental wages, such as compensation for overtime and pay received for special assignments.

## Salary Structure

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All of the employment contracts we examined for city police officers and State Patrol troopers have provisions for base wages that are paid in “steps.” After the first wage step, each subsequent step has a higher wage rate than the step that preceded it.

For the law enforcement contracts we reviewed, officers typically moved from one step to another each year. Some law enforcement contracts specified shorter intervals. For example, Cottage Grove’s 2022 police department contract specified a starting pay rate for police officers, with step increases after 6, 12, 18, 24, 30, and 36 months.<sup>2</sup>

Some contracts supplemented step-based pay with provisions for “longevity pay.” For example, while the Cottage Grove police officers’ base wage steps ended after 36 months of service, the contract provided for longevity pay increases after an employee had been with the agency 4, 7, 10, and 13 years. Cottage Grove’s step-based pay and longevity pay are both related to an employee’s length of service.

Some law enforcement agencies opted not to include contract provisions for longevity pay. For example, the 2022 Plymouth police department contract said the following:

It is understood that the wage rates established pursuant to this Agreement have been arrived at between the parties recognizing the fact that no special supplemental forms of compensation, such as longevity pay or educational incentive pay, are provided Employees.<sup>3</sup>

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<sup>1</sup> We use the term “law enforcement officers” to refer collectively to State Patrol troopers and city police officers.

<sup>2</sup> Some contracts we reviewed—such as the Cottage Grove contract—covered multiple years, including calendar year 2022.

<sup>3</sup> “Labor Agreement Between the City of Plymouth and Law Enforcement Labor Services–Local 18 (Police Officers), January 1, 2021-December 31, 2023,” 24.

Some law enforcement agencies allowed their employees to choose between types of pay that supplement the base wage rate—for example, between pay based on longevity with the agency and pay based on college credits achieved.<sup>4</sup> Although some agencies considered employee performance when determining which employees should move to new wage steps, most of the 2022 contracts we examined did not have explicit provisions for performance-based pay for law enforcement officers.<sup>5</sup>

Exhibit 1.1 shows the number of base wage and longevity pay steps in the contracts of the law enforcement agencies we examined. The number of base wage steps ranged from 3 (Chaska and Duluth) to 16 (Oakdale). The number of longevity pay steps ranged from none (in several agencies) to 20 (Minneapolis).

### Exhibit 1.1

#### Base Wage Steps and Longevity Pay Steps, 2022

Law Enforcement Agency	Number of Base Wage Steps	Number of Longevity Pay Steps	Law Enforcement Agency	Number of Base Wage Steps	Number of Longevity Pay Steps
Apple Valley	6	0	Minneapolis <sup>c</sup>	7	20
Blaine <sup>a</sup>	7	0	<b>Minnesota State Patrol</b>	<b>8</b>	<b>0</b>
Bloomington	5	3	Minnetonka	5	0
Brooklyn Center	4	5	Oakdale <sup>c, d</sup>	16	0
Brooklyn Park <sup>b</sup>	5	3	Plymouth <sup>c</sup>	10	0
Burnsville	7	0	Prior Lake	4	4
Chaska	3	5	Ramsey	5	4
Coon Rapids	4	3	Richfield	6	0
Cottage Grove	7	4	Rochester	11	0
Duluth	3	2	Rosemount	5	4
Eagan	6	3	Roseville	4	5
Eden Prairie <sup>c</sup>	5	0	Savage	6	0
Edina	6	4	Shakopee	9	0
Fridley	5	4	St. Louis Park <sup>c</sup>	9	0
Inver Grove Heights	10	5	St. Paul	8	0
Lakeville <sup>c</sup>	7	14	White Bear Lake	5	5
Maple Grove	6	3	Woodbury	5	4
Maplewood	7	5			

<sup>a</sup> Only police officers hired before January 1, 1991, were eligible for longevity pay.

<sup>b</sup> Brooklyn Park had five base wage steps and three longevity steps for each police officer classification. The contract had four such classifications (Patrol Officer and Specialty Grade 1 through Specialty Grade 3). Thus, the contract had 20 possible base wage steps and 12 longevity steps for patrol officers; however, receiving Specialty Grade compensation required police officers to earn “service credits” through special assignments such as investigative or instructor duties, roles such as Canine Officer and others, and/or educational attainment.

<sup>c</sup> Step progression was contingent on performance.

<sup>d</sup> On January 1, 2022, police officers transitioned from a pay system that included longevity pay to a system with eight base wage steps for each of two police officer classifications (Police Officer and Senior Police Officer). Thus, the contract had 16 possible base wage steps; however, placement on the Senior Police Officer compensation schedule required at least ten years of continuous service.

Source: Office of the Legislative Auditor, based on review of Minnesota State Patrol and city police contracts.

<sup>4</sup> Six cities (Brooklyn Center, Inver Grove Heights, Lakeville, Rosemount, Roseville, and White Bear Lake) offered education-based pay or longevity pay as an option; police officers could not select both.

<sup>5</sup> Step progression was contingent on performance in Eden Prairie, Lakeville, Minneapolis, Oakdale, Plymouth, and St. Louis Park.

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## Starting Wages

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We reviewed the 34 city police contracts and the State Patrol’s contract for 2022 to determine the lowest starting wage paid to a city police officer and a State Patrol trooper—that is, the wage paid at the first step in the pay structure. Because newly hired employees have not yet accumulated years of service within their law enforcement agency (and would therefore not be eligible for longevity pay if their employer offered it), the starting wages in our analysis were based entirely on the agencies’ base wage schedules. It should be noted, however, that employment contracts may authorize the law enforcement agency to place newly hired officers at a higher wage step; for example, to recognize the experience of officers making a “lateral transfer” from one law enforcement agency to another. The “starting wages” of these officers would therefore be higher than what is reported here.

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**The base starting wage for a State Patrol trooper in 2022 was similar to the median base starting wage for police officers in the cities reviewed.**

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It is important to consider the starting pay base because the initial employee wage level may affect the ability of a law enforcement agency to recruit new employees. Exhibit 1.2 shows base starting monthly wages for the agencies we examined.<sup>6</sup>

Base starting monthly wages in 2022 for city police officers ranged from \$4,926 (Fridley) to \$6,717 (Burnsville). Among the 34 city police contracts we reviewed, the median 2022 base starting monthly wage was \$5,677. The base starting monthly wage for a State Patrol trooper was \$5,766, slightly higher than the median starting monthly wage of the police contracts we examined. For troopers who received “freeway pay” (a wage supplement available to most of the troopers based in the seven-county metropolitan area), the base starting monthly wage was \$5,916 in 2022.<sup>7</sup> This places the base starting wage of troopers who received freeway pay in the top third of law enforcement agencies we reviewed.

This analysis of 2022 wages does not take into account the supplemental pay provided to troopers or police officers (except for freeway pay, as previously noted). As we discuss later, law enforcement officers in all jurisdictions were eligible to receive supplemental compensation for at least one specific responsibility, such as investigative or training duties, in every contract we reviewed.

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<sup>6</sup> An appendix provided at the Office of the Legislative Auditor’s website for this report provides additional details on each agency’s wage schedules (<https://www.auditor.leg.state.mn.us/sreview/lawcomp.htm>).

<sup>7</sup> The Minnesota State Patrol contract allows the Chief State Patrol Officer to designate stations in which the troopers receive freeway pay. The Chief State Patrol Officer has designated all stations in the seven-county Twin Cities Metropolitan area, with the exception of those in Isanti County, to receive freeway pay. Freeway pay is defined in the troopers’ contract as a supplement of 2.6 percent of the first step on the troopers’ wage schedule. Some troopers may not receive freeway pay if they receive other, higher supplemental pay, such as the 13 percent supplement paid to licensed helicopter pilots.

## Exhibit 1.2

## Law Enforcement Officer Base Starting Monthly Wages, 2022

Law Enforcement Agency	Base Starting Monthly Wage	Law Enforcement Agency	Base Starting Monthly Wage
Burnsville	\$6,717	Coon Rapids	\$5,682
Minnnetonka	6,706	Bloomington	5,672
Inver Grove Heights	6,500	Brooklyn Park	5,670
Chaska	6,388	Eden Prairie	5,661
Oakdale	6,281	Shakopee	5,654
Lakeville	6,275	Plymouth	5,647
Rosemount	6,066	Richfield	5,642
Maple Grove	6,062	Eagan	5,583
Maplewood	5,952	Prior Lake	5,560
<b>Minnesota State Patrol (Freeway Pay)</b>	<b>5,916</b>	Duluth	5,465
Woodbury	5,893	Roseville	5,459
Edina	5,892	Cottage Grove	5,436
Minneapolis	5,871	Brooklyn Center	5,396
Savage	5,869	Rochester	5,354
St. Paul	5,803	Blaine	5,116
<b>Minnesota State Patrol</b>	<b>5,766</b>	Ramsey	5,074
St. Louis Park	5,729	White Bear Lake	5,040
Apple Valley	5,715	Fridley	4,926

Source: Office of the Legislative Auditor, based on review of Minnesota State Patrol and city police contracts.

## Top Wages

While starting wages can affect the ability of law enforcement agencies to recruit new officers, the “top wages” may be one factor that affects agencies’ abilities to retain officers for extended periods.<sup>8</sup> For our analysis of “top wages,” we only considered those wages that were paid to nonsupervisory officers who stayed with an agency long enough to obtain the highest base wage and (if applicable) the highest longevity pay. Our analysis of top wages did not consider the extent to which nonsupervisory officers had opportunities to receive (or actually received) overtime or other types of supplemental pay.

For example, we determined that the 2022 Maplewood police contract allowed for a base top monthly wage of \$8,265 for a police officer who was not a supervisor. This was the amount that would have been paid to a police officer who reached the highest step of the base monthly wage schedule (\$7,480) and whose tenure of at least 20 years of continuous employment with the agency qualified the employee for longevity pay equal to 10.5 percent of the base wage rate.

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**The base top wage that could be earned by nonsupervisory State Patrol troopers in 2022 was less than the base top wage available to nonsupervisory police officers in most cities we reviewed.**

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Exhibit 1.3 shows the base top monthly wages available to police officers in the cities we examined and to State Patrol troopers.

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<sup>8</sup> A Minnesota Management and Budget official told us that the State Patrol trooper retention rate has been about 98 percent, which is above the retention rates for other state job classifications.

## Exhibit 1.3

## Law Enforcement Officer Base Top Monthly Wages, 2022

Law Enforcement Agency	Base Top Monthly Wage	Years to Base Top Monthly Wage	Law Enforcement Agency	Base Top Monthly Wage	Years to Base Top Monthly Wage
Inver Grove Heights	\$9,100	20	Minnetonka	\$8,382	15
Maple Grove	9,054	15	Rosemount	8,273	16
Bloomington	8,832	15	Maplewood	8,265	20
Brooklyn Center	8,808	25	St. Paul	8,260	18
Eagan	8,788	15	Oakdale	8,245	11
Eden Prairie	8,654	4	Cottage Grove	8,206	13
Woodbury	8,649	16	Richfield	8,178	5
St. Louis Park	8,646	8	Fridley	8,124	16
Brooklyn Park	8,623	14	Blaine	8,064	8
Edina	8,606	13	Roseville	8,048	20
Lakeville	8,569	17	Savage	7,996	5
Coon Rapids	8,534	16	Shakopee	7,968	14
Minneapolis	8,517	25	<b>Minnesota State Patrol (Freeway Pay)</b>	<b>7,893</b>	<b>7</b>
Plymouth	8,479	20	White Bear Lake	7,884	20
Prior Lake	8,417	16	Ramsey	7,828	16
Apple Valley	8,405	5	<b>Minnesota State Patrol</b>	<b>7,743</b>	<b>7</b>
Burnsville	8,403	6	Rochester	7,743	14
Chaska	8,386	20	Duluth	7,256	16

Note: The base top monthly wage available to officers in a given agency is the sum of the highest base wage available in the employment contract and, if applicable, the highest amount available for longevity pay in the contract.

Source: Office of the Legislative Auditor, based on review of Minnesota State Patrol and city police contracts.

As shown in the table, the base top monthly wage available to police officers in the 34 city police contracts we examined ranged from \$7,256 (Duluth) to \$9,100 (Inver Grove Heights). The median base top monthly wage across these contracts was \$8,395.

The base top monthly wage available to nonsupervisory State Patrol troopers in 2022 was \$7,743—\$652 less than the median base top monthly wage for police officers in contracts we reviewed. Base top monthly pay for State Patrol troopers who received freeway pay was \$7,893, or \$502 less than the median base top monthly pay for city police officers. Without freeway pay, the trooper base top monthly wage was lower than the base top monthly wage of all but two of the city police contracts we examined.

The State Patrol contract did not contain a provision for longevity pay for troopers, in contrast to many of the city police contracts. The absence of longevity pay in a contract does not necessarily mean officers will have lower overall wages than those in law enforcement agencies that offer longevity pay.<sup>9</sup> Nonetheless, it is worth noting that troopers' top 2022 pay lagged behind the median police officer top wage by 8 percent, whereas troopers' starting 2022 wage was 2 percent higher than the median police officer starting wage. This suggests that State Patrol trooper and city police officer

<sup>9</sup> The top wages calculated in our analysis reflected a combination of regular (or "base") monthly wages and any supplements given for longevity. It is possible that agencies that did not offer longevity pay had higher base monthly wage rates, thus offsetting the fact that they did not have longevity pay adjustments.

salaries tended to be more competitive at the early stages of their careers; over time, the salaries of troopers fell behind the salaries of police officers in many cities.

The number of years it took a law enforcement officer to reach the base top wage ranged from 4 (Eden Prairie) to 25 (Brooklyn Center and Minneapolis). State Patrol troopers reached their base top wage after seven years. The time it takes for a police officer or trooper to reach the base top wage impacts total compensation over the span of a career in law enforcement. For example, considering base wages alone, an officer hired in 2022 (based on 2022 wage schedules), would earn 2.6 percent more over a 33-year career in Eden Prairie than in Brooklyn Center, despite the fact that Brooklyn Center's base top wage is 1.8 percent higher.<sup>10</sup>

## State Patrol Trooper Salary Increases, 2020-2022

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The Legislature mandated increases to State Patrol trooper pay twice over the past three years.

- In 2020, the Legislature mandated an 8.4 percent increase in the wages paid to State Patrol troopers.<sup>11</sup> The increase took effect October 22, 2020.
- In 2021, the Legislature raised State Patrol troopers' salaries by an additional 2.05 percent for those at the base top wage step and 0.05 percent for all others, retroactive to October 22, 2020, for a total of 10.45 percent and 8.45 percent wage increase, respectively, compared to before October 2020.<sup>12</sup>

An official with Minnesota Management and Budget (MMB) voiced concerns regarding these salary increases. They said that after the 2020 increase in State Patrol trooper salaries, salaries for other members of the Minnesota Law Enforcement Association (MLEA) bargaining unit—such as Special Agents of the Bureau of Criminal Apprehension and Conservation Officers, who did not receive legislatively mandated salary increases—were not aligned with State Patrol troopers.

In addition, the MMB official discussed issues with pay equity. They said MMB is required to maintain pay equity among state employees and that compensation in female- and male-dominated fields should be equivalent, based on the complexity of the role. They noted that there has been a notable gender-based pay inequity at the state in recent years, and they stated that this is “almost exclusively” due to the salary increases for State Patrol troopers.

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<sup>10</sup> Based on statutes, many officers' retirement annuities will be based on a maximum of 33 years of service. *Minnesota Statutes* 2023, 352B.08, subd. 2(b). We provide details on retirement annuity calculations in Chapter 3 of this report.

<sup>11</sup> *Laws of Minnesota* 2020, Fifth Special Session, chapter 3, art. 9, sec. 6.

<sup>12</sup> *Laws of Minnesota* 2021, First Special Session, chapter 5, art. 3, sec 1, as amended by *Laws of Minnesota* 2021, First Special Session, chapter 11, art. 8, sec. 8.



In addition to increases mandated by the Legislature, State Patrol troopers' pay increased further as a result of negotiations between MMB and MLEA.

- In 2021, MMB settled the 2019-2021 contract with MLEA, which further increased troopers' base wages by 2.25 percent, retroactive to July 1, 2019, and 2.5 percent, retroactive to July 1, 2020.
- In 2022, MMB and MLEA settled the 2021-2023 contract, which gave troopers a 2.5 percent increase to base wages in both the first year (retroactive to July 1, 2021) and the second year (beginning on July 1, 2022).
- Also in 2022, MMB implemented a range reassignment (moving all MLEA job classes, including troopers, to higher salary ranges), which increased base top wages by 2 to 2.5 percent, depending on the job class.<sup>13</sup>

## Overtime

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Overtime can be defined as hours worked with the employer's express authorization in excess of a law enforcement officer's scheduled shifts.

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### **In general, the law enforcement agencies that we reviewed paid their officers 1.5 times their regular wage for overtime work.**

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Although all contracts we reviewed provided for paying time-and-a-half to employees for overtime, some contracts had limited exceptions to this general rule. For example, the Chaska police department contract states that hours assigned in excess of 14 continuous hours are paid at double time. Some contracts required payment of rates above 1.5 times the regular pay rate for overtime hours worked on holidays.

Contracts differed somewhat in the way overtime was paid; for example, whether employees had the option to receive overtime pay in the form of compensatory time. In addition, many of the contracts we reviewed provided for overtime to be calculated to the nearest 15 minutes, but some specified shorter periods, and others did not specify how overtime would be calculated.

We also examined overtime provisions for officers appearing in court outside of their regular work shifts. Nearly all contracts we reviewed provided for paying employees 1.5 times their regular rate of pay if they were required to appear in court outside of their scheduled shifts.<sup>14</sup> However, as shown in Exhibit 1.4, the contracts differed in the minimum number of hours for which employees would receive pay for "court time."<sup>15</sup>

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<sup>13</sup> The Office of the Legislative Auditor will release a financial audit of retroactive payments related to the 2021-2022 salary adjustments in early 2024.

<sup>14</sup> The contract for Rochester specified that officers would be paid four hours at their regular rate or 1.5 times their regular rate for actual hours worked, whichever is greater, for court time. The contract for St. Paul stated that officers would receive a minimum of four hours at the employee's normal hourly rate for court time.

<sup>15</sup> These hours may differ under certain circumstances. For example, the White Bear Lake contract stated that officers who worked the evening shift the day prior would receive a minimum of three (rather than two) hours court time, and Apple Valley's contract specified that an extension or early report to a regularly scheduled shift for duty does not qualify the employee for the three-hour minimum.

Two contracts we reviewed (State Patrol and White Bear Lake) required payment for a minimum of two hours for court appearances during off-duty hours. Four contracts (Duluth, Maplewood, Rochester, and St. Paul) required payment for at least four hours. Other contracts required payment for at least 2.5 or 3.0 hours, except for Minneapolis. The Minneapolis contract did not specify a minimum number of hours.

#### Exhibit 1.4

#### Minimum Number of Hours of “Court Time” Pay for Off-Duty Law Enforcement Officers

Minimum Hours Paid	Law Enforcement Agency
2.0 hours	Minnesota State Patrol, White Bear Lake
2.5 hours	Minnetonka
3.0 hours	Apple Valley, Blaine, Bloomington, Brooklyn Center, Brooklyn Park, Burnsville, Chaska, Coon Rapids, Cottage Grove, Eagan, Eden Prairie, Edina, Fridley, Inver Grove Heights, Lakeville, Maple Grove, Oakdale, Plymouth, Prior Lake, Ramsey, Richfield, Rosemount, Roseville, Savage, Shakopee, St. Louis Park, Woodbury
4.0 hours	Duluth, Maplewood, Rochester, St. Paul
Unspecified minimum	Minneapolis

Source: Office of the Legislative Auditor, based on review of Minnesota State Patrol and city police contracts.

Contracts also differed regarding the conditions under which off-duty officers would be paid for scheduled court appearances that were cancelled. For example, a Savage police officer—who would have received at least three hours of time-and-a-half pay for appearing in court when off-duty—would receive two hours of regular base pay if the appearance was cancelled with less than 16 hours advance notice. In contrast, an off-duty Maplewood police officer would receive the same payment for a court appearance that occurred at the scheduled time—a minimum of four hours of time-and-a-half pay—for a court appearance cancelled with less than 36 hours of notice. Under the Minnesota State Patrol contract, a trooper whose appearance in court is cancelled after 4:00 p.m. on the day prior to the scheduled appearance must be paid for two hours of work at time-and-a-half pay.

Nearly every contract we reviewed had provisions for paying law enforcement officers 1.5 times their regular rate of pay if they were “called back” to work on a work day during their off-duty hours.<sup>16</sup> But, as Exhibit 1.5 shows, the minimum number of hours of “call-back” pay an officer received ranged from two hours to four hours, depending on the agency for which they worked.<sup>17</sup>

<sup>16</sup> The contract for Rochester specified that officers would be paid four hours at their regular rate or 1.5 times their regular rate for actual hours worked, whichever was greater, for call-back time. The contract for St. Paul said that officers would receive a minimum of four hours at the employee’s normal hourly rate for call-back time.

<sup>17</sup> Most contracts stipulated that extensions or early reports for scheduled shifts did not qualify the officers for the minimum number of hours of call-back pay.

## Exhibit 1.5

**Minimum Number of Hours of “Call-Back” Pay for Off-Duty Law Enforcement Officers**

Minimum Hours Paid	Law Enforcement Agency
2.0 hours	Brooklyn Center, Coon Rapids, Eden Prairie, Maple Grove, Maplewood, <b>Minnesota State Patrol</b> , Minnetonka, Plymouth, Prior Lake, Richfield, Rosemount, Roseville, Savage, St. Louis Park, White Bear Lake, Woodbury
2.5 hours	Burnsville
3.0 hours	Apple Valley, Blaine, Bloomington, Brooklyn Park, Chaska, Cottage Grove, Eagan, Edina, Fridley, Inver Grove Heights, Lakeville, Oakdale, Ramsey, Shakopee
4.0 hours	Duluth, Minneapolis, Rochester, St. Paul

Source: Office of the Legislative Auditor, based on review of Minnesota State Patrol and city police contracts.

## Other Wage Provisions

In addition to the categories of law enforcement wages we have discussed so far, there were some other wage provisions that deserve mention.

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**All of the contracts we reviewed had provisions for supplemental or premium pay for law enforcement officers performing certain specialized tasks.**

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The most common types of supplemental pay we observed in police contracts were available to police officers who performed the following specialized duties:

- Detective or investigative duties.
- Duties as a “field training officer,” providing training to other officers within the agency.
- Duties as a “school resource officer” or juvenile officer.
- Responsibility for training, handling, or caring for police canines.

A majority of the 34 police contracts we reviewed had provisions for supplemental compensation for police officers in the categories above. However, there were many other provisions—in smaller numbers of police contracts—that provided for supplemental pay for police officers performing various other specialized positions, such as narcotics officers, special weapons and tactics (SWAT) specialists, and crime prevention specialists.

While it was common for law enforcement contracts to have provisions for “specialty” pay, the arrangements for this type of pay defy easy comparison. The 2022 contract for State Patrol troopers had provisions for several types of specialized pay for which we typically saw no counterpart premiums in jobs performed by city police officers. For example, the trooper contract provided for the following types of supplemental pay:

- **“Freeway trooper” pay.** Troopers who were permanently assigned to freeway duty received a supplemental amount equal to 2.6 percent of the first step of the trooper wage level.
- **Accident reconstruction pay.** Troopers who were normally assigned to road patrol and accident reconstruction duties received an additional 3 percent of their base wage level.
- **Pilot pay.** Troopers who were designated as pilots and licensed by the Federal Aviation Administration received a supplement to their base pay of 11 percent (for “fixed wing” airplane pilots) or 13 percent (for helicopter pilots).

While we examined contract provisions for supplemental pay, we did not collect complete information on the actual use of these provisions from each of the law enforcement agencies in our analysis. Therefore, we did not assess the impact of supplemental pay on compensation for individual officers or across agencies.

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### **Several city police contracts contained provisions for supplemental wages paid to officers based on whether they worked certain time slots, such as overnight shifts.**

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Nine of the city police contracts we examined required payment of “shift differentials” to police officers who worked during specified hours, typically at night.<sup>18</sup> Most contracts specified a supplement to the hourly wage amount, ranging from \$0.25 to \$1.65 per hour. St. Paul’s contract specified a supplemental percentage increase in base pay; in 2022, a St. Paul police officer who worked between the hours of 6:00 p.m. and 6:00 a.m. received a wage supplement of 6.5 percent for hours worked in that time frame.

The State Patrol contract did not include a provision for shift differentials. Instead, it provided a uniform supplemental monthly payment of \$70. The contract said:

Because of the frequency of changes in shift assignments, starting and stopping times, and rotation of shifts, thereby making shift premiums difficult to determine, [...the Employer will increase the wages of all employees...] in lieu of any shift differential....<sup>19</sup>

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<sup>18</sup> The cities were Chaska, Duluth, Eagan, Fridley, Inver Grove Heights, Minneapolis, Oakdale, Savage, and St. Paul.

<sup>19</sup> “Agreement between the Minnesota Law Enforcement Association and the State of Minnesota, Dates: July 1, 2021 through June 30, 2023,” 76.

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# Chapter 2: Health Insurance Costs

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Employee health insurance can be very complex, making it challenging to comprehensively compare insurance provisions and costs across multiple health plans and jurisdictions. This chapter compares health insurance costs paid by law enforcement officers and agencies.<sup>1</sup> To make comparisons, we adopted some simplifying rules.

First, we focused on the aspects of health insurance plans that are most relevant to employees: the premium, copay or coinsurance, deductible, and maximum out-of-pocket amounts. Insurance plans vary in their coverage of health-related procedures and medications, and we did not examine these types of coverage.

Second, for each of the agencies we examined, we focused exclusively on the medical insurance plan that had the highest monthly premium cost.<sup>2</sup> Jurisdictions may offer multiple health plan options for employees to choose from, with a range of costs. We focused on the health plans with the highest premiums because plans with higher premiums generally have lower out-of-pocket costs when the employee accesses health care services.<sup>3</sup>

Third, we limited our review to employee-only and family coverage. Health insurance costs vary depending on who is covered by the health plan; many employees have the options to choose insurance plans that cover one additional person (+1), children, or a spouse. Insurance that only covers the employee typically has the lowest monthly premiums. On the other hand, it is more expensive to provide full family coverage—insurance for the employee, a spouse or domestic partner, and dependent children. Jurisdictions may offer options other than employee-only and family coverage, such as coverage for only the employee and a spouse, or for only the employee and one child or multiple children.

Fourth, there are various types of employer-provided insurance, but we examined only medical, dental, and vision insurance. We did not compare separate provisions for life insurance, for example.

To make comparisons, we relied largely on “rate sheets” and “schedules of benefits” that jurisdictions have prepared to summarize their health insurance costs.<sup>4</sup> We generally did not look at more detailed documents regarding specific types of coverages or exclusions, so there may have been nuances regarding the health plans that we did not fully consider.

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<sup>1</sup> We use the term “law enforcement officers” to refer collectively to State Patrol troopers and city police officers.

<sup>2</sup> For agencies where, rather than a variety of plans, a single plan with multiple cost levels was offered, we focused on Cost Level 1 instead of selecting the plan with the highest premium.

<sup>3</sup> We did not obtain data on the number of enrollees in various plans, or assess how the number of enrollees in higher-premium plans compared with enrollments in other plans the jurisdictions offered.

<sup>4</sup> An appendix provided at the Office of the Legislative Auditor’s website for this report provides additional details on each agency’s health insurance costs (<https://www.auditor.leg.state.mn.us/sreview/lawcomp.htm>).

In addition to looking at the costs of employee-only and family health insurance coverage for employees of law enforcement agencies, this chapter examines post-retirement provisions for law enforcement officers' health insurance.

## Medical Coverage

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We examined medical insurance plan options offered by law enforcement agencies included in our review, focusing on three aspects of each plan: (1) deductible, (2) copay or coinsurance, and (3) out-of-pocket maximum. A deductible is the dollar amount that the employee pays—on a yearly basis—for covered health care services before their insurance carrier starts to contribute to those health care costs. A copay is a *fixed amount* that the employee pays for covered health care services after meeting their yearly deductible. Coinsurance is a *specified percentage* of the cost of covered health care services that employees and/or employers pay after meeting their yearly deductible.<sup>5</sup> An out-of-pocket maximum is the maximum dollar amount the employee would have to spend on covered health care services on a yearly basis before those services would be paid for entirely by the insurance provider.

Law enforcement agencies offered two broad categories of plans, which we referred to as “deductible” and “copay.” These plans were similar in that most required employees to pay a deductible. They were different in that “copay” plans always required employees to pay a copay; deductible plans did not. However, some deductible plans *did* require employees to pay coinsurance. While the State Patrol only offered copay plans, several of the police departments included in our review offered both copay and deductible plans. For agencies that offered both copay and deductible plans, we only report details of the copay plans, as these plans had the highest premiums.

In addition to paying for health care services, most State Patrol troopers and city police officers paid “premiums”—on a monthly basis—for health insurance. Generally, both the employee and the employer paid a share of the premium. For medical insurance plans offered to troopers and police officers in 2022, we reviewed total premium amounts, as well as employee and employer shares.

For three copay plans and about three-quarters of deductible plans we reviewed, employers contributed to a special health expense account on a monthly basis for single coverage. Through these accounts, employees can be reimbursed tax-free for qualified medical expenses. Two main types of accounts were the Health Reimbursement Arrangement (HRA) account and the Health Savings Account (HSA). Both HRA and HSA accounts are funded on a pre-tax basis. But, HRAs are funded by the employer, while HSAs are funded by the employee. Several of the health expense accounts we reviewed were a Voluntary Employees' Beneficiary Association (VEBA) account, a type of HRA. We refer to these as HRAs throughout the report.

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<sup>5</sup> Coinsurance amounts are reported throughout this report as the percentage the employee pays.

## Copay Plans

The State Patrol and 15 of the 34 city police contracts in our review offered copay health insurance plans to new enrollees in 2022.<sup>6</sup> We reviewed plan details for the highest-deductible copay plan offered in those jurisdictions.<sup>7</sup> As shown in Exhibit 2.1, benefits varied widely. Copay amounts ranged from \$20 to \$45, while deductibles extended from \$0 to \$3,000. Maximum out-of-pocket amounts ranged from \$1,000 to \$3,000 for single coverage, and \$2,500 to \$6,000 for family coverage.

### Exhibit 2.1

#### Health Insurance Plan Details: Copay Plans, 2022

Law Enforcement Agency	Copay	Deductible (Single/Family)	Maximum Out-of-Pocket (Single/Family)
Apple Valley	\$30	\$0/0	\$1,200/5,000
Blaine	30	0/0	1,200/5,000
Bloomington	30	350/700	1,500/3,000
Brooklyn Park <sup>a</sup>	30	250/500	2,750/5,500
Burnsville	30	0/0	1,200/2,500
Eagan	20	0/0	1,000/3,000
Fridley	25	500/1,000	2,750/5,500
Maple Grove	20	0/0	1,000/3,000
<b>Minnesota State Patrol</b>	<b>35</b>	<b>250/500</b>	<b>2,750/5,500</b>
Prior Lake <sup>b</sup>	45	1,500/3,000	3,000/6,000
Savage	35	500/2,500	2,500/5,000
Shakopee	25	500/1,000	2,750/5,500
St. Louis Park	30	0/0	1,200/5,000
St. Paul	35	0/0	3,000/5,000
White Bear Lake	40	1,000/3,000	3,000/6,000
Woodbury <sup>c</sup>	45	1,500/3,000	3,000/6,000

Notes: Only agencies where copay plans were offered to new enrollees are included in this table. If multiple copay plans were offered, the plan with the highest premium is shown. If a copay plan had multiple cost levels, we used the figures for Cost Level 1. The copay amount shown is the standard office visit copay.

<sup>a</sup> The city of Brooklyn Park contributed \$125 to the employee's HRA monthly.

<sup>b</sup> For the city of Prior Lake family copay plan, the "per member" deductible was \$2,800, and the "per member" maximum out-of-pocket amount was \$5,000. The city contributed \$160 for single coverage to the employee's HSA monthly.

<sup>c</sup> For the city of Woodbury family copay plan, the "per member" deductible was \$2,800, and the "per member" maximum out-of-pocket amount was \$5,000. The city contributed \$167 for single and \$333 for all other coverage types to the employee's HSA monthly.

Source: Office of the Legislative Auditor, based on review of information provided by individual cities and Minnesota Management and Budget.

<sup>6</sup> The city of Minnetonka offers a copay plan that was closed to new enrollment in 2019.

<sup>7</sup> For agencies where, rather than a variety of plans, a single plan with multiple cost levels was offered, we focused on Cost Level 1 instead of selecting the plan with the highest premium.

Monthly premiums for single and family medical coverage for copay plans included in our study are shown in Exhibits 2.2 and 2.3, respectively.

### Exhibit 2.2

#### Monthly Premiums for Single Medical Coverage for Copay Plans, 2022

Law Enforcement Agency	Medical Premium	Employee Share <sup>a</sup>	Employer Share	Employer Share (Percent)
Apple Valley	\$1,151	\$ 191	\$ 960	83%
Blaine	1,151	(239)	1,390	121%
Bloomington	688	99	589	86%
Brooklyn Park	975	251	724	74%
Burnsville	921	166	756	82%
Eagan	1,183	81	1,102	93%
Fridley	953	83	871	91%
Maple Grove	948	(177)	1,125	119%
<b>Minnesota State Patrol</b>	755	38	717	95%
Prior Lake	565	10	555	98%
Savage	738	50	688	93%
Shakopee	757	151	606	80%
St. Louis Park	872	(3)	875	100%
St. Paul	911	512	399	44%
White Bear Lake	722	124	598	83%
Woodbury	532	239	294	55%

Notes: Only agencies where copay plans were offered to new enrollees are included in this table. If multiple copay plans were offered, the plan with the highest premium is shown. If a copay plan had multiple cost levels, we used the figures for Cost Level 1.

<sup>a</sup> A negative employee premium amount means that the city contribution exceeded the total premium amount. The employee could use the remaining balance on other insurance, such as dental or life, contribute it to a deferred compensation plan on a pre-tax basis, or receive it as taxable income.

Source: Office of the Legislative Auditor, based on review of information provided by individual cities and Minnesota Management and Budget.



**Exhibit 2.3**  
**Monthly Premiums for Family Medical Coverage for Copay Plans, 2022**

Law Enforcement Agency	Medical Premium	Employee Share	Employer Share	Employer Share (Percent)
Apple Valley	\$2,993	\$2,033	\$ 960	32%
Blaine	2,993	1,603	1,390	46%
Bloomington	2,065	739	1,326	64%
Brooklyn Park	2,588	875	1,712	66%
Burnsville	1,945	668	1,276	66%
Eagan	2,117	558	1,559	74%
Fridley	3,059	953	2,107	69%
Maple Grove	2,841	1,251	1,590	56%
<b>Minnesota State Patrol</b>	2,220	258	1,963	88%
Prior Lake	1,551	394	1,156	75%
Savage	2,170	848	1,322	61%
Shakopee	2,413	956	1,458	60%
St. Louis Park	2,440	1,031	1,410	58%
St. Paul	2,389	1,641	748	31%
White Bear Lake	2,017	616	1,401	69%
Woodbury	1,981	694	1,287	65%

Notes: Only agencies where copay plans were offered to new enrollees are included in this table. If multiple copay plans were offered, the plan with the highest premium is shown. If a copay plan had multiple cost levels, we used the figures for Cost Level 1.

Source: Office of the Legislative Auditor, based on review of information provided by individual cities and Minnesota Management and Budget.

## Deductible Plans

Of the 34 city police contracts we reviewed, 19 offered new enrollment only in deductible plans in 2022.<sup>8</sup> We reviewed plan details for the highest-premium deductible plan available to police officers in those 19 jurisdictions. As shown in Exhibit 2.4, most of these plans did not require payment of coinsurance, meaning the employee paid no costs for covered services after meeting their deductible. Similar to copay plans, there was a wide range in deductible and out-of-pocket maximum amounts.

### Exhibit 2.4

#### Health Insurance Plan Details, Deductible Plans, 2022

Law Enforcement Agency	Coinsurance <sup>a</sup>	Deductible (Single/Family)	Maximum Out-of-Pocket (Single/Family)	Monthly Employer HRA Contribution (Single/Family)
Brooklyn Center	0%	\$2,500/5,000	\$2,500/5,000	\$0/0
Chaska	0%	2,500/5,000	2,500/5,000	104/208
Coon Rapids	0%	2,500/5,000	2,500/5,000	104/208
Cottage Grove <sup>b</sup>	20%	2,500/5,000	4,500/9,000	0/0
Duluth	20%	250/500	1,250/2,500	0/0
Eden Prairie	20%	1,000/2,500	1,500/4,000	70/130
Edina	0%	2,500/5,000	2,500/5,000	104/208
Inver Grove Heights	0%	2,000/4,000	2,000/4,000	111/111
Lakeville	20%	2,500/5,000	3,500/6,000	160/205
Maplewood	0%	2,500/5,000	2,500/5,000	142/0
Minneapolis	20%	2,000/4,000	3,000/6,000	90/190
Minnetonka	0%	2,500/5,000	2,500/5,000	104/208
Oakdale	0%	1,400/2,800	1,400/2,800	70/80
Plymouth	0%	2,250/4,500	2,250/4,500	188/188
Ramsey	0%	2,500/5,000	2,500/5,000	130/192
Richfield <sup>c</sup>	0%	2,800/5,600	2,800/5,600	0/0
Rochester	20%	200/400	3,000/6,000	0/0
Rosemount	0%	1,200/2,400	1,200/2,400	53/53
Roseville	0%	2,000/4,000	2,500/5,000	200/125

<sup>a</sup> Coinsurance, as shown here, is the amount the employee pays after reaching their deductible, up to the maximum out-of-pocket amount.

<sup>b</sup> The city of Cottage Grove made a contribution of up to a monthly maximum of \$117 for single and \$233 for all other coverage types to the employee's HSA, using a matching basis of two employer dollars for every one dollar contributed by the employee.

<sup>c</sup> The city of Richfield contributed \$182 for single coverage to the employee's HSA monthly.

Source: Office of the Legislative Auditor, based on review of information provided by individual cities and Minnesota Management and Budget.

<sup>8</sup> Some jurisdictions included in the copay plan section of this chapter also offered deductible plans. Those plans are not included here, as the highest-premium plan with the lowest out-of-pocket costs to access covered health care services for those jurisdictions is already represented in the copay section.

Monthly premiums for single coverage for deductible plans included in our study ranged from \$509 in Cottage Grove to \$980 in Duluth, as shown in Exhibit 2.5. The share paid by the employer ranged from 79 percent in Minneapolis to 162 percent in Brooklyn Center.<sup>9</sup>

**Exhibit 2.5**  
**Monthly Premiums for Single Medical Coverage for Deductible Plans, 2022**

Law Enforcement Agency	Medical Premium	Employee Share <sup>a</sup>	Employer Share	Employer Share (Percent)
Brooklyn Center	\$854	\$(532)	\$1,386	162%
Chaska	670	(262)	932	139%
Coon Rapids	874	57	817	94%
Cottage Grove	509	0	509	100%
Duluth	980	(206)	1,186	121%
Eden Prairie	918	46	873	95%
Edina	853	(58)	911	107%
Inver Grove Heights	759	(386)	1,145	151%
Lakeville	739	121	619	84%
Maplewood	718	70	647	90%
Minneapolis	766	162	604	79%
Minnnetonka	761	(235)	996	131%
Oakdale	644	0	644	100%
Plymouth	834	0	834	100%
Ramsey	896	18	878	98%
Richfield	965	0	965	100%
Rochester	945	109	837	88%
Rosemount	851	0	851	100%
Roseville	721	(161)	882	122%

Note: This table includes deductible plans with the highest premiums offered by those agencies that *only* offered deductible plans to new employees.

<sup>a</sup> A negative employee premium amount means that the employer contribution exceeded the total premium amount. The employee could use the remaining balance on other insurance, such as dental or life, or receive it as taxable income.

Source: Office of the Legislative Auditor, based on review of information provided by individual cities and Minnesota Management and Budget.

<sup>9</sup> An employer share greater than 100 percent means that the employer contribution exceeded the total premium amount. The employee could use the remaining balance on other insurance, such as dental or life, or receive it as taxable income.

Exhibit 2.6 shows that monthly premiums for family coverage for deductible plans included in our study ranged from \$1,425 in Cottage Grove to \$3,334 in Rochester. The share paid by the employer ranged from 56 percent in Lakeville to 90 percent in Duluth.

### Exhibit 2.6

#### Monthly Premiums for Family Medical Coverage for Deductible Plans, 2022

Law Enforcement Agency	Medical Premium	Employee Share	Employer Share	Employer Share (Percent)
Brooklyn Center	\$2,219	\$833	\$1,386	62%
Chaska	1,741	435	1,306	75%
Coon Rapids	2,274	987	1,287	57%
Cottage Grove	1,425	428	998	70%
Duluth	2,410	253	2,157	90%
Eden Prairie	2,181	611	1,571	72%
Edina	2,218	411	1,807	81%
Inver Grove Heights	1,981	743	1,238	63%
Lakeville	1,945	862	1,083	56%
Maplewood	1,760	583	1,177	67%
Minneapolis	2,130	496	1,634	77%
Minnetonka	1,980	579	1,402	71%
Oakdale	1,733	382	1,350	78%
Plymouth	2,085	625	1,459	70%
Ramsey	2,329	960	1,370	59%
Richfield	2,038	538	1,500	74%
Rochester	3,334	500	2,834	85%
Rosemount	2,617	654	1,963	75%
Roseville	1,965	393	1,572	80%

Note: This table includes deductible plans with the highest premiums offered by those agencies that *only* offered deductible plans to new employees.

Source: Office of the Legislative Auditor, based on review of information provided by individual cities and Minnesota Management and Budget.

## Dental and Vision Insurance

We examined 2022 contract provisions for dental and vision insurance available to State Patrol troopers and city police officers from the 34 cities included in our review. For every agency we examined, dental insurance was available to officers; vision insurance was available to officers at approximately half of these agencies.

Exhibit 2.7 shows premium and deductible amounts for dental insurance plans available to State Patrol troopers and city police officers who elected single coverage. The employee share for dental premiums ranged from \$0 in several jurisdictions to \$114 in Blaine in 2022. The employee share of the dental insurance premium for State Patrol troopers was \$14; equal to the median cost across all jurisdictions we examined.

### Exhibit 2.7

#### Monthly Premiums and Yearly Deductibles for Single Coverage for Dental Plans, 2022

Law Enforcement Agency	Dental Premium	Employee Share	Employer Share	Deductible
Apple Valley	\$ 50	\$ 50	\$ 0	\$ 25
Blaine <sup>a</sup>	114	114	0	25
Bloomington	40	0	40	25
Brooklyn Center <sup>a</sup>	44	44	0	0
Brooklyn Park	28	28	0	50
Burnsville	47	47	0	25
Chaska <sup>a</sup>	53	53	0	25
Coon Rapids	53	53	0	0
Cottage Grove	45	0	45	0
Duluth <sup>a</sup>	33	0	33	0
Eagan	22	0	22	0
Eden Prairie	46	0	46	25
Edina <sup>a</sup>	33	33	0	50
Fridley	45	20	25	0
Inver Grove Heights <sup>a</sup>	48	48	0	0
Lakeville	54	0	54	0
Maple Grove <sup>a</sup>	39	39	0	25
Maplewood	38	0	38	0
Minneapolis	33	0	33	50
<b>Minnesota State Patrol</b>	41	14	27	50
Minnetonka <sup>a</sup>	40	40	0	25
Oakdale <sup>b, c</sup>	35	0	35	100
Plymouth <sup>b</sup>	35	0	35	25

(Continued on next page.)

Law Enforcement Agency	Dental Premium	Employee Share	Employer Share	Deductible
Prior Lake	\$ 45	\$ 0	\$45	\$ 25
Ramsey	33	0	33	50
Richfield	60	0	60	50
Rochester	40	0	40	25
Rosemount	39	0	39	25
Roseville <sup>a</sup>	35	35	0	50
Savage	42	0	42	50
Shakopee	42	0	42	0
St. Louis Park <sup>a</sup>	49	49	0	25
St. Paul	16	0	16	0
White Bear Lake	41	41	0	25
Woodbury	52	0	52	0

<sup>a</sup> The city's health benefits contribution amount exceeded the employee's medical premiums for single coverage. The remaining balance could be applied to the employee's dental premium.

<sup>b</sup> The figures shown assume the employee also elected single medical coverage, in which case the city paid the full dental premium.

<sup>c</sup> The deductible amount shown is a nonrenewing "lifetime deductible," which is the most the employee would have to spend on covered dental services in their lifetime.

Source: Office of the Legislative Auditor, based on review of information provided by individual cities and Minnesota Management and Budget.

Exhibit 2.8 shows premium and deductible amounts for dental insurance plans available to law enforcement officers who elected family coverage. The employee share for dental insurance premiums ranged from \$0 in three cities to \$156 in Coon Rapids in 2022. The premium for State Patrol troopers was \$53, which was less than the median amount of \$101.

### Exhibit 2.8

#### Monthly Premiums and Yearly Deductibles for Family Coverage for Dental Plans, 2022

Law Enforcement Agency	Dental Premium	Employee Share	Employer Share	Deductible
Apple Valley	\$130	\$130	\$ 0	\$ 75
Blaine	114	114	0	75
Bloomington	118	39	79	75
Brooklyn Center	133	133	0	0
Brooklyn Park	85	85	0	150
Burnsville <sup>a</sup>	129	129	0	25
Chaska	142	142	0	75
Coon Rapids	156	156	0	0
Cottage Grove	135	90	45	0
Duluth	114	81	33	0
Eagan	73	0	73	0
Eden Prairie	145	49	96	75
Edina	106	106	0	150
Fridley	135	110	25	0
Inver Grove Heights	153	153	0	0
Lakeville	160	106	54	0
Maple Grove	116	116	0	75
Maplewood	114	76	38	0
Minneapolis	90	0	90	150
<b>Minnesota State Patrol</b>	121	53	67	150
Minnetonka	104	104	0	75
Oakdale <sup>b, c</sup>	133	133	0	100
Plymouth <sup>b</sup>	105	105	0	75
Prior Lake	106	61	45	75
Ramsey	134	101	33	150
Richfield	65	65	0	150
Rochester	104	10	95	75
Rosemount	115	76	39	75
Roseville	116	116	0	150
Savage	111	45	65	150
Shakopee	128	86	42	0
St. Louis Park	119	119	0	75
St. Paul	52	0	52	0
White Bear Lake	123	123	0	75
Woodbury	130	78	52	0

<sup>a</sup> The deductible amount shown is "per person."

<sup>b</sup> The figures shown assume the employee also elected family medical coverage; for employees who elected single medical coverage, the employer paid the dental premiums.

<sup>c</sup> The deductible amount shown is a nonrenewing "lifetime deductible," which is the most the employee would have to spend on covered dental services in their lifetime.

Source: Office of the Legislative Auditor, based on review of information provided by individual cities and Minnesota Management and Budget.

Vision insurance was available to law enforcement officers in just over half of the agencies we examined, including the State Patrol. None of the employers made contributions toward the premium amount for vision insurance. Exhibit 2.9 shows premium amounts for single and family coverage, which were paid entirely by employees who elected vision insurance. Among the law enforcement agencies that offered vision insurance, the median premium for single coverage was \$6 and the median premium for family coverage was \$15.

#### Exhibit 2.9

#### Monthly Premiums for Single and Family Coverage for Vision Plans, 2022

Law Enforcement Agency	Vision Premium Single	Vision Premium Family
Burnsville	\$5	\$16
Chaska <sup>a</sup>	8	23
Coon Rapids	6	15
Eagan	4	11
Eden Prairie	7	19
Edina <sup>a</sup>	7	18
Inver Grove Heights <sup>a</sup>	5	14
Lakeville	5	13
Maplewood	7	18
<b>Minnesota State Patrol</b>	6	17
Minnetonka <sup>a</sup>	6	15
Oakdale	6	16
Plymouth	5	13
Prior Lake	5	14
Ramsey	6	15
Savage	5	13
Shakopee	6	19
Woodbury	4	13

Notes: This exhibit includes only those law enforcement agencies that we reviewed that offered vision insurance. Employees were responsible for all vision premiums if they elected vision insurance.

<sup>a</sup> The city's health benefits contribution amount exceeded the employee medical premiums for single coverage. The remaining balance could be applied to the employee's vision premium.

Source: Office of the Legislative Auditor, based on review of information provided by individual cities and Minnesota Management and Budget.



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## Post-Retirement Health Care Benefits

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In general, law enforcement officers, like other people, become eligible for Medicare when they turn age 65.<sup>10</sup> Individuals who started a law enforcement career at age 22 (after completing a four-year college degree) and who retire from law enforcement 33 years later (at age 55) could have as long as 10 years without employer-based health insurance before they are eligible to enroll in Medicare.<sup>11</sup>

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**State Patrol troopers can qualify for early retirement incentives that help cover the cost of post-retirement health insurance. These same incentives were not typically available to the city police officers included in our review.**

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State employees who retire prior to age 65 may choose to continue purchasing health insurance through the State of Minnesota after retirement. As a general rule, retired state employees are responsible for paying the full cost of premiums for this insurance—in contrast to current state employees, for whom the State of Minnesota pays a large share (the employer share) of the insurance cost.

However, under the Minnesota Law Enforcement Association contract for fiscal years 2022-2023, certain retired State Patrol troopers qualified for up to ten years of the full state-paid employer contribution toward their health insurance premium.<sup>12</sup> The contract specified various conditions that an employee had to meet to qualify for this early retirement incentive. A trooper meeting these conditions who was age 55 or older could retire and have the State of Minnesota pay for the employer portion of health and dental family coverage until the former trooper reached age 65.<sup>13</sup> The retiree would be required to pay the remaining portion (the employee share) of the insurance premium during this time.

The post-retirement health care benefit described in the preceding paragraph has potentially significant value. For example, in 2022, the employer's share of a retired State Patrol trooper's health insurance for family coverage was just under \$2,000 per month at Cost Level 1, or about \$23,500 for the year. For a trooper that retired at the

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<sup>10</sup> Some people, such as persons with disabilities, can qualify for Medicare before age 65.

<sup>11</sup> Based on statutes, many officers' retirement annuities will be based on a maximum of 33 years of service. *Minnesota Statutes* 2023, 352B.08, subd. 2(b). We provide details on retirement annuity calculations in Chapter 3 of this report.

<sup>12</sup> For example, the most recent contract for state law enforcement employees says that employees covered by the agreement who are scheduled to work at least 75 percent of full-time are eligible to receive the full employer contribution to health insurance. The contract said that, for single medical coverage, the employer shall contribute 95 percent of the premium of the Minnesota Advantage Health Plan. The contract said that, for family medical coverage, the employer shall contribute 85 percent of the premium.

<sup>13</sup> "Agreement between the Minnesota Law Enforcement Association and the State of Minnesota, Dates: July 1, 2021 through June 30, 2023," said: "Employees eligible to receive an Employer contribution for health and dental insurance shall continue to receive the coverage to which the employee was entitled at the time of retirement until he/she reaches age sixty-five...." For employees who meet the conditions specified in the contract, "the Employer shall pay the full Employer contribution...toward health and dental insurance coverage for the employee and his/her dependents until the employee reaches age 65...," 82.

age of 55, this benefit would have a total value of around \$235,000 over the ten years until they are eligible for Medicare. An official with Minnesota Management and Budget noted that the cost of providing this benefit for State Patrol troopers factors into what the state can pay in wages, meaning that the provision of post-retirement health care may at least partially explain why the base top pay step for troopers is moderately lower than the median base top pay step for all jurisdictions we examined.

We reviewed the 2022 police contracts in 34 cities to determine how, if at all, those contracts provided for post-retirement health insurance. We identified contracts in only five cities in which, similar to the practice for State Patrol troopers, the employer paid for portions of retired police officers' health insurance premiums:

- Brooklyn Center's contract said that retirees would receive the same insurance options and level of city contribution for insurance coverage as provided by the city for nonunion employees.
- Coon Rapids' contract said that police officers hired before March 1, 2007, who retire with at least 20 years of service to the city, qualify for the city to pay the employer share of single insurance coverage for these police officers when they are ages 55 to 65.
- Duluth's contract said that police officers hired before December 31, 2006, qualified to continue to receive the city's health insurance coverage after retirement and until age 65. For officers who served the city for 20 or more years, the city agreed to bear the full cost of the insurance. For those who served between 5 and 19 years, the employer share was between 25 and 95 percent.
- Eagan's contract said that police officers who retire with at least 15 years of service could receive the same city contribution to health insurance that active employees receive. However, the contract said this benefit was not available to officers hired on or after January 1, 2018.
- St. Paul's contract said police officers hired on or before July 1, 2005, who retire with at least 20 years of service would be eligible to receive city payments for post-retirement health insurance. For example, those who retire before age 65 could qualify to receive city payments of \$350 per month, toward the cost of employee-only or family health insurance. For employees hired after July 1, 2005, the city agreed to pay \$375 per year per employee into an employer-maintained "post employment health plan" rather than paying a portion of retiree insurance costs.

Rather than paying directly for a share of retirees' health insurance costs, a majority of law enforcement agencies have created a post-retirement "health care savings plan" (HCSP)—authorized by state law and administered by the Minnesota State Retirement System—that employees can use in retirement to help offset health care costs.<sup>14</sup> For the 35 agencies whose contracts we reviewed, we saw 24 references to HCSPs. The contracts of six cities contained references to "post-retirement health reimbursement arrangement," "retirement health savings plan," or "post-employment health plan" accounts.

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<sup>14</sup> *Minnesota Statutes* 2023, 352.98.

Agencies varied in the way that these post-retirement health care accounts were funded, including different types of employer and employee contributions. Around two-thirds of agencies with such plans had contract provisions for converting to the post-retirement account the employee's unused vacation hours, sick hours, compensatory time, or other severance pay at the time of retirement. Half of these agencies had provisions for ongoing contributions of specified portions of current employees' sick time, vacation time, or compensatory time to the post-retirement account. Over half of the agencies with these types of plans that we examined had provisions for ongoing deductions from the employee's salary (or ongoing employer contributions of salary-related amounts), which were then deposited into the post-retirement account. The Duluth contract had a unique provision among the contracts we reviewed; it required the city to make a \$12,000 one-time deposit into certain employees' HCSPs.<sup>15</sup>

State Patrol troopers also have had contract provisions for contributions to a post-retirement health care savings plan, administered by the Minnesota State Retirement System. The trooper contract in effect during 2022 said employees eligible to receive severance pay would typically have their entire severance pay amount deposited into a health care savings plan at retirement, rather than getting a cash payout. Likewise, the contract said that employees eligible to receive payment for unused vacation upon separation from employment would generally have all of that amount deposited into a health care savings plan.

It is noteworthy that the State Patrol contract provided both for a post-retirement health care savings plan and for the State of Minnesota to pay the employer share of certain troopers' post-retirement health insurance costs. While the specific provisions of various jurisdictions' post-retirement health care savings plans are complex and defy easy comparison, the fact that the State Patrol troopers have such a plan in combination with employer contributions to post-retirement health insurance is different from the usual practice in cities we examined.

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<sup>15</sup> This deposit was available to employees hired on or after January 1, 2007, who had worked continuously for the city for at least three years.



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# Chapter 3: Retirement Provisions

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City police officers, covered by the Public Employees Retirement Association (PERA), and State Patrol troopers, covered by the Minnesota State Retirement System (MSRS), who work a specified number of years become “vested,” meaning they qualify for full or partial pensions once they reach a certain age.<sup>1</sup> For example, a trooper becomes vested after ten years of service. Vested members can receive full retirement benefits at age 55, or they can receive reduced retirement benefits starting at age 50.<sup>2</sup>

This chapter discusses the shares of employee wages that law enforcement officers must contribute toward their pensions. In addition, we discuss the methods of calculating pension benefits for law enforcement officers, and whether these methods differ for city police officers and State Patrol troopers. This chapter does not discuss post-employment provisions for law enforcement officer health insurance, which we discussed in Chapter 2.

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## Introduction

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In the jurisdictions we examined, employers and employee unions negotiate the salaries and certain other benefits provided to law enforcement officers.<sup>3</sup> In contrast to wages and benefits, retirement provisions for law enforcement officers are, to a large extent—as they are for other public employees—determined by state law and managed by statewide organizations. MSRS administers retirement plans for state employees (including State Patrol troopers, correctional officers, judges, and legislators), employees of the Metropolitan Council, and many nonfaculty employees of the University of Minnesota. MSRS pays benefits to more than 44,000 retirees and surviving beneficiaries of retirees.

PERA administers the statewide retirement system for county, city, and other local employees—including city police officers—and it pays benefits to more than 120,000 retirees, surviving beneficiaries, and disabled members. State laws govern certain aspects of these retirement systems, but MSRS and PERA also have statewide boards that set policies, hear appeals, and oversee retirement plan administration.

State law sets mandatory retirement ages for some law enforcement officers. For example, Minnesota statutes require State Patrol troopers to retire at age 60.<sup>4</sup> State law establishes a mandatory retirement age of 65 for police officers in what the law defines as “cities of the first class” (Duluth, Minneapolis, Rochester, and St. Paul).<sup>5</sup> State law

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<sup>1</sup> We use the term “law enforcement officers” to refer collectively to State Patrol troopers and city police officers.

<sup>2</sup> Under the Public Employees Retirement Association’s plan for city police and fire employees, members become vested after three, five, or ten years of service, depending on when they were hired. These individuals are eligible for full retirement benefits at age 55, and they may qualify for reduced levels of benefits starting at age 50.

<sup>3</sup> Employees in all of the city police departments we examined are represented by unions certified by the Minnesota Bureau of Mediation Services.

<sup>4</sup> *Minnesota Statutes* 2023, 43A.34, subd. 4.

<sup>5</sup> *Minnesota Statutes* 2023, 423.075, subd. 1.

allows other cities, where applicable, to retain policies that were in effect on March 3, 1983, which set compulsory retirement ages for police officers at age 65 or above.<sup>6</sup>

It is worth noting that Minnesota law enforcement officers have different Social Security provisions than most people. Minnesota city police officers who are members of the PERA Police and Fire Plan, and State Patrol troopers who are members of the MSRS State Patrol Retirement Plan, do not pay into Social Security, nor are they covered by Social Security benefits.<sup>7</sup>

## Retirement Contributions

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Pension plan revenues come from ongoing contributions by employees and their employers, as well as the return on investments of those funds over time.

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**In recent years, State Patrol troopers have paid a larger share of their salaries toward pensions than have city police officers.**

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Exhibit 3.1 shows trends in the “employee share”—that is, the percentage of employees’ current salaries—that employees have been required to pay toward the retirement plans of law enforcement officers we examined.

As shown in Exhibit 3.1, State Patrol troopers paid a greater percentage of their salaries toward pensions than city police officers at the beginning of 2012: 12.4 percent in the case of troopers, and 9.6 percent in the case of police officers. That gap has widened slightly over the past decade. In 2022, troopers paid 15.4 percent of their salaries toward retirement, while police officers paid 11.8 percent. The effect of the pattern shown in Exhibit 3.1 is that a trooper would have less take-home pay than a police officer with an identical salary, without considering how factors other than retirement contributions (such as the cost of current health care benefits) might affect take-home pay.

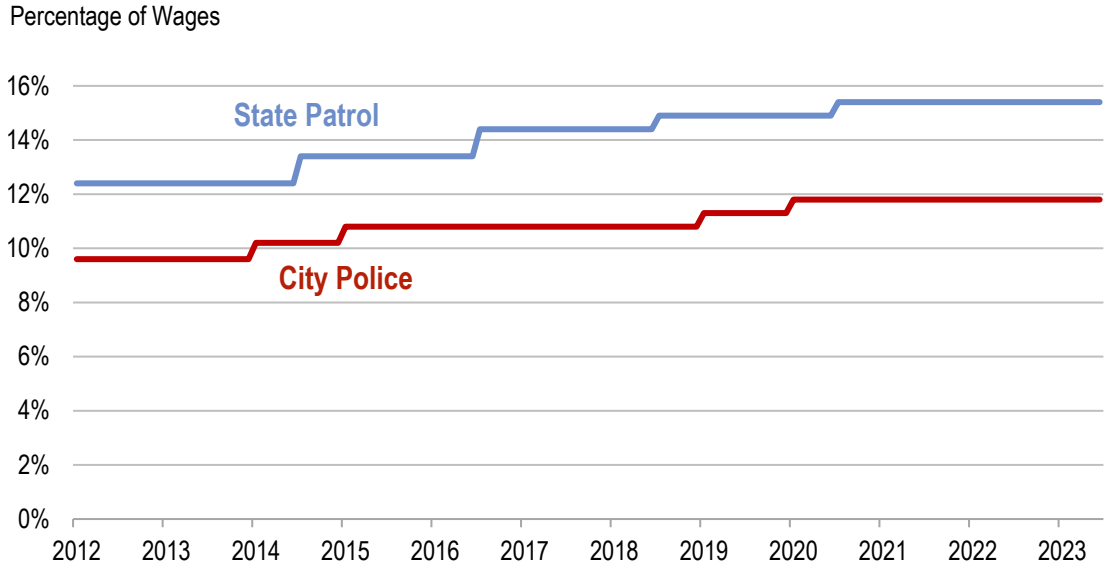
The amount contributed to pensions by the employers of law enforcement officers also increased over the past decade, as shown in Exhibit 3.2. The employer contributions toward pensions—as a share of employee salaries—were greater in January 2012 for State Patrol troopers than for city police officers. At that time, the State of Minnesota contributed 18.6 percent of trooper wages, and cities contributed 14.4 percent of local police officer wages. Over the past decade, the State of Minnesota’s share of trooper pensions have increased substantially when compared to the increase in city police departments’ share—30.1 percent compared to 17.7 percent in 2022.

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<sup>6</sup> *Minnesota Statutes* 2023, 423.076.

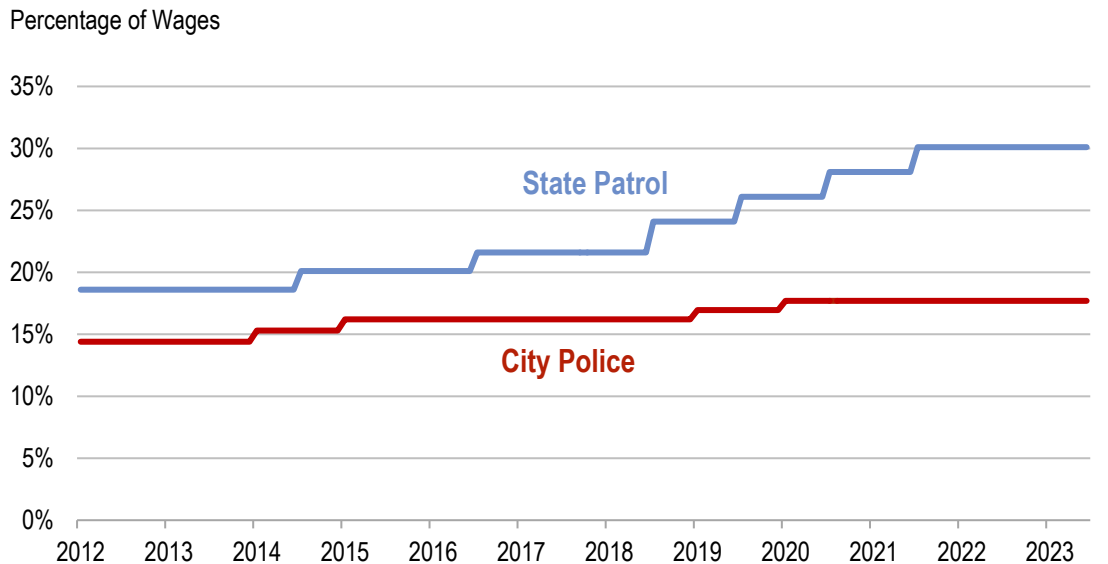
<sup>7</sup> According to PERA, “These employees are exempt from mandatory Social Security because of their membership in a qualifying public retirement system. The employees do not have Social Security coverage under a Section 218 Agreement because Minnesota Statutes Chapter 355 prohibits it.” (Public Employees Retirement Association, “Social Security for Government Employers,” <https://mnpera.org/employers/social-security/>, accessed September 6, 2023.) States can voluntarily enter into Section 218 agreements with the federal Social Security Administration, as authorized in Section 218 of the federal Social Security Act.

**Exhibit 3.1**  
**Employee Share of Law Enforcement Officer Pensions,**  
**January 2012 through June 2023**



Source: Office of the Legislative Auditor, based on review of Minnesota State Retirement Association and Public Employees Retirement Association documents.

**Exhibit 3.2**  
**Employer Share of Law Enforcement Officer Pensions,**  
**January 2012 through June 2023**



Source: Office of the Legislative Auditor, based on review of Minnesota State Retirement Association and Public Employees Retirement Association documents.

As with employee contributions, the increase in the State of Minnesota contributions to trooper pensions has been driven by statutory requirements. Since July 1, 2018, the Department of Public Safety has been required by law to pay a “supplemental employer contribution,” in addition to a regular employer contribution mandated in law.<sup>8</sup> As shown in Exhibit 3.3, the supplemental contribution started at 1.75 percent of the employee salary, but it increased to 3 percent on July 1, 2019, 5 percent on July 1, 2020, and 7 percent in July 2021. According to Minnesota law, “the supplemental [employer] contribution rate of seven percent [that became effective July 1, 2021] remains in effect until, for three consecutive years, the market value of the assets of the State Patrol retirement plan of the Minnesota State Retirement System equals or exceeds the actuarial accrued liability of the plan as determined by the [actuarial assessment required by state law].”<sup>9</sup>

### Exhibit 3.3

#### Employer Regular and Supplemental Pension Contributions (as a Percentage of Wages)

Effective Dates	Regular	Supplemental	Total
7/1/2018 – 6/30/2019	22.35%	1.75%	24.10%
7/1/2019 – 6/30/2020	23.10	3.00	26.10
7/1/2020 – 6/30/2021	23.10	5.00	28.10
7/1/2021 –	23.10	7.00	30.10

Source: *Minnesota Statutes 2023*, 352B.02, subd. 1c.

## Benefit Calculations

We also examined the methods that are prescribed in state law for computing the retirement benefits paid to law enforcement officers.

**State law prescribes identical methods for computing the retirement benefits for State Patrol troopers and city police officers hired in recent years, but there are differences in these methods for law enforcement officers that were hired in earlier years.**

### Calculation of Law Enforcement Officer Retirement Annuities

High-five salary  $\times$  [Years of service  $\times$  3.0] percent\* = Annuity

#### Example:

High-five average salary: \$70,000  
 Years of service: 30  
 $\$70,000 \times 90$  percent = \$63,000 annuity

\* If years of service exceeds 33, there may be a 99 percent cap applied to the percentage calculated in the bracket. This example assumes officers are fully vested.

The box at the left shows the calculation that is, as a general rule, used to determine the retirement annuity for a law enforcement officer. The starting point is what the law calls “average salary”; this is defined in law as a person’s highest average salary over five successive years of employment, and it is sometimes called the “high-five average salary.”<sup>10</sup> As shown in the box, the percentage of the high-five average salary a fully vested person receives as a retirement annuity is calculated by multiplying years of service by 3.0.<sup>11</sup>

<sup>8</sup> *Minnesota Statutes 2023*, 352B.02, subd. 1c.

<sup>9</sup> *Ibid.*

<sup>10</sup> *Minnesota Statutes 2023*, 352B.011, subd. 4; and 353.01, subd. 17a.

<sup>11</sup> *Minnesota Statutes 2023*, 353.651, subds. 3 and 5; 352B.011, subd. 4; and 352B.08, subd. 2.



State law provides that, except as otherwise specified, law enforcement officers cannot receive a retirement annuity of more than 99 percent of their high-five salary.<sup>12</sup> Thus, under current law, a recently hired law enforcement officer who works 34 years in their job before retiring would receive 99 percent of his or her high-five salary, not 102 percent (34 times 3.0).

However, the law also specifies exceptions to the 99 percent cap. For State Patrol troopers, the cap does not pertain to retired or currently employed individuals with the following two characteristics: (1) had at least 28 years of service prior to July 1, 2013, and (2) tenure as a trooper exceeded (or will exceed) 33 years at retirement.<sup>13</sup> For city police officers, the 99 percent cap does not apply to retired or currently employed individuals with the following two characteristics: (1) enrolled in the public employees' police and fire retirement plan on or before June 30, 2014, and (2) had (or will have) 33 years of service at retirement.<sup>14</sup> This means that some troopers and police officers will continue to qualify for retirement annuities equal to 100 percent or more of their high-five salaries. However, the exemption from the 99 percent cap applies to a small share (if any) of current troopers—specifically, those with at least 38 years of service as of July 2023. In contrast, the exemption from the cap applies to what is likely a sizable share of current city police officers—specifically, those hired before July 2014.

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**The retirement annuities paid to retired law enforcement officers depend partly on their salary histories, which reflect the different wage structures of their agencies.**

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As noted above, state law prescribes that retirement annuities be computed using law enforcement officers' high-five average salaries.<sup>15</sup> In Chapter 1, we noted that the top base salaries that may be earned by veteran police officers in most of the city police contracts we examined were higher in 2022 than the top base salary for veteran State Patrol troopers. If these salary differences were to persist over time, the high-five average salary of a retiring police officer in most of the cities we examined would typically be higher than the high-five average salary of a retiring trooper. This means that, using the same method to compute law enforcement officers' retirement annuities, police officers in most of the cities we reviewed who retire after 33 years would, based on 2022 salary schedules, typically receive larger retirement annuities than would troopers who retire after 33 years.

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<sup>12</sup> *Minnesota Statutes* 2023, 352B.08, subd. 2; and 353.651, subd. 3. The amounts computed in the standard formula are supplemented by “annual postretirement adjustments” (that is, increases) that are specified in *Minnesota Statutes* 2023, 356.415, subds. 1c and 1e.

<sup>13</sup> *Minnesota Statutes* 2023, 352B.08, subd. 2(b).

<sup>14</sup> *Minnesota Statutes* 2023, 353.651, subd. 3(b).

<sup>15</sup> *Minnesota Statutes* 2023, 352B.011, subd. 4; and 353.01, subd. 17a.



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# Chapter 4: Other Benefits

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In this chapter, we look at forms of compensation other than wages, health insurance, and retirement benefits that could play a role in law enforcement officer recruitment or retention. These benefits include providing officers with uniforms or equipment, accrual of vacation leave, and accrual of sick leave.

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## Payments for Uniforms and Equipment

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The law enforcement agency contracts we reviewed had provisions for officers' uniforms and, in most cases, equipment. Such provisions may provide compensation that is not reflected in the law enforcement officers' base wages.<sup>1</sup>

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**For the most part, law enforcement agencies pay for officer uniforms and equipment—either by providing these items without cost to the employee or through an annual payment to officers.**

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All of the 34 city police departments in our review provided initial uniforms to newly hired police officers in 2022. However, while contracts for 10 departments said the employer was responsible for providing the required uniforms and equipment, the other 24 departments provided police officers with an annual “allowance” for certain uniform- and equipment-related costs. Some contracts specified that the annual allowance was intended to help employees cover the cost of work-required clothing or equipment not provided by the department, replace damaged items, maintain clothing, or other situations; others did not restrict the use of the allowance. For regular uniformed police officers in these cities, the annual allowances ranged from \$200 (Brooklyn Center) to \$1,603 (Chaska); see Exhibit 4.1.<sup>2</sup> In addition, departments that paid police officers annual uniform and equipment allowances sometimes specified particular items—soft body armor, for example—that were the responsibility of the employer to provide.<sup>3</sup>

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<sup>1</sup> We use the term “law enforcement officers” to refer collectively to State Patrol troopers and city police officers.

<sup>2</sup> Some police contracts had different clothing allowances for certain types of specialized officers, such as detectives or plain-clothes officers, but we only examined the allowances of regular uniformed police officers.

<sup>3</sup> *Minnesota Statutes* 2023, 299A.38, subd. 2, says, “Public safety officers and heads of agencies and entities who buy vests for the use of public safety officer employees may apply to the commissioner [of the Department of Public Safety] for reimbursement of funds spent to buy [bullet-resistant soft body armor].”

## Exhibit 4.1

## Law Enforcement Uniform/Equipment Allowances, 2022

Law Enforcement Agency	Uniform/ Equipment Allowance	Notes on Uniform/Equipment Annual Allowances
Apple Valley	\$1,100	Allowance was available to employees who completed a one-year probation. Includes \$1,000 for uniform and \$100 for personal items lost, damaged, or destroyed while on duty.
Bloomington	1,100	Allowance was available to employees the calendar year after they were hired. Every 15 years, employee could use \$700 of the allowance toward the purchase of a personally owned handgun.
Brooklyn Center	200	Contract does not specify when the allowance was available to employees.
Chaska	1,603	Allowance was available to employees after 12 months and completion of probation. City provides certain items specified in the contract, but officers must purchase their own duty weapons.
Coon Rapids	870	Allowance was available after 24 months, but new employees received \$1,850 "initial issue allowance," rather than issuance of uniform items.
Cottage Grove	979	Allowance was available after one year of employment.
Duluth	250	Allowance was available to employees in paid status as of December 1, 2022.
Eden Prairie	1,000	Allowance was available to employees the calendar year after they were hired.
Inver Grove Heights	1,000	Contract does not specify when the allowance was available to employees.
Lakeville	920	Allowance was available after two years of employment.
Maple Grove	940	Allowance was available after one year of employment.
Maplewood	900	Allowance was available to employees who had completed a probationary period.
Minneapolis	1,152	Allowance was available after three years of employment, but officers could be reimbursed for clothing or equipment purchases before then.
<b>Minnesota State Patrol</b>	<b>150</b>	Contract does not specify when the allowance was available to employees.
Oakdale	1,250	Allowance was paid in January each year. Allowance includes \$1,000 for uniform and \$250 for footwear. Not included in the allowance shown is a \$600 allowance for purchase, operation, and insurance of a mobile communication device.
Plymouth	1,075	Allowance was available to employees who had completed a probationary period.
Prior Lake	1,103	Allowance was available to employees who had completed a probationary period.
Richfield	930	Allowance was available to employees who had completed a probationary period.
Rosemount	950	Allowance was prorated for new employees.
Roseville	980	Allowance was available after six months of employment.
Savage	900	Allowance was available to employees who had completed one year of employment.
Shakopee	925	Allowance was paid in January each year.
St. Paul	995	Contract does not specify when the allowance was available to employees.
White Bear Lake	750	Allowance was paid by June 15 each year.
Woodbury	890	Allowance was available to employees who completed an 18-month probationary period.

Note: This exhibit includes only those departments whose contracts provided law enforcement officers with payments—other than wages—for covering the cost of purchase, maintenance, repair, or replacement of uniforms or equipment, in whole or in part.

Source: Office of the Legislative Auditor, based on review of Minnesota State Patrol and city police contracts.

The State Patrol contract indicated that troopers would be provided the required uniform, as well as an annual allowance for additional uniform items. The State Patrol contract said: “The Employer shall furnish such articles of clothing specified by the Employer as part of the uniform.”<sup>4</sup> As indicated in Exhibit 4.1, state troopers were given a \$150 annual allowance “for necessary uniform items not furnished by the Employer.”<sup>5</sup> The contract also said that proper maintenance of uniforms was the employee’s responsibility.

As indicated in Exhibit 4.1, many of the departments that provided clothing allowances to police officers in 2022 did not do so in the initial period of the officers’ employment. In these cases, the departments typically provided uniforms or clothing-related payments (other than the standard allowances) at least until the officers were eligible to receive the allowances.

## Vacation Leave Accrual

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We examined the rates at which law enforcement officers accrued vacation leave in 2022. For each agency, we identified (1) the initial number of hours of vacation leave starting officers earned each month and (2) the maximum number of vacation leave hours that an officer could earn per month over time. Some city police departments provided “flexible leave” or “annual leave,” a combination of vacation and sick leave that could be used by employees who were sick, injured, on vacation, or taking other types of personal leave. We discuss this type of leave later in the chapter.

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### **State Patrol troopers received more generous starting and maximum vacation leave than police officers in most of the city police departments we examined.**

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Exhibit 4.2 shows the minimum and maximum amounts of vacation leave officers could earn in the agencies we reviewed. Note that the exhibit excludes instances in which agencies offered only “flexible leave” or “annual leave” plans that combined vacation and sick leave.

In the agencies we examined, the most common amount of vacation leave accrued by starting officers was 6.7 hours per month. The most common maximum amount of vacation leave accrued by officers was 16.7 hours per month.

The amount of vacation leave earned per month by newly hired State Patrol troopers (8.7 hours) was second only to the amount earned by newly hired Brooklyn Center, Eagan, and St. Paul police officers (10 hours), and on par with police officers in Blaine. The maximum vacation leave earned per month by State Patrol troopers and police officers in Blaine (19.5 hours) was the highest rate of vacation leave accrual among the law enforcement agencies we examined.

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<sup>4</sup> “Agreement between the Minnesota Law Enforcement Association and the State of Minnesota, Dates: July 1, 2021 through June 30, 2023,” 12.

<sup>5</sup> *Ibid.*

## Exhibit 4.2

## Monthly Starting and Maximum Vacation Leave Accrual, 2022

Law Enforcement Agency	Starting Hours of Vacation Leave per Month	Maximum Hours of Vacation Leave per Month	Law Enforcement Agency	Starting Hours of Vacation Leave per Month	Maximum Hours of Vacation Leave per Month
Blaine	8.7	19.5	<b>Minnesota State Patrol</b>	<b>8.7</b>	<b>19.5</b>
Bloomington	7.0	18.0	Minnetonka <sup>c</sup>	6.7	13.3
Brooklyn Center	10.0	18.0	Oakdale <sup>d</sup>	6.7	16.0
Brooklyn Park	6.7	12.7	Plymouth	8.3	15.9
Burnsville	8.0	16.7	Prior Lake	6.7	16.7
Chaska <sup>a</sup>	6.7	16.7	Ramsey <sup>e</sup>	6.7	16.7
Coon Rapids	6.7	16.7	Richfield	8.0	16.0
Duluth	6.7	17.3	Rochester	6.7	16.7
Eagan	10.0	15.3	Rosemount	6.7	16.0
Edina	6.7	14.0	Roseville	6.7	13.3
Inver Grove Heights	6.7	17.3	Savage	6.7	16.7
Lakeville	8.0	16.7	Shakopee	6.7	16.7
Maple Grove	8.0	16.7	St. Paul <sup>e</sup>	10.0	18.0
Maplewood <sup>b</sup>	6.7	16.7	White Bear Lake	6.7	13.3
Minneapolis	8.0	17.3	Woodbury <sup>f</sup>	6.7	13.3

Note: This table excludes the city police departments in which vacation leave and sick leave were provided only through a combined “annual leave,” “personal leave,” or “paid time off” category.

<sup>a</sup> Officers hired before 2010 may choose between the vacation/sick leave program and the “Paid Personal Leave (PPL)” plan. Only officers hired after January 1, 2010, can be required to use the PPL plan.

<sup>b</sup> These vacation leave accrual hours only applied to employees covered by the vacation/sick leave benefit program. A separate annual leave program was incorporated in 2001.

<sup>d</sup> Police officers hired after January 1, 2013, were required to accrue annual leave instead of vacation and sick leave. Only officers hired on or before that date were eligible to choose between vacation/sick leave and annual leave.

<sup>e</sup> The figures reflect eight-hour working days. The contract stipulated vacation leave based on days, rather than hours, so the figures could be greater for officers working longer shifts.

<sup>f</sup> An employee that maintains a sick leave balance of 800 hours can earn additional vacation hours based on the amount of sick leave used during the year. For example, an employee that uses no sick leave can earn 16 extra hours of vacation leave.

Source: Office of the Legislative Auditor, based on review of Minnesota State Patrol and city police contracts.

## Sick Leave Accrual

We examined the rates at which law enforcement officers accrued leave time in 2022 that could be used for sickness, injury, or other health-related issues. Exhibit 4.3 shows monthly sick leave accrual rates by law enforcement agency.<sup>6</sup>

### Exhibit 4.3

#### Monthly Sick Leave Accrual, 2022

Law Enforcement Agency	Hours of Sick Leave per Month	Law Enforcement Agency	Hours of Sick Leave per Month
Blaine	8.7	<b>Minnesota State Patrol</b>	8.7
Brooklyn Center	8.0	Minnetonka	8.0
Brooklyn Park	8.0	Oakdale <sup>c</sup>	8.0
Burnsville	8.0	Prior Lake	8.0
Chaska <sup>a</sup>	8.0	Ramsey <sup>a</sup>	8.0
Coon Rapids <sup>a</sup>	8.0	Rochester	8.0
Eagan	8.0	Rosemount	8.0
Edina	8.0	Roseville	8.0
Inver Grove Heights	8.0	Savage <sup>a</sup>	8.0
Lakeville	8.0	Shakopee	8.0
Maple Grove	8.0	St. Paul <sup>a</sup>	8.0
Maplewood <sup>b</sup>	10.0	White Bear Lake	7.0
Minneapolis	8.0	Woodbury	8.0

Note: This table excludes the city police departments in which vacation leave and sick leave were provided only through a combined “annual leave,” “personal leave,” or “paid time off” category.

<sup>a</sup> The figure reflects eight-hour working days. The contract stipulated that sick leave was based on days, rather than hours, so the figure could be greater for officers working longer shifts.

<sup>b</sup> These sick leave accrual hours only applied to employees covered by the vacation/sick leave program. A separate annual leave program was incorporated in 2001.

<sup>c</sup> Police officers hired after January 1, 2013, were required to accrue annual leave instead of vacation and sick leave. Only officers hired on or before that date were eligible to choose between vacation/sick leave and annual leave plans.

Source: Office of the Legislative Auditor, based on review of Minnesota State Patrol and city police contracts.

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**For most city police departments that provided sick leave as a separate category, officers accrued 8.0 hours of sick leave per month; State Patrol troopers accrued 8.7 hours of sick leave per month.**

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There were fewer variations in sick leave accrual than there were for vacation leave accrual. In general, officers with long tenures in a law enforcement agency received the same amount of sick leave as officers with shorter tenures.<sup>7</sup> Police officers in most cities accrued sick leave at a rate of eight hours per month. A small number of

<sup>6</sup> We did not examine contract provisions that placed limits on the amount of accumulated sick leave an officer could have at a given time, nor did we examine contract provisions for converting accumulated sick time to other types of compensation.

<sup>7</sup> An exception was Plymouth, which provided officers with “disability leave” for illness or injury rather than “sick leave.” Police officers’ disability leave increased in steps based on their length of service.

agencies had accrual rates that differed from this norm, ranging from seven hours of sick leave per month (White Bear Lake) to ten hours per month (Maplewood, although the ten-hour accrual rate did not apply to all officers).

Duluth had a different sick leave approach than other police departments we reviewed. Unlike departments in which officers accrued sick leave based on hours worked, Duluth assigned officers a maximum amount of sick days per year. The policy said:

Effective the first day of the month following the date of hire, any Employee in the classified or unclassified service shall be granted up to 60 working days of sick leave with full pay (paid sick leave) for each calendar year, except that such minimum requirement shall not be applicable in connection with any illness or injury arising out of and in the course of employment by the City.<sup>8</sup>

The 60 days of sick leave could not be carried over from year to year. However, the Duluth contract said that a labor-management committee could authorize—on an individual basis—paid sick leave for up to an additional 180 days per year beyond the 60-day cap specified above.

State Patrol troopers accrued sick leave on an ongoing basis, as did officers in a majority of city police departments we examined. In 2022, troopers accrued sick leave at a rate of 8.7 hours per month. That was a higher sick leave accrual rate than all but two (Blaine and Maplewood) of the comparable city police departments we examined. Although Duluth police officers did not accrue sick leave in the same manner that state troopers and other police officers did, it is worth noting that the amount of sick leave available per year under the Duluth contract (60 days, or 480 hours) was well above the amount of sick leave that a trooper accrued during a year's time (104 hours).

## Combined Leave Accrual

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As noted earlier, some agencies have combined vacation leave and sick leave into a broader category of “annual leave” or “flexible leave,” and this leave may be taken at the discretion of the employee. This type of combined leave can be different from vacation/sick leave plans in certain ways. For example, sick leave can generally only be used for specific purposes. So, for instance, although newly hired police officers in Burnsville accrue 16 hours in combined vacation and sick leave, they are restricted in their use of half of that time. In contrast, officers in St. Louis Park who receive 16 hours of combined leave do not have those same restrictions. Exhibit 4.4 shows monthly combined leave accrual by law enforcement agency.

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<sup>8</sup> “Agreement between the City of Duluth and Duluth Police Union, Local 807, 2021-2023,” March 9, 2022, 25.



**Exhibit 4.4**  
**Monthly Combined Leave Accrual, 2022**

<u>Law Enforcement Agency</u>	<u>Starting Hours of Combined Leave per Month</u>	<u>Maximum Hours of Combined Leave per Month</u>
Apple Valley	10.0	20.0
Bloomington <sup>a</sup>	8.7	8.7
Chaska	12.0	20.7
Cottage Grove	12.7	20.7
Eden Prairie	12.0	18.7
Fridley	12.0	18.7
Maplewood	12.7	22.7
Oakdale	12.7	24.0
Richfield <sup>a</sup>	6.5	6.5
St. Louis Park	16.0	22.7

<sup>a</sup> Officers accrued vacation leave, but the contract did not provide for sick leave.

Source: Office of the Legislative Auditor, based on review of Minnesota State Patrol and city police contracts.



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# Chapter 5: Compensation Changes

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As we explained in the Introduction, the 2020 Legislature directed the Office of the Legislative Auditor to complete studies on law enforcement officer compensation by 2021, 2024, 2027, and 2030.<sup>1</sup> Because this is the second such report, we are now able to examine changes in law enforcement compensation over time.<sup>2</sup> This chapter discusses changes in base wages between 2019 and 2022.

## Changes in Wages

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Base wages are one of the most comparable measures for examining compensation across law enforcement agencies. For this reason, we reviewed changes to both the (1) base starting wages (the wage paid at the first step in the pay structure) and (2) base top wages for law enforcement officers from 2019 to 2022.<sup>3</sup>

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**Between 2019 and 2022, both the base starting and top wages for State Patrol troopers increased by a higher percentage than base wages for city police officers in most of the departments we reviewed.**

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The increase in base starting wages was higher for State Patrol troopers than for police officers in 24 of the 33 city police contracts in our comparison.<sup>4</sup> Starting wages for troopers increased 19.6 percent from 2019 to 2022, while the median increase for city police was 12.4 percent. Exhibit 5.1 shows the percent change in base starting wages for the law enforcement agencies included in our analysis.

Similarly, the increase in base top wages for law enforcement officers in our review was highest for State Patrol troopers. Troopers received a 22.1 percent increase in base top wages between 2019 and 2022. The median increase in base top wages for city police officers in our review was 10.4 percent. It is worth noting that despite the large increase in State Patrol trooper wages, the base top wage a trooper could earn was still 8 percent (\$652) lower than the median base top wage for the city police departments we examined. Exhibit 5.2 shows the percent change in base top wages for the law enforcement agencies included in our analysis.

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<sup>1</sup> *Laws of Minnesota* 2020, chapter 100, sec. 20, codified as *Minnesota Statutes* 2023, 299D.03, subd. 2a. We use the term “law enforcement officers” to refer collectively to State Patrol troopers and city police officers.

<sup>2</sup> *Minnesota Statutes* 2023, 299D.03, subd. 2a(a), says, “By January 1 of 2021, 2024, 2027, and 2030, the legislative auditor must conduct a compensation and benefit survey of law enforcement officers....”

<sup>3</sup> Employment contracts may authorize the law enforcement agency to place newly hired officers at a higher wage step; for example, to recognize the experience of officers making a “lateral transfer” from another law enforcement agency. The “starting wages” of these officers would therefore be higher than what is reported here. The “top wage” available to officers in a given law enforcement agency is the sum of the highest base wage available in the employment contract and, if applicable, the highest amount available for longevity pay in the contract.

<sup>4</sup> The city of Rosemount was not included in this comparison because it did not fit legislative criteria for wage review in 2019.

Exhibit 5.1

Percent Change in Law Enforcement Officer Base Starting Wage, 2019 to 2022

**15 cities**  
increased  
starting wages  
**7 to 11%**

Cottage Grove	7.6%
Shakopee	7.7%
Minneapolis	7.7%
Rochester	8.0%
Plymouth	8.2%
St. Paul	8.4%
Inver Grove Heights	8.5%
Eden Prairie	9.3%
Eagan	9.3%
Richfield	9.3%
Blaine	9.3%
Bloomington	9.8%
Brooklyn Park	10.2%
St. Louis Park	10.2%
Ramsey	10.4%

**7 cities**  
increased  
starting wages  
**11 to 16%**

Fridley	11.2%
Coon Rapids	12.4%
White Bear Lake	12.5%
Edina	12.5%
Apple Valley	13.7%
Brooklyn Center	15.3%
Duluth	15.6%

**Median Change of 12.4%**

**11 cities and the**  
**Minnesota State Patrol**  
increased  
starting wages  
**more than 17%**

Prior Lake	17.7%
Roseville	18.2%
Minnesota State Patrol	19.6%
Woodbury	20.7%
Mnetonka	22.0%
Lakeville	23.0%
Maplewood	23.7%
Savage	24.9%
Chaska	25.4%
Maple Grove	25.6%
Oakdale	36.8%
Burnsville	37.0%

Note: The city of Rosemount was not included in this exhibit because it did not fit legislative criteria for wage review in 2019; therefore, we have no comparison data.

Source: Office of the Legislative Auditor, based on review of Minnesota State Patrol and city police contracts.

Exhibit 5.2

Percent Change in Law Enforcement Officer Top Wage, 2019 to 2022

**20 cities**  
increased  
top wages  
**7 to 11%**

Minneapolis	7.7%
Rochester	7.9%
Plymouth	8.2%
Maplewood	8.2%
St. Paul	8.4%
White Bear Lake	8.8%
Eden Prairie	9.3%
Eagan	9.3%
Blaine	9.3%
Burnsville	9.3%
Edina	9.4%
St. Louis Park	9.5%
Chaska	9.6%
Bloomington	9.8%
Roseville	9.9%
Brooklyn Park	10.1%
Ramsey	10.4%
Inver Grove Heights	10.5%
Fridley	10.6%
Shakopee	10.7%

**Median Change of 10.4%**

**8 cities**  
increased  
top wages  
**11 to 16%**

Coon Rapids	11.2%
Lakeville	11.4%
Cottage Grove	11.5%
Oakdale	12.2%
Savage	12.3%
Apple Valley	13.7%
Woodbury	14.1%
Duluth	15.6%

**5 cities and the**  
**Minnesota State Patrol**  
increased  
top wages  
**more than 17%**

Richfield	17.2%
Prior Lake	17.3%
Brooklyn Center	18.5%
Mnetonka	19.6%
Maple Grove	21.3%
Minnesota State Patrol	22.1%

Note: The city of Rosemount was not included in this exhibit because it did not fit legislative criteria for wage review in 2019; therefore, we have no comparison data.

Source: Office of the Legislative Auditor, based on review of Minnesota State Patrol and city police contracts.



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## Office of the Commissioner

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January 10, 2024

Judy Randall  
Legislative Auditor  
658 Cedar Street  
Saint Paul, MN 55155

Dear Legislative Auditor Randall,

Thank you for the opportunity to review the study your office conducted on the compensation of State Patrol Troopers. I am appreciative of the objective, comprehensive, and thorough research contained in this report. I hope that your work and the resulting findings serve as a point of clarity for future discussion surrounding the important topic of compensation for our state law enforcement members. I do not believe that people become peace officers because of high pay, but compensation is a key factor in our ability to recruit and retain diverse candidates. I believe that state law enforcement needs to be reflective of all Minnesotans to build a safer Minnesota.

Sincerely,

A handwritten signature in cursive script that reads "Bob Jacobson".

Commissioner Jacobson  
Minnesota Department of Public Safety

Alcohol  
and Gambling  
Enforcement

Bureau of  
Criminal  
Apprehension

Driver  
and Vehicle  
Services

Emergency  
Communication  
Networks

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# Appendix A: Law Enforcement Wage Schedules, 2022

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This appendix shows the wage structures in the 2022 contracts for law enforcement agencies included in our review. The wages pertained to nonsupervisory police officers and troopers.<sup>1</sup> If a contract specified more than one wage schedule for officers that was in effect during 2022, the wages shown in this appendix reflect the average wage for the year, based on how long each schedule was in effect.

The primary focus of this appendix is on contract provisions for base wages and wage steps designated in the contracts as “longevity pay.” Longevity pay is compensation, in addition to the base wage rate, that is calculated according to the amount of time an officer has been with the law enforcement agency. Longevity pay steps are indicated in the “Notes” column of the following tables, where applicable.

The contracts contain additional provisions that may have affected the wages paid to officers or other incentives that were available to them, such as education incentives. Additional contract provisions were not included in this appendix.

## City of Apple Valley

Effective Date	Monthly Wage
Start	\$5,715
After 1 year	6,303
After 2 years	7,143
After 3 years	7,565
After 4 years	7,988
After 5 years	8,405

## City of Blaine

Effective Date	Monthly Wage
Start	\$5,115
After 1 year	5,842
After 2 years	6,572
After 3 years	7,534
After 4 years	7,681
After 5 years	7,829
After 8 years	8,064

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<sup>1</sup> The base starting wage provisions in this appendix applied to individuals hired at the first step in the pay structure. Employment contracts may authorize law enforcement agencies to place newly hired officers at a higher wage step; for example, to recognize the experience of officers making a “lateral transfer” from one law enforcement agency to another. The starting wage of these officers would therefore be higher.

**City of Bloomington**

Effective Date	Monthly Wage	Notes
Start	\$5,672	
After 1 year	6,483	
After 2 years	7,293	
After 3 years	7,698	
After 4 years	8,104	
After 5 years	8,346	Longevity pay step (3%)
After 10 years	8,589	Longevity pay step (6%)
After 15 years	8,832	Longevity pay step (9%)

**City of Brooklyn Center**

Effective Date	Monthly Wage	Notes
Start	\$5,396	
After 1 year	6,269	
After 2 years	6,824	
After 3 years	7,935	
After 8 years	8,173	Longevity pay step (3%)
After 12 years	8,332	Longevity pay step (5%)
After 16 years	8,491	Longevity pay step (7%)
After 20 years	8,649	Longevity pay step (9%)
After 25 years	8,808	Longevity pay step (11%)

**City of Brooklyn Park**

Effective Date	Monthly Wage	Notes
Start	\$5,670	
After 1 year	6,387	
After 2 years	7,027	
After 3 years	7,665	
After 4 years	7,985	
After 8 years	8,225	Longevity pay step (3%)
After 11 years	8,464	Longevity pay step (6%)
After 14 years	8,623	Longevity pay step (8%)

**City of Burnsville**

Effective Date	Monthly Wage
Start	\$6,717
After 1 year	6,970
After 2 years	7,230
After 3 years	7,502
After 4 years	7,783
After 5 years	8,074
After 6 years	8,403

**City of Chaska**

Effective Date	Monthly Wage	Notes
Start	\$6,388	
After 2 years	6,893	
After 3 years	7,555	
After 4 years	7,782	Longevity pay step (3%)
After 8 years	7,933	Longevity pay step (5%)
After 12 years	8,122	Longevity pay step (7.5%)
After 16 years	8,273	Longevity pay step (9.5%)
After 20 years	8,386	Longevity pay step (11%)

**City of Coon Rapids**

Effective Date	Monthly Wage	Notes
Start	\$5,682	
After 1 year	6,342	
After 2 years	7,029	
After 3 years	7,758	
After 8 years	8,146	Longevity pay step (5%)
After 12 years	8,340	Longevity pay step (7.5%)
After 16 years	8,534	Longevity pay step (10%)

**City of Cottage Grove**

Effective Date	Monthly Wage	Notes
Start	\$5,436	
After 6 months	6,063	
After 12 months	6,377	
After 18 months	6,600	
After 24 months	6,801	
After 30 months	6,957	
After 36 months	7,327	
After 4 years	7,546	Longevity pay step (3%)
After 7 years	7,766	Longevity pay step (6%)
After 10 years	7,986	Longevity pay step (9%)
After 13 years	8,206	Longevity pay step (12%)

**City of Duluth**

Effective Date	Monthly Wage	Notes
Start	\$5,465	
After 1 year	5,911	
After 2 years	6,718	
After 8 years	6,987	Longevity pay step (4%)
After 16 years	7,256	Longevity pay step (8%)

**City of Eagan**

Effective Date	Monthly Wage	Notes
Start	\$5,583	
After 6 months	6,164	
After 12 months	6,777	
After 18 months	7,032	
After 24 months	7,425	
After 36 months	8,063	
After 5 years	8,385	Longevity pay step (4%)
After 10 years	8,587	Longevity pay step (6.5%)
After 15 years	8,788	Longevity pay step (9%)

**City of Eden Prairie**

Effective Date	Monthly Wage
Start	\$5,661
After 1 year	6,793
After 2 years	7,372
After 3 years	7,987
After 4 years	8,654

Note: Step progression was contingent on a minimum of 12 months served at each step and a positive performance evaluation.

**City of Edina**

Effective Date	Monthly Wage	Notes
Start	\$5,892	
After 1 year	6,283	
After 2 years	6,797	
After 3 years	7,552	
After 4 years	7,703	
After 5 years	7,860	
After 4 years	7,953	Longevity pay step (3.25%, base \$7,703)
After 7 years	8,272	Longevity pay step (5.25%, base \$7,860)
After 10 years	8,429	Longevity pay step (7.25%, base \$7,860)
After 13 years	8,606	Longevity pay step (9.5%, base \$7,860)

**City of Fridley**

Effective Date	Monthly Wage	Notes
Start	\$4,926	
After 6 months	5,288	
After 1 year	6,032	
After 2 years	6,729	
After 3 years	7,453	
After 4 years	7,677	Longevity pay step (3%)
After 8 years	7,826	Longevity pay step (5%)
After 12 years	7,975	Longevity pay step (7%)
After 16 years	8,124	Longevity pay step (9%)

**City of Inver Grove Heights**

Effective Date	Monthly Wage	Notes
Start	\$6,500	
After 6 months	6,689	
After 1.5 years	6,878	
After 2.5 years	7,067	
After 3.5 years	7,254	
After 4.5 years	7,445	
After 5.5 years	7,632	
After 6.5 years	7,821	
After 7.5 years	8,008	
After 8.5 years	8,199	
After 4 years	7,417	Longevity pay step (3%, base \$7,254)
After 8 years	8,408	Longevity pay step (5%, base \$8,008)
After 12 years	8,772	Longevity pay step (7%, base \$8,199)
After 16 years	8,936	Longevity pay step (9%, base \$8,199)
After 20 years	9,100	Longevity pay step (11%, base \$8,199)

**City of Lakeville**

Effective Date	Monthly Wage	Notes
Start	\$6,275	
After 1 year	6,510	
After 2 years	6,753	
After 3 years	7,008	
After 4 years	7,269	
After 5 years	7,542	
After 6 years	7,826	
After 4 years	8,061	Longevity pay step <sup>a</sup> (3%)
After 5 years	8,100	Longevity pay step <sup>a</sup> (3.5%)
After 6 years	8,139	Longevity pay step <sup>a</sup> (4%)
After 7 years	8,178	Longevity pay step (4.5%)
After 8 years	8,217	Longevity pay step (5%)
After 9 years	8,256	Longevity pay step (5.5%)
After 10 years	8,295	Longevity pay step (6%)
After 11 years	8,335	Longevity pay step (6.5%)
After 12 years	8,374	Longevity pay step (7%)
After 13 years	8,413	Longevity pay step (7.5%)
After 14 years	8,452	Longevity pay step (8%)
After 15 years	8,491	Longevity pay step (8.5%)
After 16 years	8,530	Longevity pay step (9%)
After 17 years	8,569	Longevity pay step (9.5%)

Notes: Step progression was contingent on an acceptable annual performance evaluation completed 30 days before an officer's anniversary date of their current position. Longevity pay steps required completion of the step process.

<sup>a</sup> This longevity pay step only applied to officers who were already receiving longevity pay prior to January 1, 2020; the new pay plan was implemented on July 1, 2020.

**City of Maple Grove**

Effective Date	Monthly Wage	Notes
Start	\$6,062	
After 1 year	6,456	
After 2 years	6,876	
After 3 years	7,323	
After 4 years	7,799	
After 5 years	8,306	
After 5 years	8,555	Longevity pay step (3%)
After 10 years	8,804	Longevity pay step (6%)
After 15 years	9,054	Longevity pay step (9%)

**City of Maplewood**

Effective Date	Monthly Wage	Notes
Start	\$5,952	
After 1 year	6,324	
After 2 years	6,696	
After 3 years	7,440	
After 4 years	7,453	
After 8 years	7,467	
After 12 years	7,480	
After 4 years	7,714	Longevity pay step (3.5%, base \$7,453)
After 8 years	7,877	Longevity pay step (5.5%, base \$7,467)
After 12 years	8,043	Longevity pay step (7.5%, base \$7,480)
After 16 years	8,190	Longevity pay step (9.5%, base \$7,480)
After 20 years	8,265	Longevity pay step (10.5%, base \$7,480)



**City of Minneapolis**

<u>Effective Date</u>	<u>Monthly Wage</u>	<u>Notes</u>
Academy Recruit	\$5,871	
Start	6,106	
After 1 Year	6,285	
After 20 Months	6,473	
After 32 Months	6,831	
After 44 Months	7,172	
After 56 Months	7,606	
After 6 Years	7,650	Longevity pay step (\$0.258 per hour)
After 7 Years	7,669	Longevity pay step (\$0.365 per hour)
After 8 Years	7,687	Longevity pay step (\$0.472 per hour)
After 9 Years	7,706	Longevity pay step (\$0.579 per hour)
After 10 Years	7,725	Longevity pay step (\$0.687 per hour)
After 11 Years	7,970	Longevity pay step (\$2.104 per hour)
After 12 Years	7,989	Longevity pay step (\$2.211 per hour)
After 13 Years	8,007	Longevity pay step (\$2.318 per hour)
After 14 Years	8,121	Longevity pay step (\$2.971 per hour)
After 15 Years	8,139	Longevity pay step (\$3.078 per hour)
After 16 Years	8,158	Longevity pay step (\$3.185 per hour)
After 17 Years	8,176	Longevity pay step (\$3.292 per hour)
After 18 Years	8,195	Longevity pay step (\$3.399 per hour)
After 19 Years	8,346	Longevity pay step (\$4.271 per hour)
After 20 Years	8,364	Longevity pay step (\$4.378 per hour)
After 21 Years	8,383	Longevity pay step (\$4.485 per hour)
After 22 Years	8,401	Longevity pay step (\$4.592 per hour)
After 23 Years	8,420	Longevity pay step (\$4.699 per hour)
After 24 Years	8,495	Longevity pay step (\$5.134 per hour)
After 25 Years	8,517	Longevity pay step (\$5.257 per hour)

Note: Step progression could be withheld or delayed in cases where the officer's job performance was less than satisfactory.

**Minnesota State Patrol**

<u>Effective Date</u>	<u>Monthly Wage</u>
Start	\$5,766
After 1 year	5,998
After 2 years	6,242
After 3 years	6,486
After 4 years	6,750
After 5 years	7,017
After 6 years	7,300
After 7 years	7,743

**City of Minnetonka**

<u>Effective Date</u>	<u>Monthly Wage</u>
Start	\$6,706
After 1 year	7,292
After 2 years	7,795
After 3 years	8,214
After 15 years	8,382

**City of Oakdale**

<u>Effective Date</u>	<u>Monthly Wage</u>
Start	\$6,281
After 1 year	6,507
After 2 years	6,730
After 3 years	6,956
After 4 years	7,181
After 5 years	7,405
After 6 years	7,630
After 7 years	7,852
SPO step 1 <sup>a</sup>	6,597
SPO step 2	6,833
SPO step 3	7,068
SPO step 4	7,304
SPO step 5	7,540
SPO step 6	7,776
SPO step 7	8,011
SPO step 8	8,245

Note: Step progression was contingent on satisfactory performance.

<sup>a</sup> Officers received the job classification of Senior Police Officer (SPO) on their tenth year of continuous service.

**City of Plymouth**

<u>Effective Date</u>	<u>Monthly Wage</u>
Start	\$5,647
After 6 months	6,145
After 1 year	6,614
After 2 years	7,032
After 3 years	7,720
After 4 years	7,841
After 9 years	8,199
After 12 years	8,242
After 15 years	8,396
After 20 years	8,479

Notes: Step progression was contingent on the recommendation of the officer's immediate supervisor, the chief of police, and the approval of the city manager. The officer must have received a "satisfactory" or better performance evaluation each year at their anniversary date. Otherwise, the officer would receive the top step less \$75 per month until their performance was satisfactory.

**City of Prior Lake**

Effective Date	Monthly Wage	Notes
Start	\$5,560	
After 1 year	6,795	
After 2 years	7,259	
After 3 years	7,722	
After 4 years	7,953	Longevity pay step (3%)
After 8 years	8,108	Longevity pay step (5%)
After 12 years	8,262	Longevity pay step (7%)
After 16 years	8,417	Longevity pay step (9%)

**City of Ramsey**

Effective Date	Monthly Wage	Notes
Start	\$5,074	
After 1 year	5,798	
After 2 years	6,523	
After 3 years	6,886	
After 4 years	7,248	
After 5 years	7,393	Longevity pay step (2%)
After 8 years	7,538	Longevity pay step (4%)
After 12 years	7,683	Longevity pay step (6%)
After 16 years	7,828	Longevity pay step (8%)

**City of Richfield**

Effective Date	Monthly Wage
Start	\$5,642
After 1 year	6,103
After 2 years	6,568
After 3 years	7,099
After 4 years	7,863
After 5 years	8,178

**City of Rochester**

Effective Date	Monthly Wage
Start	\$5,354
After 1 year	5,566
After 2 years	5,787
After 3 years	6,020
After 4 years	6,264
After 5 years	6,514
After 6 years	6,772
After 8 years	7,004
After 10 years	7,242
After 12 years	7,488
After 14 years	7,743

**City of Rosemount**

<u>Effective Date</u>	<u>Monthly Wage</u>	<u>Notes</u>
Start	\$6,066	
After 1 year	6,447	
After 2 years	6,828	
After 3 years	7,209	
After 4 years	7,590	
After 4 years	7,818	Longevity pay step (3%)
After 8 years	7,970	Longevity pay step (5%)
After 12 years	8,121	Longevity pay step (7%)
After 16 years	8,273	Longevity pay step (9%)

**City of Roseville**

<u>Effective Date</u>	<u>Monthly Wage</u>	<u>Notes</u>
Start	\$5,459	
After 1 years	6,186	
After 2 years	6,550	
After 3 years	7,278	
After 4 years	7,456	Longevity pay step (\$177 per month)
After 8 years	7,584	Longevity pay step (\$306 per month)
After 12 years	7,712	Longevity pay step (\$434 per month)
After 16 years	7,846	Longevity pay step (\$568 per month)
After 20 years	8,048	Longevity pay step (\$770 per month)

**City of Savage**

<u>Effective Date</u>	<u>Monthly Wage</u>
Start	\$5,869
After 1 year	6,242
After 2 years	6,640
After 3 years	7,063
After 4 years	7,516
After 5 years	7,996

**City of Shakopee**

<u>Effective Date</u>	<u>Monthly Wage</u>
Start	\$5,654
After 1 year	6,124
After 2 years	6,597
After 3 years	7,068
After 4 years	7,537
After 5 years	7,700
After 7 years	7,753
After 10 years	7,861
After 14 years	7,968

**City of St. Louis Park**

Effective Date	Monthly Wage
Start	\$5,729
After 1 year	6,010
After 2 years	6,977
After 3 years	7,559
After 4 years	7,780
After 5 years	7,932
After 6 years	8,087
After 7 years	8,245
After 8 years	8,646

Note: Step progression was contingent on an above average performance evaluation each year, as determined by the chief of police.

**City of St. Paul**

Effective Date	Monthly Wage
Start	\$5,803
After 1 year	6,319
After 2 years	6,928
After 3 years	7,291
After 7 years	7,544
After 10 years	7,758
After 15 years	7,855
After 18 years	8,260

**City of White Bear Lake**

Effective Date	Monthly Wage	Notes
Start	\$5,040	
After 6 months	5,347	
After 1 year	5,827	
After 2 years	6,488	
After 3 years	7,103	
After 4 years	7,316	Longevity pay step (3%)
After 8 years	7,458	Longevity pay step (5%)
After 12 years	7,600	Longevity pay step (7%)
After 16 years	7,742	Longevity pay step (9%)
After 20 years	7,884	Longevity pay step (11%)

**City of Woodbury**

Effective Date	Monthly Wage	Notes
Start	\$5,893	
After 1 year	6,340	
After 2 years	6,822	
After 3 years	7,341	
After 4 years	7,899	
After 5 years	8,136	Longevity pay step (3%)
After 8 years	8,333	Longevity pay step (5.5%)
After 12 years	8,491	Longevity pay step (7.5%)
After 16 years	8,649	Longevity pay step (9.5%)



OLA

# Appendix B: Detailed Health Insurance Information, 2022

This appendix provides 2022 health insurance costs and provisions for law enforcement officers in jurisdictions within our review. Chapter 2 provides summary-level information on the employee-only and family insurance costs for the plans with the highest premiums in each jurisdiction we examined. This appendix is intended to provide additional details on health insurance costs for plans available to law enforcement officers. Below is a description of the contents of the tables in this appendix.

Table Column	Description of Contents
Plan	<ul style="list-style-type: none"> <li>A plan name contains three elements: (1) the copay or deductible amount for the plan for single coverage, (2) terms “Copay” or “Deductible” depending on the plan type, and (3) terms “HRA” or “HSA” if the plan includes a health expense account. <ul style="list-style-type: none"> <li>Health Reimbursement Arrangement (HRA) accounts and Health Savings Accounts (HSAs) allow employees to be reimbursed tax-free for qualified medical expenses. Both are funded on a pre-tax basis, but HRAs are funded by the employer, while HSAs are funded by the employee. Several of the health expense accounts we reviewed were a Voluntary Employees’ Beneficiary Association (VEBA) account, a type of HRA. We refer to these as HRAs throughout Appendix B.</li> </ul> </li> </ul>
Network	<ul style="list-style-type: none"> <li>The facilities, providers, and suppliers with which health insurers have contracted to provide health care services are called a “network.”</li> <li>For each plan, we either named the network covered by the health insurance plan or used “All” to denote plans for which the premium amounts and plan details were the same across all networks available to plan participants.</li> </ul>
Coverage	<ul style="list-style-type: none"> <li>Employees can choose who is covered by their health insurance plan. When just the employee is covered, we call that “single” coverage. When the employee, a spouse, and any number of dependents are covered, that is “family” coverage. In between are EE + 1, EE + Spouse, and EE + Child(ren). “EE” means “eligible employee,” and “+ 1” could be a spouse, domestic partner, or child. “Spouse” refers to the eligible employee’s spouse. “Child(ren)” could be any number of children.</li> </ul>
Copay or Coinsurance after Deductible	<ul style="list-style-type: none"> <li>A copay is a <i>fixed amount</i> that the employee pays for covered health care services after meeting their yearly deductible. Coinsurance is a <i>specified percentage</i> of the cost of covered health care services that employees and/or employers pay after the employee meets their yearly deductible. <ul style="list-style-type: none"> <li>Coinsurance amounts are reported here as the percentage the <i>employee</i> pays.</li> </ul> </li> </ul>
Premium Amounts (Total, Employer, and Employee)	<ul style="list-style-type: none"> <li>The monthly cost of the specified health insurance plan.</li> <li>The total premium amount as well as the share paid by the employer and the employee.</li> </ul>
Annual Deductible	<ul style="list-style-type: none"> <li>The dollar amount that the employee pays—on a yearly basis—for covered health care services before their insurance carrier starts to contribute to those health care costs.</li> </ul>
Maximum Out-of-Pocket Amount	<ul style="list-style-type: none"> <li>The maximum dollar amount the employee would have to spend on covered health care services on a yearly basis before those services would be paid for entirely by the insurance provider.</li> </ul>

## City of Apple Valley

Plan	Network	Coverage	Copay or Coinsurance after Deductible	Monthly Total Premium	Monthly Employer Premium	Monthly Employee Premium <sup>a</sup>	Annual Deductible	Maximum Out-of- Pocket
\$30 Copay	All	Single	\$30	\$1,151	\$ 960	\$ 191	\$ 0	\$1,200
\$30 Copay	All	EE + Spouse	30	2,418	960	1,458	0	5,000
\$30 Copay	All	EE + Child(ren)	30	2,303	960	1,343	0	5,000
\$30 Copay	All	Family	30	2,993	960	2,033	0	5,000
\$2,500 Deductible HRA	All	Single	0%	832	1,415	(584)	2,500	2,500
\$2,500 Deductible HRA	All	EE + Spouse	0%	1,747	1,415	332	5,000	5,000
\$2,500 Deductible HRA	All	EE + Child(ren)	0%	1,664	1,415	249	5,000	5,000
\$2,500 Deductible HRA	All	Family	0%	2,163	1,415	748	5,000	5,000
\$4,000 Deductible HRA	All	Single	0%	733	1,415	(682)	4,000	4,000
\$4,000 Deductible HRA	All	EE + Spouse	0%	1,540	1,415	125	8,000	8,000
\$4,000 Deductible HRA	All	EE + Child(ren)	0%	1,467	1,415	52	8,000	8,000
\$4,000 Deductible HRA	All	Family	0%	1,907	1,415	492	8,000	8,000
\$2,800 Deductible HSA	All	Single	0%	746	1,415	(669)	2,800	2,800
\$2,800 Deductible HSA	All	EE + Spouse	0%	1,568	1,415	153	5,600	5,600
\$2,800 Deductible HSA	All	EE + Child(ren)	0%	1,493	1,415	78	5,600	5,600
\$2,800 Deductible HSA	All	Family	0%	1,941	1,415	526	5,600	5,600
\$4,000 Deductible HSA	All	Single	0%	694	1,415	(721)	4,000	4,000
\$4,000 Deductible HSA	All	EE + Spouse	0%	1,459	1,415	44	8,000	8,000
\$4,000 Deductible HSA	All	EE + Child(ren)	0%	1,389	1,415	(26)	8,000	8,000
\$4,000 Deductible HSA	All	Family	0%	1,806	1,415	391	8,000	8,000

Note: For deductible plans, the city contributed \$184 for single and \$288 for all other coverage types to the employee's HRA or HSA monthly.

<sup>a</sup> A negative employee premium amount means that the city contribution exceeded the total premium amount. The employee could use the remaining balance on other insurance, such as dental or life, or receive up to \$60 a month as taxable income.



## City of Blaine

Plan	Network	Coverage	Copay or Coinsurance after Deductible	Monthly Total Premium	Monthly Employer Premium	Monthly Employee Premium <sup>a</sup>	Annual Deductible	Maximum Out-of- Pocket
\$30 Copay	All	Single	\$30	\$1,151	\$1,390	\$ (239)	\$ 0	\$1,200
\$30 Copay	All	EE + Spouse	30	2,418	1,390	1,028	0	5,000
\$30 Copay	All	EE + Child(ren)	30	2,303	1,390	913	0	5,000
\$30 Copay	All	Family	30	2,993	1,390	1,603	0	5,000
\$2,800 Deductible HSA+	All	Single	0%	764	1,390	(626)	2,800	2,800
\$2,800 Deductible HSA+	All	EE + Spouse	0%	1,605	1,390	215	5,600	5,600
\$2,800 Deductible HSA+	All	EE + Child(ren)	0%	1,528	1,390	138	5,600	5,600
\$2,800 Deductible HSA+	All	Family	0%	1,987	1,390	597	5,600	5,600
\$2,800 Deductible HSA	All	Single	0%	746	1,390	(644)	2,800	2,800
\$2,800 Deductible HSA	All	EE + Spouse	0%	1,568	1,390	178	5,600	5,600
\$2,800 Deductible HSA	All	EE + Child(ren)	0%	1,493	1,390	103	5,600	5,600
\$2,800 Deductible HSA	All	Family	0%	1,941	1,390	551	5,600	5,600
\$4,000 Deductible HSA+	All	Single	0%	713	1,390	(677)	4,000	4,000
\$4,000 Deductible HSA+	All	EE + Spouse	0%	1,498	1,390	108	8,000	8,000
\$4,000 Deductible HSA+	All	EE + Child(ren)	0%	1,427	1,390	37	8,000	8,000
\$4,000 Deductible HSA+	All	Family	0%	1,854	1,390	464	8,000	8,000

<sup>a</sup> A negative employee premium amount means that the city contribution exceeded the total premium amount. The employee could use the remaining balance on other insurance, such as dental or life, or receive it as taxable income.

## City of Bloomington

Plan	Network	Coverage	Copay or Coinsurance after Deductible	Monthly Total Premium	Monthly Employer Premium	Monthly Employee Premium	Annual Deductible	Maximum Out-of- Pocket
\$30 Copay	Passport	Single	\$30/20%	\$ 688	\$ 589	\$ 99	\$ 350	\$1,500
\$30 Copay	Passport	EE + 1	\$30/20%	1,377	978	398	700	3,000
\$30 Copay	Passport	Family	\$30/20%	2,065	1,326	739	700	3,000
\$30 Copay	Elect	Single	\$30/20%	640	589	51	350	1,500
\$30 Copay	Elect	EE + 1	\$30/20%	1,280	978	302	700	3,000
\$30 Copay	Elect	Family	\$30/20%	1,920	1,326	594	700	3,000
\$2,800 Deductible HRA	Passport	Single	0%	596	554	42	2,800	2,800
\$2,800 Deductible HRA	Passport	EE + 1	0%	1,192	1,098	95	5,600	5,600
\$2,800 Deductible HRA	Passport	Family	0%	1,788	1,663	125	5,600	5,600
\$2,800 Deductible HRA	Elect	Single	0%	554	554	0	2,800	2,800
\$2,800 Deductible HRA	Elect	EE + 1	0%	1,109	1,098	11	5,600	5,600
\$2,800 Deductible HRA	Elect	Family	0%	1,663	1,630	33	5,600	5,600
\$2,800 Deductible HSA	Passport	Single	0%	577	537	40	2,800	2,800
\$2,800 Deductible HSA	Passport	EE + 1	0%	1,154	1,063	92	5,600	5,600
\$2,800 Deductible HSA	Passport	Family	0%	1,732	1,610	121	5,600	5,600
\$2,800 Deductible HSA	Elect	Single	0%	537	537	0	2,800	2,800
\$2,800 Deductible HSA	Elect	EE + 1	0%	1,074	1,063	11	5,600	5,600
\$2,800 Deductible HSA	Elect	Family	0%	1,610	1,578	32	5,600	5,600

Note: For deductible plans, the city contributed \$200 for all coverage types to the employee's HRA or HSA monthly.

## City of Brooklyn Center

Plan	Network	Coverage	Copay or Coinsurance after Deductible	Monthly Total Premium	Monthly Employer Premium	Monthly Employee Premium <sup>a</sup>	Annual Deductible	Maximum Out-of- Pocket
\$2,500 Deductible HRA	All	Single	0%	\$ 854	\$1,386	\$(532)	\$2,500	\$2,500
\$2,500 Deductible HRA	All	EE + Spouse	0%	1,793	1,386	407	5,000	5,000
\$2,500 Deductible HRA	All	EE + Child(ren)	0%	1,707	1,386	321	5,000	5,000
\$2,500 Deductible HRA	All	Family	0%	2,219	1,386	833	5,000	5,000
\$4,000 Deductible HRA	All	Single	0%	753	1,386	(633)	4,000	4,000
\$4,000 Deductible HRA	All	EE + Spouse	0%	1,581	1,386	195	8,000	8,000
\$4,000 Deductible HRA	All	EE + Child(ren)	0%	1,505	1,386	119	8,000	8,000
\$4,000 Deductible HRA	All	Family	0%	1,965	1,386	579	8,000	8,000
\$2,800 Deductible HSA+	All	Single	0%	785	1,386	(602)	2,800	2,800
\$2,800 Deductible HSA+	All	EE + Spouse	0%	1,647	1,386	261	5,600	5,600
\$2,800 Deductible HSA+	All	EE + Child(ren)	0%	1,568	1,386	182	5,600	5,600
\$2,800 Deductible HSA+	All	Family	0%	2,039	1,386	653	5,600	5,600
\$4,000 Deductible HSA+	All	Single	0%	732	1,386	(654)	4,000	4,000
\$4,000 Deductible HSA+	All	EE + Spouse	0%	1,537	1,386	151	8,000	8,000
\$4,000 Deductible HSA+	All	EE + Child(ren)	0%	1,464	1,386	78	8,000	8,000
\$4,000 Deductible HSA+	All	Family	0%	1,903	1,386	517	8,000	8,000

<sup>a</sup> A negative employee premium amount means that the city contribution exceeded the total premium amount. The employee could use the remaining balance on other insurance, such as dental or life, or receive it as taxable income.

## City of Brooklyn Park

Plan	Network or Cost Level	Coverage	Copay or Coinsurance after Deductible	Monthly Total Premium	Monthly Employer Premium	Monthly Employee Premium <sup>a</sup>	Annual Deductible <sup>b</sup>	Maximum Out-of-Pocket <sup>b</sup>
\$30 Copay HRA	Cost Level 1	Single	\$ 30	\$ 975	\$ 724	\$251	\$ 250	\$2,750
\$30 Copay HRA	Cost Level 1	Family	30	2,588	1,712	875	500	5,500
\$35 Copay HRA	Cost Level 2	Single	35	975	724	251	400	2,750
\$35 Copay HRA	Cost Level 2	Family	35	2,588	1,712	875	800	5,500
\$65 Copay HRA	Cost Level 3	Single	65	975	724	251	750	3,450
\$65 Copay HRA	Cost Level 3	Family	65	2,588	1,712	875	1,500	6,900
\$85 Copay HRA	Cost Level 4	Single	85	975	724	251	1,500	4,650
\$85 Copay HRA	Cost Level 4	Family	85	2,588	1,712	875	3,000	9,300
\$35 Copay HRA	Cost Level 1	Single	35	877	724	154	600	3,850
\$35 Copay HRA	Cost Level 1	Family	35	2,327	1,712	615	1,200	7,700
\$40 Copay HRA	Cost Level 2	Single	40	877	724	154	850	3,850
\$40 Copay HRA	Cost Level 2	Family	40	2,327	1,712	615	1,700	7,700
\$100 Copay HRA	Cost Level 3	Single	100	877	724	154	1,300	5,050
\$100 Copay HRA	Cost Level 3	Family	100	2,327	1,712	615	2,600	10,100
\$125 Copay HRA	Cost Level 4	Single	125	877	724	154	2,100	6,050
\$125 Copay HRA	Cost Level 4	Family	125	2,327	1,712	615	4,200	12,100
\$45 Copay HSA	Cost Level 1	Single	45	685	724	(39)	1,500	3,000
\$45 Copay HSA	Cost Level 1	Family	45	1,813	1,712	101	2,800/3,000	5,000/6,000
\$55 Copay HSA	Cost Level 2	Single	55	685	724	(39)	2,000	3,000
\$55 Copay HSA	Cost Level 2	Family	55	1,813	1,712	101	3,200/4,000	5,000/6,000
\$105 Copay HSA	Cost Level 3	Single	105	685	724	(39)	3,000	4,000
\$105 Copay HSA	Cost Level 3	Family	105	1,813	1,712	101	4,800/6,000	6,900/8,000
\$130 Copay HSA	Cost Level 4	Single	130	685	724	(39)	4,000	5,000
\$130 Copay HSA	Cost Level 4	Family	130	1,813	1,712	101	6,400/8,000	6,900/10,000

Note: For all plans and coverage types, the city contributed \$125 to the employee's HRA or HSA monthly.

<sup>a</sup> A negative employee premium amount means that the city contribution exceeded the total premium amount. The employee could use the remaining balance on other insurance, such as dental or life.

<sup>b</sup> When there are two figures in the column, the first figure is the cost per family member, and the second figure is the cost per family.

## City of Burnsville

Plan	Network	Coverage	Copay or Coinsurance after Deductible	Monthly Total Premium	Monthly Employer Premium	Monthly Employee Premium	Annual Deductible	Maximum Out-of- Pocket
\$30 Copay	Open Access	Single	\$30	\$ 921	\$ 756	\$166	\$ 0	\$1,200
\$30 Copay	Open Access	EE + 1	30	1,482	973	510	0	2,500
\$30 Copay	Open Access	Family	30	1,945	1,276	668	0	2,500
\$1,250 Deductible HRA	Open Access	Single	20%	810	756	54	1,250	2,500
\$1,250 Deductible HRA	Open Access	EE + 1	20%	1,303	973	330	2,500	5,000
\$1,250 Deductible HRA	Open Access	Family	20%	1,709	1,276	433	2,500	5,000
\$1,750 Deductible HRA	Open Access	Single	20%	772	756	16	1,750	3,500
\$1,750 Deductible HRA	Open Access	EE + 1	20%	1,242	973	269	3,500	7,000
\$1,750 Deductible HRA	Open Access	Family	20%	1,629	1,276	353	3,500	7,000
\$2,800 Deductible HRA	Open Access	Single	0%	786	756	31	2,800	2,800
\$2,800 Deductible HRA	Open Access	EE + 1	0%	1,265	973	293	5,600	5,600
\$2,800 Deductible HRA	Open Access	Family	0%	1,660	1,276	384	5,600	5,600
\$2,800 Deductible HRA	Achieve	Single	0%	739	739	0	2,800	2,800
\$2,800 Deductible HRA	Achieve	EE + 1	0%	1,189	952	238	5,600	5,600
\$2,800 Deductible HRA	Achieve	Family	0%	1,561	1,248	312	5,600	5,600
\$2,800 Deductible HSA	Open Access	Single	0%	739	739	0	2,800	2,800
\$2,800 Deductible HSA	Open Access	EE + 1	0%	1,189	952	238	5,600	5,600
\$2,800 Deductible HSA	Open Access	Family	0%	1,561	1,248	312	5,600	5,600
\$2,800 Deductible HSA	Achieve	Single	0%	710	710	0	2,800	2,800
\$2,800 Deductible HSA	Achieve	EE + 1	0%	1,143	914	229	5,600	5,600
\$2,800 Deductible HSA	Achieve	Family	0%	1,500	1,200	300	5,600	5,600

Notes: For the \$1,250 and \$1,750 deductible plans, the city contributed \$145 for single and \$170 for all other coverage types to the employee's HRA monthly. For the \$2,800 deductible plans, the city contributed \$240 for single and \$373 for all other coverage types to the employee's HRA or HSA monthly.

## City of Chaska

Plan	Network	Coverage	Copay or Coinsurance after Deductible	Monthly Total Premium	Monthly Employer Premium	Monthly Employee Premium <sup>a</sup>	Annual Deductible	Maximum Out-of- Pocket
\$2,500 Deductible HRA	Aware	Single	0%	\$ 670	\$ 932	\$(262)	\$2,500	\$2,500
\$2,500 Deductible HRA	Aware	EE + Spouse	0%	1,407	1,306	101	5,000	5,000
\$2,500 Deductible HRA	Aware	EE+ Child(ren)	0%	1,340	1,306	34	5,000	5,000
\$2,500 Deductible HRA	Aware	Family	0%	1,741	1,306	435	5,000	5,000
\$2,500 Deductible HRA	Metro MN Health	Single	0%	584	932	(348)	2,500	2,500
\$2,500 Deductible HRA	Metro MN Health	EE + Spouse	0%	1,225	1,306	(81)	5,000	5,000
\$2,500 Deductible HRA	Metro MN Health	EE+ Child(ren)	0%	1,167	1,306	(139)	5,000	5,000
\$2,500 Deductible HRA	Metro MN Health	Family	0%	1,516	1,306	210	5,000	5,000
\$2,800 Deductible HSA	Aware	Single	0%	646	1,036	(390)	2,800	2,800
\$2,800 Deductible HSA	Aware	EE + Spouse	0%	1,356	1,514	(158)	5,600	5,600
\$2,800 Deductible HSA	Aware	EE+ Child(ren)	0%	1,291	1,514	(223)	5,600	5,600
\$2,800 Deductible HSA	Aware	Family	0%	1,678	1,514	164	5,600	5,600
\$2,800 Deductible HSA	Metro MN Health	Single	0%	563	1,036	(473)	2,800	2,800
\$2,800 Deductible HSA	Metro MN Health	EE + Spouse	0%	1,181	1,514	(333)	5,600	5,600
\$2,800 Deductible HSA	Metro MN Health	EE+ Child(ren)	0%	1,125	1,514	(389)	5,600	5,600
\$2,800 Deductible HSA	Metro MN Health	Family	0%	1,462	1,514	(52)	5,600	5,600

Note: For the \$2,500 deductible plans, the city contributed \$104 for single and \$208 for all other coverage types to the employee's HRA monthly.

<sup>a</sup> A negative employee premium amount means that the city contribution exceeded the total premium amount. The employee could use the remaining balance on other insurance, such as dental or life, or receive it as taxable income.

### City of Coon Rapids

Plan	Network	Coverage	Copay or Coinsurance after Deductible	Monthly Total Premium	Monthly Employer Premium	Monthly Employee Premium <sup>a</sup>	Annual Deductible	Maximum Out-of- Pocket
\$2,500 Deductible HRA	Open Access	Single	0%	\$ 874	\$ 817	\$ 57	\$2,500	\$2,500
\$2,500 Deductible HRA	Open Access	EE + Spouse	0%	1,837	968	869	5,000	5,000
\$2,500 Deductible HRA	Open Access	EE+ Child(ren)	0%	1,749	1,147	602	5,000	5,000
\$2,500 Deductible HRA	Open Access	Family	0%	2,274	1,287	987	5,000	5,000
\$2,500 Deductible HRA	Perform	Single	0%	857	817	39	2,500	2,500
\$2,500 Deductible HRA	Perform	EE + Spouse	0%	1,800	968	832	5,000	5,000
\$2,500 Deductible HRA	Perform	EE+ Child(ren)	0%	1,714	1,147	567	5,000	5,000
\$2,500 Deductible HRA	Perform	Family	0%	2,228	1,287	941	5,000	5,000
\$2,500 Deductible HRA	Achieve	Single	0%	822	817	4	2,500	2,500
\$2,500 Deductible HRA	Achieve	EE + Spouse	0%	1,727	968	759	5,000	5,000
\$2,500 Deductible HRA	Achieve	EE+ Child(ren)	0%	1,644	1,147	497	5,000	5,000
\$2,500 Deductible HRA	Achieve	Family	0%	2,137	1,287	850	5,000	5,000
\$2,800 Deductible HSA	Open Access	Single	0%	785	922	(137)	2,800	2,800
\$2,800 Deductible HSA	Open Access	EE + Spouse	0%	1,648	1,176	472	5,600	5,600
\$2,800 Deductible HSA	Open Access	EE+ Child(ren)	0%	1,570	1,355	215	5,600	5,600
\$2,800 Deductible HSA	Open Access	Family	0%	2,040	1,495	545	5,600	5,600
\$2,800 Deductible HSA	Perform	Single	0%	769	922	(153)	2,800	2,800
\$2,800 Deductible HSA	Perform	EE + Spouse	0%	1,615	1,176	439	5,600	5,600
\$2,800 Deductible HSA	Perform	EE+ Child(ren)	0%	1,538	1,355	183	5,600	5,600
\$2,800 Deductible HSA	Perform	Family	0%	1,999	1,495	504	5,600	5,600
\$2,800 Deductible HSA	Achieve	Single	0%	738	922	(184)	2,800	2,800
\$2,800 Deductible HSA	Achieve	EE + Spouse	0%	1,549	1,176	373	5,600	5,600
\$2,800 Deductible HSA	Achieve	EE+ Child(ren)	0%	1,476	1,355	121	5,600	5,600
\$2,800 Deductible HSA	Achieve	Family	0%	1,918	1,495	423	5,600	5,600

Note: For the \$2,500 deductible plans, the city contributed \$104 for single and \$208 for all other coverage types to the employee's HRA monthly.

<sup>a</sup> A negative employee premium amount means that the city contribution exceeded the total premium amount. The employee could use the remaining balance on other insurance, such as dental or life, or receive it as taxable income.

### City of Cottage Grove

Plan	Network	Coverage	Copay or Coinsurance after Deductible	Monthly Total Premium	Monthly Employer Premium	Monthly Employee Premium	Annual Deductible	Maximum Out-of- Pocket
\$2,500 Deductible HSA	Passport	Single	20%	\$ 509	\$509	\$ 0	\$2,500	\$4,500
\$2,500 Deductible HSA	Passport	EE + 1	20%	1,069	748	321	5,000	9,000
\$2,500 Deductible HSA	Passport	EE + Child(ren)	20%	967	677	290	5,000	9,000
\$2,500 Deductible HSA	Passport	Family	20%	1,425	998	428	5,000	9,000
\$2,500 Deductible HSA	Elect	Single	20%	473	473	0	2,500	4,500
\$2,500 Deductible HSA	Elect	EE + 1	20%	994	696	298	5,000	9,000
\$2,500 Deductible HSA	Elect	EE + Child(ren)	20%	900	630	270	5,000	9,000
\$2,500 Deductible HSA	Elect	Family	20%	1,326	928	398	5,000	9,000

Note: The city contributed up to a monthly maximum of \$117 for single and \$233 for all other coverage types to the employee's HSA, using a matching basis of two employer dollars for every one dollar contributed by the employee.

## City of Duluth

Plan	Network	Coverage	Copay or Coinsurance after Deductible	Monthly Total Premium	Monthly Employer Premium	Monthly Employee Premium <sup>a</sup>	Annual Deductible	Maximum Out-of- Pocket
\$250 Deductible	All	Single	20%	\$ 980	\$1,186	\$(206)	\$250	\$1,250
\$250 Deductible	All	Family	20%	2,410	2,157	253	500	2,500

<sup>a</sup> A negative employee premium amount means that the city contribution exceeded the total premium amount. The employee could use the remaining balance on other insurance, such as dental or life, or receive it as taxable income.

## City of Eagan

Plan	Network	Coverage	Copay or Coinsurance after Deductible	Monthly Total Premium	Monthly Employer Premium	Monthly Employee Premium	Annual Deductible	Maximum Out-of- Pocket
\$20 Copay	All	Single	\$20	\$1,183	\$1,102	\$ 81	\$ 0	\$1,000
\$20 Copay	All	EE + Spouse	20	1,888	1,395	493	0	3,000
\$20 Copay	All	EE + Child(ren)	20	1,802	1,332	470	0	3,000
\$20 Copay	All	Family	20	2,117	1,559	558	0	3,000
\$1,500 Deductible HRA 2	All	Single	0%	932	863	69	1,500	1,500
\$1,500 Deductible HRA 2	All	EE + Spouse	0%	1,436	1,005	431	3,000	3,000
\$1,500 Deductible HRA 2	All	EE + Child(ren)	0%	1,370	957	414	3,000	3,000
\$1,500 Deductible HRA 2	All	Family	0%	1,751	1,233	518	3,000	3,000
\$1,500 Deductible HRA 1	All	Single	20%	863	863	0	1,500	3,000
\$1,500 Deductible HRA 1	All	EE + Spouse	20%	1,329	1,005	325	3,000	6,000
\$1,500 Deductible HRA 1	All	EE + Child(ren)	20%	1,269	957	312	3,000	6,000
\$1,500 Deductible HRA 1	All	Family	20%	1,621	1,233	389	3,000	6,000

Note: For deductible plans, the city contributed \$125 for single and \$250 for all other coverage types to the employee's HRA monthly.

## City of Eden Prairie

Plan	Network	Coverage	Copay or Coinsurance after Deductible	Monthly Total Premium	Monthly Employer Premium	Monthly Employee Premium	Annual Deductible	Maximum Out-of- Pocket
\$1,000 Deductible HRA	All	Single	20%	\$ 918	\$ 873	\$ 46	\$1,000	\$1,500
\$1,000 Deductible HRA	All	EE + 1	20%	1,837	1,469	367	2,500	4,000
\$1,000 Deductible HRA	All	Family	20%	2,181	1,571	611	2,500	4,000
\$2,000 Deductible HSA	All	Single	20%	732	695	37	2,000	3,000
\$2,000 Deductible HSA	All	EE + 1	20%	1,463	1,170	293	4,000	6,000
\$2,000 Deductible HSA	All	Family	20%	1,737	1,251	486	4,000	6,000

Notes: For the HRA plans, the city contributed \$70 for single, \$105 for EE + 1, and \$130 for family coverage to the employee's HRA monthly. For the HSA plans, the city contributed \$141 for single and \$216 for EE + 1 or family coverage to the employee's HSA monthly.

## City of Edina

Plan	Network	Coverage	Copay or Coinsurance after Deductible	Monthly Total Premium	Monthly Employer Premium	Monthly Employee Premium <sup>a</sup>	Annual Deductible	Maximum Out-of- Pocket
\$2,500 Deductible HRA	Open Access	Single	0%	\$ 853	\$ 911	\$ (58)	\$2,500	\$2,500
\$2,500 Deductible HRA	Open Access	EE + Spouse	0%	1,792	1,457	335	5,000	5,000
\$2,500 Deductible HRA	Open Access	EE + Child(ren)	0%	1,706	1,457	249	5,000	5,000
\$2,500 Deductible HRA	Open Access	Family	0%	2,218	1,807	411	5,000	5,000
\$2,500 Deductible HRA	Perform	Single	0%	836	911	(75)	2,500	2,500
\$2,500 Deductible HRA	Perform	EE + Spouse	0%	1,756	1,457	299	5,000	5,000
\$2,500 Deductible HRA	Perform	EE + Child(ren)	0%	1,672	1,457	215	5,000	5,000
\$2,500 Deductible HRA	Perform	Family	0%	2,174	1,807	367	5,000	5,000
\$2,500 Deductible HRA	Achieve	Single	0%	802	911	(109)	2,500	2,500
\$2,500 Deductible HRA	Achieve	EE + Spouse	0%	1,684	1,457	227	5,000	5,000
\$2,500 Deductible HRA	Achieve	EE + Child(ren)	0%	1,604	1,457	147	5,000	5,000
\$2,500 Deductible HRA	Achieve	Family	0%	2,086	1,807	279	5,000	5,000
\$2,800 Deductible HSA+	Open Access	Single	0%	784	965	(182)	2,800	2,800
\$2,800 Deductible HSA+	Open Access	EE + Spouse	0%	1,646	1,565	81	5,600	5,600
\$2,800 Deductible HSA+	Open Access	EE + Child(ren)	0%	1,567	1,565	2	5,600	5,600
\$2,800 Deductible HSA+	Open Access	Family	0%	2,038	1,915	123	5,600	5,600
\$2,800 Deductible HSA+	Perform	Single	0%	768	965	(197)	2,800	2,800
\$2,800 Deductible HSA+	Perform	EE + Spouse	0%	1,613	1,565	48	5,600	5,600
\$2,800 Deductible HSA+	Perform	EE + Child(ren)	0%	1,536	1,565	(30)	5,600	5,600
\$2,800 Deductible HSA+	Perform	Family	0%	1,997	1,915	82	5,600	5,600
\$2,800 Deductible HSA+	Achieve	Single	0%	737	965	(229)	2,800	2,800
\$2,800 Deductible HSA+	Achieve	EE + Spouse	0%	1,547	1,565	(18)	5,600	5,600
\$2,800 Deductible HSA+	Achieve	EE + Child(ren)	0%	1,473	1,565	(92)	5,600	5,600
\$2,800 Deductible HSA+	Achieve	Family	0%	1,916	1,915	1	5,600	5,600
\$2,800 Deductible HSA	Open Access	Single	0%	766	965	(200)	2,800	2,800
\$2,800 Deductible HSA	Open Access	EE + Spouse	0%	1,608	1,565	43	5,600	5,600
\$2,800 Deductible HSA	Open Access	EE + Child(ren)	0%	1,531	1,565	(34)	5,600	5,600
\$2,800 Deductible HSA	Open Access	Family	0%	1,991	1,915	76	5,600	5,600
\$2,800 Deductible HSA	Perform	Single	0%	750	965	(215)	2,800	2,800
\$2,800 Deductible HSA	Perform	EE + Spouse	0%	1,576	1,565	11	5,600	5,600
\$2,800 Deductible HSA	Perform	EE + Child(ren)	0%	1,501	1,565	(65)	5,600	5,600
\$2,800 Deductible HSA	Perform	Family	0%	1,951	1,915	36	5,600	5,600
\$2,800 Deductible HSA	Achieve	Single	0%	720	965	(246)	2,800	2,800
\$2,800 Deductible HSA	Achieve	EE + Spouse	0%	1,511	1,565	(54)	5,600	5,600
\$2,800 Deductible HSA	Achieve	EE + Child(ren)	0%	1,439	1,565	(126)	5,600	5,600
\$2,800 Deductible HSA	Achieve	Family	0%	1,871	1,915	(44)	5,600	5,600

Notes: For the HRA plans, the city contributed \$104 for single and \$208 for all other coverage types to the employee's HRA monthly. For the HSA+ and HSA plans, the city contributed \$50 for single and \$100 for all other coverage types to the employee's HSA monthly.

<sup>a</sup> A negative employee premium amount means that the city contribution exceeded the total premium amount. The employee could use the remaining balance on other insurance, such as dental or life, or receive it as taxable income.



## City of Fridley

Plan	Network	Coverage	Copay or Coinsurance after Deductible	Monthly Total Premium	Monthly Employer Premium	Monthly Employee Premium	Annual Deductible	Maximum Out-of- Pocket
\$25 Copay	All	Single	\$25/20%	\$ 953	\$ 871	\$ 83	\$ 500	\$2,750
\$25 Copay	All	EE + 1	\$25/20%	2,005	1,469	536	1,000	5,500
\$25 Copay	All	Family	\$25/20%	3,059	2,107	953	1,000	5,500
\$2,500 Deductible HRA	All	Single	0%	723	660	63	2,500	2,500
\$2,500 Deductible HRA	All	EE + 1	0%	1,521	1,257	264	5,000	5,000
\$2,500 Deductible HRA	All	Family	0%	2,320	1,884	436	5,000	5,000
\$2,800 Deductible HSA	All	Single	0%	683	623	59	2,800	2,800
\$2,800 Deductible HSA	All	EE + 1	0%	1,436	1,230	205	5,600	5,600
\$2,800 Deductible HSA	All	Family	0%	2,191	1,866	325	5,600	5,600

Note: For the deductible plans, the city contributed \$100 for all coverage types to the employee's HRA or HSA monthly.

## City of Inver Grove Heights

Plan	Network	Coverage	Copay or Coinsurance after Deductible	Monthly Total Premium	Monthly Employer Premium	Monthly Employee Premium <sup>a</sup>	Annual Deductible	Maximum Out-of- Pocket
\$2,000 Deductible HRA	All	Single	0%	\$ 759	\$1,145	\$(386)	\$2,000	\$2,000
\$2,000 Deductible HRA	All	EE + 1	0%	1,707	1,227	481	4,000	4,000
\$2,000 Deductible HRA	All	Family	0%	1,981	1,238	743	4,000	4,000
\$4,000 Deductible HSA	All	Single	0%	675	1,061	(386)	2,800	2,800
\$4,000 Deductible HSA	All	EE + 1	0%	1,519	1,227	292	5,600	5,600
\$4,000 Deductible HSA	All	Family	0%	1,762	1,238	524	5,600	5,600

Note: For all plans and coverage types, the city contributed \$111 to the employee's HRA or HSA monthly.

<sup>a</sup> A negative employee premium amount means that the city contribution exceeded the total premium amount. The employee could use the remaining balance on other insurance, such as dental or life, or receive it as taxable income.

## City of Lakeville

Plan	Network	Coverage	Copay or Coinsurance after Deductible	Monthly Total Premium	Monthly Employer Premium	Monthly Employee Premium	Annual Deductible	Maximum Out-of- Pocket
\$2,500 Deductible HRA	Passport	Single	20%	\$ 739	\$ 619	\$121	\$2,500	\$3,500
\$2,500 Deductible HRA	Passport	EE + Spouse	20%	1,593	866	727	5,000	6,000
\$2,500 Deductible HRA	Passport	EE + Child(ren)	20%	1,476	798	678	5,000	6,000
\$2,500 Deductible HRA	Passport	Family	20%	1,945	1,083	862	5,000	6,000
\$2,500 Deductible HRA	Elect	Single	20%	688	619	69	2,500	3,500
\$2,500 Deductible HRA	Elect	EE + Spouse	20%	1,481	866	615	5,000	6,000
\$2,500 Deductible HRA	Elect	EE + Child(ren)	20%	1,373	798	575	5,000	6,000
\$2,500 Deductible HRA	Elect	Family	20%	1,809	1,083	726	5,000	6,000
\$2,500 Deductible HRA	VantagePlus	Single	20%	666	619	47	2,500	3,500
\$2,500 Deductible HRA	VantagePlus	EE + Spouse	20%	1,433	866	567	5,000	6,000
\$2,500 Deductible HRA	VantagePlus	EE + Child(ren)	20%	1,328	798	530	5,000	6,000
\$2,500 Deductible HRA	VantagePlus	Family	20%	1,751	1,083	668	5,000	6,000
\$2,500 Deductible HRA	Park Nicollet	Single	20%	651	619	32	2,500	3,500
\$2,500 Deductible HRA	Park Nicollet	EE + Spouse	20%	1,402	866	535	5,000	6,000
\$2,500 Deductible HRA	Park Nicollet	EE + Child(ren)	20%	1,299	798	501	5,000	6,000
\$2,500 Deductible HRA	Park Nicollet	Family	20%	1,712	1,083	629	5,000	6,000
\$2,800 Deductible HSA	Passport	Single	20%	703	619	84	2,800	3,800
\$2,800 Deductible HSA	Passport	EE + Spouse	20%	1,514	866	648	5,600	6,400
\$2,800 Deductible HSA	Passport	EE + Child(ren)	20%	1,403	798	605	5,600	6,400
\$2,800 Deductible HSA	Passport	Family	20%	1,849	1,083	766	5,600	6,400
\$2,800 Deductible HSA	Elect	Single	20%	654	619	35	2,800	3,800
\$2,800 Deductible HSA	Elect	EE + Spouse	20%	1,408	866	542	5,600	6,400
\$2,800 Deductible HSA	Elect	EE + Child(ren)	20%	1,305	798	507	5,600	6,400
\$2,800 Deductible HSA	Elect	Family	20%	1,720	1,083	637	5,600	6,400
\$2,800 Deductible HSA	VantagePlus	Single	20%	633	619	14	2,800	3,800
\$2,800 Deductible HSA	VantagePlus	EE + Spouse	20%	1,363	866	497	5,600	6,400
\$2,800 Deductible HSA	VantagePlus	EE + Child(ren)	20%	1,263	798	465	5,600	6,400
\$2,800 Deductible HSA	VantagePlus	Family	20%	1,664	1,083	581	5,600	6,400
\$2,800 Deductible HSA	Park Nicollet	Single	20%	619	619	0	2,800	3,800
\$2,800 Deductible HSA	Park Nicollet	EE + Spouse	20%	1,332	866	466	5,600	6,400
\$2,800 Deductible HSA	Park Nicollet	EE + Child(ren)	20%	1,235	798	437	5,600	6,400
\$2,800 Deductible HSA	Park Nicollet	Family	20%	1,627	1,083	544	5,600	6,400

Note: For all plans, the city contributed \$160 for single, \$185 for EE + Spouse and EE + Child(ren), and \$205 for family coverage to the employee's HRA or HSA monthly.

## City of Maple Grove

Plan	Network	Coverage	Copay or Coinsurance after Deductible	Monthly Total Premium	Monthly Employer Premium	Monthly Employee Premium <sup>a</sup>	Annual Deductible	Maximum Out-of- Pocket
\$20 Copay	Open Access	Single	\$20	\$ 948	\$1,125	\$ (177)	\$ 0	\$1,000
\$20 Copay	Open Access	EE + Spouse	20	1,895	1,185	710	0	3,000
\$20 Copay	Open Access	EE + Child(ren)	20	1,753	1,185	568	0	3,000
\$20 Copay	Open Access	Family	20	2,841	1,590	1,251	0	3,000
\$2,800 Deductible	Open Access	Single	0%	724	1,125	(401)	2,800	2,800
\$2,800 Deductible	Open Access	EE + Spouse	0%	1,447	1,185	262	5,600	5,600
\$2,800 Deductible	Open Access	EE + Child(ren)	0%	1,339	1,185	154	5,600	5,600
\$2,800 Deductible	Open Access	Family	0%	2,170	1,590	580	5,600	5,600
\$2,800 Deductible	Achieve	Single	0%	681	1,125	(444)	2,800	2,800
\$2,800 Deductible	Achieve	EE + Spouse	0%	1,361	1,185	176	5,600	5,600
\$2,800 Deductible	Achieve	EE + Child(ren)	0%	1,259	1,185	74	5,600	5,600
\$2,800 Deductible	Achieve	Family	0%	2,040	1,590	450	5,600	5,600
\$2,800 Deductible HSA	Open Access	Single	0%	713	1,125	(412)	2,800	2,800
\$2,800 Deductible HSA	Open Access	EE + Spouse	0%	1,424	1,185	239	5,600	5,600
\$2,800 Deductible HSA	Open Access	EE + Child(ren)	0%	1,317	1,185	132	5,600	5,600
\$2,800 Deductible HSA	Open Access	Family	0%	2,135	1,590	545	5,600	5,600
\$2,800 Deductible HSA	Achieve	Single	0%	670	1,125	(455)	2,800	2,800
\$2,800 Deductible HSA	Achieve	EE + Spouse	0%	1,338	1,185	153	5,600	5,600
\$2,800 Deductible HSA	Achieve	EE + Child(ren)	0%	1,238	1,185	53	5,600	5,600
\$2,800 Deductible HSA	Achieve	Family	0%	2,007	1,590	417	5,600	5,600

<sup>a</sup> A negative employee premium amount means that the city contribution exceeded the total premium amount. The employee could use the remaining balance on other insurance, such as dental or life, or contribute it to a deferred compensation program on a pre-tax basis.

## City of Maplewood

Plan	Network	Coverage	Copay or Coinsurance after Deductible	Monthly Total Premium	Monthly Employer Premium	Monthly Employee Premium	Annual Deductible	Maximum Out-of- Pocket
\$2,500 Deductible HRA	Passport	Single	0%	\$ 718	\$ 647	\$ 70	\$2,500	\$2,500
\$2,500 Deductible HRA	Passport	EE + 1	0%	1,043	530	513	5,000	5,000
\$2,500 Deductible HRA	Passport	Family	0%	1,760	1,177	583	5,000	5,000
\$2,500 Deductible HRA	Elect	Single	0%	667	647	20	2,500	2,500
\$2,500 Deductible HRA	Elect	EE + 1	0%	970	530	440	5,000	5,000
\$2,500 Deductible HRA	Elect	Family	0%	1,638	1,177	460	5,000	5,000
\$2,500 Deductible HRA	VantagePlus	Single	0%	646	626	20	2,500	2,500
\$2,500 Deductible HRA	VantagePlus	EE + 1	0%	939	514	424	5,000	5,000
\$2,500 Deductible HRA	VantagePlus	Family	0%	1,584	1,140	444	5,000	5,000

Notes: These rates apply to officers hired after January 1, 2013. For all plans, the city contributed \$142 for single and \$225 for EE + 1 to the employee's HRA monthly.

## City of Minneapolis

Plan	Network	Coverage	Copay or Coinsurance after Deductible	Monthly Total Premium	Monthly Employer Premium	Monthly Employee Premium	Annual Deductible	Maximum Out-of- Pocket
\$2,000 Deductible HRA	Passport	Single	20%	\$ 766	\$ 604	\$162	\$2,000	\$3,000
\$2,000 Deductible HRA	Passport	Family	20%	2,130	1,634	496	4,000	6,000
\$2,000 Deductible HRA	Elect	Single	20%	712	604	108	2,000	3,000
\$2,000 Deductible HRA	Elect	Family	20%	1,988	1,634	354	4,000	6,000
\$2,000 Deductible HRA	VantagePlus	Single	20%	674	604	70	2,000	3,000
\$2,000 Deductible HRA	VantagePlus	Family	20%	1,882	1,634	248	4,000	6,000
\$2,000 Deductible HRA	Park Nicollet	Single	20%	654	604	50	2,000	3,000
\$2,000 Deductible HRA	Park Nicollet	Family	20%	1,830	1,634	196	4,000	6,000
\$2,000 Deductible HRA	Ridgeview Community Network	Single	20%	654	604	50	2,000	3,000
\$2,000 Deductible HRA	Ridgeview Community Network	Family	20%	1,830	1,634	196	4,000	6,000
\$2,000 Deductible HRA	Clear Value	Single	20%	654	604	50	2,000	3,000
\$2,000 Deductible HRA	Clear Value	Family	20%	1,830	1,634	196	4,000	6,000

Note: For all plans, the city contributed \$90 for single and \$190 for family coverage to the employee's HRA monthly.

## Minnesota State Patrol

Plan	Network or Cost Level	Coverage	Copay or Coinsurance after Deductible	Monthly Total Premium	Monthly Employer Premium	Monthly Employee Premium	Annual Deductible	Maximum Out-of- Pocket
\$35 Copay	Cost Level 1	Single	\$35	\$ 755	\$ 717	\$ 38	\$ 250	\$2,750
\$35 Copay	Cost Level 1	EE + 1	35	1,465	1,245	220	500	5,500
\$35 Copay	Cost Level 1	Family	35	2,220	1,963	258	500	5,500
\$40 Copay	Cost Level 2	Single	40	755	538	217	400	2,750
\$40 Copay	Cost Level 2	EE + 1	40	1,465	934	531	800	5,500
\$40 Copay	Cost Level 2	Family	40	2,220	1,472	748	800	5,500
\$70 Copay	Cost Level 3	Single	70	755	359	396	750	3,450
\$70 Copay	Cost Level 3	EE + 1	70	1,465	623	842	1,500	6,900
\$70 Copay	Cost Level 3	Family	70	2,220	981	1,239	1,500	6,900
\$90 Copay	Cost Level 4	Single	90	755	0	755	1,500	4,650
\$90 Copay	Cost Level 4	EE + 1	90	1,465	0	1,465	3,000	9,300
\$90 Copay	Cost Level 4	Family	90	2,220	0	2,220	3,000	9,300

## City of Minnetonka

Plan	Network	Coverage	Copay or Coinsurance after Deductible	Monthly Total Premium	Monthly Employer Premium	Monthly Employee Premium <sup>a</sup>	Annual Deductible	Maximum Out-of- Pocket
\$30 Copay <sup>b</sup>	Passport	Single	\$30	\$ 919	\$1,110	\$(191)	\$ 0	\$1,200
\$30 Copay <sup>b</sup>	Passport	EE + Spouse	30	1,931	1,360	571	0	5,000
\$30 Copay <sup>b</sup>	Passport	EE + Child(ren)	30	1,840	1,490	350	0	5,000
\$30 Copay <sup>b</sup>	Passport	Family	30	2,391	1,610	781	0	5,000
\$2,500 Deductible HRA	Passport	Single	0%	761	996	(235)	2,500	2,500
\$2,500 Deductible HRA	Passport	EE + Spouse	0%	1,599	1,152	448	5,000	5,000
\$2,500 Deductible HRA	Passport	EE + Child(ren)	0%	1,524	1,282	242	5,000	5,000
\$2,500 Deductible HRA	Passport	Family	0%	1,980	1,402	579	5,000	5,000
\$2,500 Deductible HRA	Elect	Single	0%	708	996	(288)	2,500	2,500
\$2,500 Deductible HRA	Elect	EE + Spouse	0%	1,487	1,152	336	5,000	5,000
\$2,500 Deductible HRA	Elect	EE + Child(ren)	0%	1,417	1,282	135	5,000	5,000
\$2,500 Deductible HRA	Elect	Family	0%	1,842	1,402	440	5,000	5,000
\$2,500 Deductible HRA	Park Nicollet	Single	0%	670	996	(326)	2,500	2,500
\$2,500 Deductible HRA	Park Nicollet	EE + Spouse	0%	1,407	1,152	256	5,000	5,000
\$2,500 Deductible HRA	Park Nicollet	EE + Child(ren)	0%	1,341	1,282	59	5,000	5,000
\$2,500 Deductible HRA	Park Nicollet	Family	0%	1,743	1,402	341	5,000	5,000
\$2,800 Deductible HSA+	Passport	Single	0%	749	1,110	(361)	2,800	2,800
\$2,800 Deductible HSA+	Passport	EE + Spouse	0%	1,573	1,360	213	5,600	5,600
\$2,800 Deductible HSA+	Passport	EE + Child(ren)	0%	1,499	1,490	9	5,600	5,600
\$2,800 Deductible HSA+	Passport	Single	0%	1,948	1,610	338	5,600	5,600
\$2,800 Deductible HSA+	Elect	Single	0%	696	1,110	(414)	2,800	2,800
\$2,800 Deductible HSA+	Elect	EE + Spouse	0%	1,463	1,360	103	5,600	5,600
\$2,800 Deductible HSA+	Elect	EE + Child(ren)	0%	1,394	1,490	(96)	5,600	5,600
\$2,800 Deductible HSA+	Elect	Family	0%	1,811	1,610	201	5,600	5,600
\$2,800 Deductible HSA+	Park Nicollet	Single	0%	659	1,110	(451)	2,800	2,800
\$2,800 Deductible HSA+	Park Nicollet	EE + Spouse	0%	1,384	1,360	24	5,600	5,600
\$2,800 Deductible HSA+	Park Nicollet	EE + Child(ren)	0%	1,319	1,490	(171)	5,600	5,600
\$2,800 Deductible HSA+	Park Nicollet	Family	0%	1,714	1,610	104	5,600	5,600
\$2,800 Deductible HSA	Passport	Single	0%	743	1,110	(367)	2,800	2,800
\$2,800 Deductible HSA	Passport	EE + Spouse	0%	1,561	1,360	201	5,600	5,600
\$2,800 Deductible HSA	Passport	EE + Child(ren)	0%	1,487	1,490	(3)	5,600	5,600
\$2,800 Deductible HSA	Passport	Family	0%	1,932	1,610	322	5,600	5,600
\$2,800 Deductible HSA	Elect	Single	0%	691	1,110	(419)	2,800	2,800
\$2,800 Deductible HSA	Elect	EE + Spouse	0%	1,451	1,360	91	5,600	5,600
\$2,800 Deductible HSA	Elect	EE + Child(ren)	0%	1,383	1,490	(107)	5,600	5,600
\$2,800 Deductible HSA	Elect	Family	0%	1,797	1,610	187	5,600	5,600
\$2,800 Deductible HSA	Park Nicollet	Single	0%	654	1,110	(456)	2,800	2,800
\$2,800 Deductible HSA	Park Nicollet	EE + Spouse	0%	1,373	1,360	13	5,600	5,600
\$2,800 Deductible HSA	Park Nicollet	EE + Child(ren)	0%	1,308	1,490	(182)	5,600	5,600
\$2,800 Deductible HSA	Park Nicollet	Family	0%	1,700	1,610	90	5,600	5,600

Note: For the \$2,500 deductible plans, the city contributed \$104 for single coverage and \$208 for all other coverage types to the employee's HRA monthly.

<sup>a</sup> A negative employee premium amount means that the city contribution exceeded the total premium amount. The employee could use the remaining balance on other insurance, such as dental or life, or receive it as taxable income.

<sup>b</sup> The copay plan was closed to new enrollment starting in 2019.

### City of Oakdale

Plan	Network	Coverage	Copay or Coinsurance after Deductible	Monthly Total Premium	Monthly Employer Premium	Monthly Employee Premium	Annual Deductible	Maximum Out-of- Pocket
\$1,400 Deductible HRA	All	Single	0%	\$ 644	\$ 644	\$ 0	\$1,400	\$1,400
\$1,400 Deductible HRA	All	Family	0%	1,733	1,350	382	2,800	2,800
\$1,850 Deductible HRA	All	Single	0%	618	618	0	1,850	1,850
\$1,850 Deductible HRA	All	Family	0%	1,663	1,350	313	3,700	3,700
\$2,250 Deductible HSA	All	Single	0%	593	593	0	2,250	2,250
\$2,250 Deductible HSA	All	Family	0%	1,595	1,350	245	4,500	4,500
\$2,800 Deductible HSA	All	Single	0%	573	573	0	2,800	2,800
\$2,800 Deductible HSA	All	Family	0%	1,540	1,350	190	5,600	5,600

Notes: For the \$1,400 and \$1,850 deductible plans, the city contributed \$70 for single and \$80 for family coverage to the employee's HRA monthly. For the \$2,250 and \$2,800 deductible plans, the city contributed \$112 for single and \$80 for family coverage to the employee's HRA or HSA monthly.

### City of Plymouth

Plan	Network	Coverage	Copay or Coinsurance after Deductible	Monthly Total Premium	Monthly Employer Premium	Monthly Employee Premium	Annual Deductible	Maximum Out-of- Pocket
\$2,250 Deductible HRA	Open Access	Single	0%	\$ 834	\$ 834	\$ 0	\$2,250	\$2,250
\$2,250 Deductible HRA	Open Access	Family	0%	2,085	1,459	625	4,500	4,500
\$2,250 Deductible HRA	Achieve	Single	0%	784	784	0	2,250	2,250
\$2,250 Deductible HRA	Achieve	Family	0%	1,960	1,372	588	4,500	4,500
\$2,250 Deductible HRA	Open Access	Single	20%	746	746	0	2,500	4,000
\$2,250 Deductible HRA	Open Access	Family	20%	1,864	1,305	559	5,000	8,000
\$2,250 Deductible HRA	Achieve	Single	20%	701	701	0	2,500	4,000
\$2,250 Deductible HRA	Achieve	Family	20%	1,752	1,226	526	5,000	8,000

Note: For all plans, the city contributed \$188 for all coverage types to the employee's HRA monthly.

### City of Prior Lake

Plan	Network or Cost Level	Coverage	Copay or Coinsurance after Deductible	Monthly Total Premium	Monthly Employer Premium	Monthly Employee Premium	Annual Deductible <sup>a</sup>	Maximum Out-of- Pocket <sup>a</sup>
\$45 Copay HSA	Cost Level 1	Single	\$ 45	\$ 565	\$ 555	\$ 10	\$1,500	\$3,000
\$45 Copay HSA	Cost Level 1	EE + 1	45	1,117	935	181	2,800/3,000	5,000/6,000
\$45 Copay HSA	Cost Level 1	Family	45	1,551	1,156	394	2,800/3,000	5,000/6,000
\$55 Copay HSA	Cost Level 2	Single	55	565	555	10	2,000	3,000
\$55 Copay HSA	Cost Level 2	EE + 1	55	1,117	935	181	3,200/4,000	5,000/6,000
\$55 Copay HSA	Cost Level 2	Family	55	1,551	1,156	394	3,200/4,000	5,000/6,000
\$105 Copay HSA	Cost Level 3	Single	105	565	555	10	3,000	4,000
\$105 Copay HSA	Cost Level 3	EE + 1	105	1,117	935	181	4,800/6,000	6,900/8,000
\$105 Copay HSA	Cost Level 3	Family	105	1,551	1,156	394	4,800/6,000	6,900/8,000
\$130 Copay HSA	Cost Level 4	Single	130	565	555	10	4,000	5,000
\$130 Copay HSA	Cost Level 4	EE + 1	130	1,117	935	181	6,400/8,000	6,900/10,000
\$130 Copay HSA	Cost Level 4	Family	130	1,551	1,156	394	6,400/8,000	6,900/10,000

Note: For all plans, the city contributed \$160 for single coverage to the employee's HSA monthly.

<sup>a</sup> When there are two figures in the column, the first figure is the cost per family member, and the second figure is the cost per family.

## City of Ramsey

Plan	Network	Coverage	Copay or Coinsurance after Deductible	Monthly Total Premium	Monthly Employer Premium	Monthly Employee Premium	Annual Deductible	Maximum Out-of- Pocket
\$2,500 Deductible HRA	Open Access	Single	0%	\$ 896	\$ 878	\$ 18	\$2,500	\$2,500
\$2,500 Deductible HRA	Open Access	EE + Spouse	0%	1,881	1,106	775	5,000	5,000
\$2,500 Deductible HRA	Open Access	EE + Child(ren)	0%	1,792	1,053	738	5,000	5,000
\$2,500 Deductible HRA	Open Access	Family	0%	2,329	1,370	960	5,000	5,000
\$2,500 Deductible HRA	Perform	Single	0%	878	878	0	2,500	2,500
\$2,500 Deductible HRA	Perform	EE + Spouse	0%	1,844	1,106	737	5,000	5,000
\$2,500 Deductible HRA	Perform	EE + Child(ren)	0%	1,756	1,053	702	5,000	5,000
\$2,500 Deductible HRA	Perform	Family	0%	2,283	1,370	913	5,000	5,000
\$2,800 Deductible HSA	Open Access	Single	0%	804	804	0	2,800	2,800
\$2,800 Deductible HSA	Open Access	EE + Spouse	0%	1,688	1,106	582	5,600	5,600
\$2,800 Deductible HSA	Open Access	EE + Child(ren)	0%	1,608	1,053	554	5,600	5,600
\$2,800 Deductible HSA	Open Access	Family	0%	2,090	1,370	721	5,600	5,600
\$2,800 Deductible HSA	Perform	Single	0%	788	788	0	2,800	2,800
\$2,800 Deductible HSA	Perform	EE + Spouse	0%	1,654	1,106	548	5,600	5,600
\$2,800 Deductible HSA	Perform	EE + Child(ren)	0%	1,576	1,053	522	5,600	5,600
\$2,800 Deductible HSA	Perform	Family	0%	2,048	1,370	679	5,600	5,600
\$4,000 Deductible HRA	Open Access	Single	0%	790	790	0	4,000	4,000
\$4,000 Deductible HRA	Open Access	EE + Spouse	0%	1,658	1,106	552	8,000	8,000
\$4,000 Deductible HRA	Open Access	EE + Child(ren)	0%	1,579	1,053	526	8,000	8,000
\$4,000 Deductible HRA	Open Access	Family	0%	2,053	1,370	684	8,000	8,000
\$4,000 Deductible HRA	Perform	Single	0%	774	774	0	4,000	4,000
\$4,000 Deductible HRA	Perform	EE + Spouse	0%	1,625	1,106	519	8,000	8,000
\$4,000 Deductible HRA	Perform	EE + Child(ren)	0%	1,548	1,053	494	8,000	8,000
\$4,000 Deductible HRA	Perform	Family	0%	2,012	1,370	643	8,000	8,000
\$4,000 Deductible HSA	Open Access	Single	0%	748	748	0	4,000	4,000
\$4,000 Deductible HSA	Open Access	EE + Spouse	0%	1,571	1,106	464	8,000	8,000
\$4,000 Deductible HSA	Open Access	EE + Child(ren)	0%	1,496	1,053	442	8,000	8,000
\$4,000 Deductible HSA	Open Access	Family	0%	1,945	1,370	575	8,000	8,000
\$4,000 Deductible HSA	Perform	Single	0%	733	733	0	4,000	4,000
\$4,000 Deductible HSA	Perform	EE + Spouse	0%	1,539	1,106	433	8,000	8,000
\$4,000 Deductible HSA	Perform	EE + Child(ren)	0%	1,466	1,053	412	8,000	8,000
\$4,000 Deductible HSA	Perform	Family	0%	1,906	1,370	536	8,000	8,000

Notes: For the \$2,500 and \$2,800 deductible plans, the city contributed \$130 for single, \$160 for EE + Spouse and EE + Child(ren), and \$192 for family coverage to the employee's HRA or HSA monthly. For the \$4,000 deductible plans, the city increased the contribution for single coverage to \$194 and kept all other contributions the same.

## City of Richfield

Plan	Network	Coverage	Copay or Coinsurance after Deductible	Monthly Total Premium	Monthly Employer Premium	Monthly Employee Premium	Annual Deductible	Maximum Out-of- Pocket
\$2,800 Deductible HSA+	Open Access	Single	0%	\$ 965	\$ 965	\$ 0	\$2,800	\$2,800
\$2,800 Deductible HSA+	Open Access	EE + Spouse	0%	1,646	1,370	276	5,600	5,600
\$2,800 Deductible HSA+	Open Access	EE+ Child(ren)	0%	1,567	1,370	197	5,600	5,600
\$2,800 Deductible HSA+	Open Access	Family	0%	2,038	1,500	538	5,600	5,600
\$2,800 Deductible HSA+	Perform	Single	0%	965	965	0	2,800	2,800
\$2,800 Deductible HSA+	Perform	EE + Spouse	0%	1,613	1,370	243	5,600	5,600
\$2,800 Deductible HSA+	Perform	EE+ Child(ren)	0%	1,536	1,370	166	5,600	5,600
\$2,800 Deductible HSA+	Perform	Family	0%	1,997	1,500	497	5,600	5,600
\$2,800 Deductible HSA+	Achieve	Single	0%	965	965	0	2,800	2,800
\$2,800 Deductible HSA+	Achieve	EE + Spouse	0%	1,547	1,370	177	5,600	5,600
\$2,800 Deductible HSA+	Achieve	EE+ Child(ren)	0%	1,473	1,370	103	5,600	5,600
\$2,800 Deductible HSA+	Achieve	Family	0%	1,916	1,500	416	5,600	5,600
\$2,800 Deductible HSA	Open Access	Single	0%	965	965	0	2,800	2,800
\$2,800 Deductible HSA	Open Access	EE + Spouse	0%	1,608	1,370	238	5,600	5,600
\$2,800 Deductible HSA	Open Access	EE+ Child(ren)	0%	1,531	1,370	161	5,600	5,600
\$2,800 Deductible HSA	Open Access	Family	0%	1,991	1,500	491	5,600	5,600
\$2,800 Deductible HSA	Perform	Single	0%	965	965	0	2,800	2,800
\$2,800 Deductible HSA	Perform	EE + Spouse	0%	1,576	1,370	206	5,600	5,600
\$2,800 Deductible HSA	Perform	EE+ Child(ren)	0%	1,501	1,370	131	5,600	5,600
\$2,800 Deductible HSA	Perform	Family	0%	1,951	1,500	451	5,600	5,600
\$2,800 Deductible HSA	Achieve	Single	0%	965	965	0	2,800	2,800
\$2,800 Deductible HSA	Achieve	EE + Spouse	0%	1,511	1,370	141	5,600	5,600
\$2,800 Deductible HSA	Achieve	EE+ Child(ren)	0%	1,439	1,370	69	5,600	5,600
\$2,800 Deductible HSA	Achieve	Family	0%	1,871	1,500	371	5,600	5,600
\$4,000 Deductible HSA	Open Access	Single	0%	965	965	0	4,000	4,000
\$4,000 Deductible HSA	Open Access	EE + Spouse	0%	1,496	1,370	126	8,000	8,000
\$4,000 Deductible HSA	Open Access	EE+ Child(ren)	0%	1,425	1,370	55	8,000	8,000
\$4,000 Deductible HSA	Open Access	Family	0%	1,852	1,500	352	8,000	8,000
\$4,000 Deductible HSA	Perform	Single	0%	965	965	0	4,000	4,000
\$4,000 Deductible HSA	Perform	EE + Spouse	0%	1,466	1,370	96	8,000	8,000
\$4,000 Deductible HSA	Perform	EE+ Child(ren)	0%	1,396	1,370	26	8,000	8,000
\$4,000 Deductible HSA	Perform	Family	0%	1,815	1,500	315	8,000	8,000
\$4,000 Deductible HSA	Achieve	Single	0%	965	965	0	4,000	4,000
\$4,000 Deductible HSA	Achieve	EE + Spouse	0%	1,406	1,370	36	8,000	8,000
\$4,000 Deductible HSA	Achieve	EE+ Child(ren)	0%	1,370	1,370	0	8,000	8,000
\$4,000 Deductible HSA	Achieve	Family	0%	1,741	1,500	241	8,000	8,000

Notes: For the HSA+ plans, the city contributed \$182 for single coverage to the employee's HSA monthly. For the HSA plans, the city contributed \$200 for single coverage to the employee's HSA monthly.



**City of Rochester**

Plan	Network	Coverage	Copay or Coinsurance after Deductible	Monthly Total Premium	Monthly Employer Premium	Monthly Employee Premium	Annual Deductible	Maximum Out-of- Pocket
\$200 Deductible	All	Single	20%	\$ 945	\$ 837	\$109	\$200	\$3,000
\$200 Deductible	All	EE + Spouse	20%	2,050	1,743	308	400	6,000
\$200 Deductible	All	EE + Child(ren)	20%	1,881	1,599	282	400	6,000
\$200 Deductible	All	Family	20%	3,334	2,834	500	400	6,000

**City of Rosemount**

Plan	Network	Coverage	Copay or Coinsurance after Deductible	Monthly Total Premium	Monthly Employer Premium	Monthly Employee Premium	Annual Deductible	Maximum Out-of- Pocket
\$1,200 Deductible HRA	All	Single	0%	\$ 851	\$ 851	\$ 0	\$1,200	\$1,200
\$1,200 Deductible HRA	All	Family	0%	2,617	1,963	654	2,400	2,400
\$1,400 Deductible HSA	All	Single	0%	823	823	0	1,400	1,400
\$1,400 Deductible HSA	All	Family	0%	2,531	1,898	633	2,800	2,800

Note: For all plans and coverage types, the city contributed \$53 to the employee's HRA or HSA monthly.

**City of Roseville**

Plan	Network	Coverage	Coinsurance after Deductible	Monthly Total Premium	Monthly Employer Premium	Monthly Employee Premium <sup>a</sup>	Annual Deductible	Maximum Out-of- Pocket
\$2,000 Deductible HRA	National One	Single	0%	\$ 721	\$ 882	\$(161)	\$2,000	\$ 2,500
\$2,000 Deductible HRA	National One	EE + 1	0%	1,403	1,124	279	4,000	5,000
\$2,000 Deductible HRA	National One	Family	0%	1,965	1,572	393	4,000	5,000
\$2,800 Deductible HSA	Empower	Single	20%	520	832	(312)	2,800	5,600
\$2,800 Deductible HSA	Empower	EE + 1	20%	1,021	1,084	(63)	5,600	11,200
\$2,800 Deductible HSA	Empower	Family	20%	1,409	1,409	0	5,600	11,200

Notes: For the HRA plans, the city contributed \$200 for single, \$170 for EE + 1, and \$125 for family coverage to the employee's HRA monthly. For the HSA plans, the city contributed \$210 for single, \$180 for EE + 1, and \$135 for family coverage to the employee's HSA monthly.

<sup>a</sup> A negative employee premium amount means that the city contribution exceeded the total premium amount. The employee could use the remaining balance on other insurance, such as dental or life, or receive it as taxable income.

## City of Savage

Plan	Network	Coverage	Copay or Coinsurance after Deductible	Monthly Total Premium	Monthly Employer Premium	Monthly Employee Premium	Annual Deductible	Maximum Out-of- Pocket
\$35 Copay	Open Access	Single	\$35/20%	\$ 738	\$ 688	\$ 50	\$ 500	\$2,500
\$35 Copay	Open Access	EE + Spouse	35/20%	1,872	1,128	744	2,500	5,000
\$35 Copay	Open Access	EE + Child(ren)	35/20%	1,346	861	485	2,500	5,000
\$35 Copay	Open Access	Family	35/20%	2,170	1,322	848	2,500	5,000
\$35 Copay	Achieve	Single	35/20%	696	671	25	500	2,500
\$35 Copay	Achieve	EE + Spouse	35/20%	1,767	1,119	648	2,500	5,000
\$35 Copay	Achieve	EE + Child(ren)	35/20%	1,273	885	388	2,500	5,000
\$35 Copay	Achieve	Family	35/20%	2,047	1,295	753	2,500	5,000
\$2,500 Deductible HSA	Open Access	Single	0%	643	593	50	2,500	2,500
\$2,500 Deductible HSA	Open Access	EE + Spouse	0%	1,634	980	654	5,000	5,000
\$2,500 Deductible HSA	Open Access	EE + Child(ren)	0%	1,180	748	432	5,000	5,000
\$2,500 Deductible HSA	Open Access	Family	0%	1,892	1,147	745	5,000	5,000
\$2,500 Deductible HSA	Achieve	Single	0%	606	581	25	2,500	2,500
\$2,500 Deductible HSA	Achieve	EE + Spouse	0%	1,543	978	565	5,000	5,000
\$2,500 Deductible HSA	Achieve	EE + Child(ren)	0%	1,116	777	340	5,000	5,000
\$2,500 Deductible HSA	Achieve	Family	0%	1,786	1,128	657	5,000	5,000

Notes: For the HSA plans with the Open Access network, the city contributed \$95 for single, \$121 for EE + Spouse, \$95 for EE + Child(ren), and \$143 for family coverage to the employee's HSA monthly. For the HSA plans with the Achieve network, the city contributed \$89 for single, \$116 for EE + Spouse, \$91 for EE + Child(ren), and \$137 for family coverage to the employee's HSA monthly.

## City of Shakopee

Plan	Network	Coverage	Copay or Coinsurance after Deductible	Monthly Total Premium	Monthly Employer Premium	Monthly Employee Premium	Annual Deductible	Maximum Out-of- Pocket
\$25 Copay	Passport	Single	\$25/20%	\$ 757	\$ 606	\$151	\$ 500	\$2,750
\$25 Copay	Passport	EE + 1	25/20%	1,514	1,039	474	1,000	5,500
\$25 Copay	Passport	Family	25/20%	2,413	1,458	956	1,000	5,500
\$25 Copay	Park Nicollet	Single	25/20%	666	604	62	500	2,750
\$25 Copay	Park Nicollet	EE + 1	25/20%	1,332	1,035	297	1,000	5,500
\$25 Copay	Park Nicollet	Family	25/20%	2,124	1,451	673	1,000	5,500
\$1,500 Deductible HSA	Passport	Single	10%	689	608	80	1,500	2,500
\$1,500 Deductible HSA	Passport	EE + 1	10%	1,377	1,044	334	3,000	4,900
\$1,500 Deductible HSA	Passport	Family	10%	2,196	1,465	731	3,000	4,900
\$1,500 Deductible HSA	Elect	Single	10%	640	607	33	1,500	2,500
\$1,500 Deductible HSA	Elect	EE + 1	10%	1,281	1,041	240	3,000	4,900
\$1,500 Deductible HSA	Elect	Family	10%	2,042	1,460	582	3,000	4,900
\$1,500 Deductible HSA	Vantage	Single	10%	620	606	13	1,500	2,500
\$1,500 Deductible HSA	Vantage	EE + 1	10%	1,240	1,040	200	3,000	4,900
\$1,500 Deductible HSA	Vantage	Family	10%	1,976	1,458	518	3,000	4,900
\$1,500 Deductible HSA	Park Nicollet/ Ridgeview	Single	10%	606	606	0	1,500	2,500
\$1,500 Deductible HSA	Park Nicollet/ Ridgeview	EE + 1	10%	1,212	1,039	173	3,000	4,900
\$1,500 Deductible HSA	Park Nicollet/ Ridgeview	Family	10%	1,932	1,457	475	3,000	4,900
\$2,800 Deductible HSA	Passport	Single	10%	624	607	17	2,800	3,650
\$2,800 Deductible HSA	Passport	EE + 1	10%	1,247	1,041	207	5,600	7,300
\$2,800 Deductible HSA	Passport	Family	10%	1,989	1,460	529	5,600	7,300
\$2,800 Deductible HSA	Elect	Single	10%	580	580	0	2,800	3,650
\$2,800 Deductible HSA	Elect	EE + 1	10%	1,160	1,038	122	5,600	7,300
\$2,800 Deductible HSA	Elect	Family	10%	1,849	1,456	394	5,600	7,300
\$2,800 Deductible HSA	Vantage	Single	10%	561	561	0	2,800	3,650
\$2,800 Deductible HSA	Vantage	EE + 1	10%	1,122	1,037	86	5,600	7,300
\$2,800 Deductible HSA	Vantage	Family	10%	1,790	1,454	336	5,600	7,300
\$2,800 Deductible HSA	Park Nicollet/ Ridgeview	Single	10%	549	549	0	2,800	3,650
\$2,800 Deductible HSA	Park Nicollet/ Ridgeview	EE + 1	10%	1,098	1,036	61	5,600	7,300
\$2,800 Deductible HSA	Park Nicollet/ Ridgeview	Family	10%	1,750	1,453	297	5,600	7,300

Note: For deductible plans, the city contributed \$63 for single and \$125 for all other coverage types to the employee's HSA monthly.

### City of St. Louis Park

Plan	Network	Coverage	Copay or Coinsurance after Deductible	Monthly Total Premium	Monthly Employer Premium	Monthly Employee Premium <sup>a</sup>	Annual Deductible	Maximum Out-of- Pocket
\$30 Copay	Open Access	Single	\$30	\$ 872	\$ 875	\$ (3)	\$ 0	\$ 1,200
\$30 Copay	Open Access	EE + Spouse	30	1,919	1,110	809	0	5,000
\$30 Copay	Open Access	EE + Child(ren)	30	1,831	1,060	771	0	5,000
\$30 Copay	Open Access	Family	30	2,440	1,410	1,031	0	5,000
\$2,500 Deductible HRA	Open Access	Single	0%	720	875	(156)	2,500	4,000
\$2,500 Deductible HRA	Open Access	EE + Spouse	0%	1,584	1,110	474	5,000	8,000
\$2,500 Deductible HRA	Open Access	EE + Child(ren)	0%	1,511	1,060	451	5,000	8,000
\$2,500 Deductible HRA	Open Access	Family	0%	2,015	1,410	605	5,000	8,000
\$4,500 Deductible HRA	Open Access	Single	20%	642	875	(233)	4,500	6,000
\$4,500 Deductible HRA	Open Access	EE + Spouse	20%	1,414	1,110	304	9,000	12,000
\$4,500 Deductible HRA	Open Access	EE + Child(ren)	20%	1,349	1,060	289	9,000	12,000
\$4,500 Deductible HRA	Open Access	Family	20%	1,798	1,410	388	9,000	12,000
\$4,500 Deductible HRA	SmartCare	Single	20%	604	875	(272)	4,500	6,000
\$4,500 Deductible HRA	SmartCare	EE + Spouse	20%	1,329	1,110	219	9,000	12,000
\$4,500 Deductible HRA	SmartCare	EE + Child(ren)	20%	1,268	1,060	208	9,000	12,000
\$4,500 Deductible HRA	SmartCare	Family	20%	1,690	1,410	280	9,000	12,000

Note: For deductible plans, the city contributed \$208 for single and \$292 for all other coverage types to the employee's HRA monthly.

<sup>a</sup> A negative employee premium amount means that the city contribution exceeded the total premium amount. The employee could use the remaining balance on other insurance, such as dental or life, or receive it as taxable income.

### City of St. Paul

Plan	Network	Coverage	Copay or Coinsurance after Deductible	Monthly Total Premium	Monthly Employer Premium	Monthly Employee Premium	Annual Deductible	Maximum Out-of- Pocket
\$35 Copay	Choice	Single	\$35	\$ 911	\$ 399	\$ 512	\$ 0	\$3,000
\$35 Copay	Choice	Family	35	2,389	748	1,641	0	5,000
\$2,500 Deductible HRA	Choice	Single	20%	713	691	21	2,500	3,500
\$2,500 Deductible HRA	Choice	Family	20%	1,860	1,633	228	3,500	3,500
\$2,500 Deductible HRA	Elect	Single	20%	663	663	0	2,500	3,500
\$2,500 Deductible HRA	Elect	Family	20%	1,732	1,633	100	3,500	3,500
\$2,500 Deductible HRA	Park Nicollet	Single	20%	642	642	0	2,500	3,500
\$2,500 Deductible HRA	Park Nicollet	Family	20%	1,677	1,633	45	3,500	3,500
\$2,500 Deductible HRA	VantagePlus	Single	20%	642	642	0	2,500	3,500
\$2,500 Deductible HRA	VantagePlus	Family	20%	1,677	1,633	45	3,500	3,500

Note: For deductible plans, the city contributed \$75 for single and \$45 for family coverage to the employee's HRA monthly.

## City of White Bear Lake

Plan	Network	Coverage	Copay or Coinsurance after Deductible	Monthly Total Premium	Monthly Employer Premium	Monthly Employee Premium	Annual Deductible	Maximum Out-of- Pocket
\$40 Copay	Passport	Single	\$40/20%	\$ 722	\$ 598	\$124	\$1,000	\$3,000
\$40 Copay	Passport	EE+1	40/20%	1,587	1,121	466	3,000	6,000
\$40 Copay	Passport	Family	40/20%	2,017	1,401	616	3,000	6,000
\$40 Copay	VantagePlus	Single	40/20%	649	591	58	1,000	3,000
\$40 Copay	VantagePlus	EE+1	40/20%	1,428	1,107	321	3,000	6,000
\$40 Copay	VantagePlus	Family	40/20%	1,815	1,383	432	3,000	6,000
\$2000 Deductible	Passport	Single	20%	679	589	90	2,000	3,000
\$2000 Deductible	Passport	EE+1	20%	1,493	1,104	389	3,000	6,000
\$2000 Deductible	Passport	Family	20%	1,898	1,380	518	3,000	6,000
\$2000 Deductible	VantagePlus	Single	20%	611	583	28	2,000	3,000
\$2000 Deductible	VantagePlus	EE+1	20%	1,343	1,091	252	3,000	6,000
\$2000 Deductible	VantagePlus	Family	20%	1,708	1,363	345	3,000	6,000
\$2800 Deductible HSA	Passport	Single	0%	662	612	50	2,800	2,800
\$2800 Deductible HSA	Passport	EE+1	0%	1,457	1,152	305	5,600	5,600
\$2800 Deductible HSA	Passport	Family	0%	1,852	1,441	411	5,600	5,600
\$2800 Deductible HSA	VantagePlus	Single	0%	596	574	22	2,800	2,800
\$2800 Deductible HSA	VantagePlus	EE+1	0%	1,311	1,139	172	5,600	5,600
\$2800 Deductible HSA	VantagePlus	Family	0%	1,667	1,424	243	5,600	5,600

Note: For the HSA plans, the city contributed \$58 for single and \$117 for all other coverage types to the employee's HSA monthly.

## City of Woodbury

Plan	Network or Cost Level	Coverage	Copay or Coinsurance after Deductible	Monthly Total Premium	Monthly Employer Premium	Monthly Employee Premium	Annual Deductible <sup>a</sup>	Maximum Out-of- Pocket <sup>a</sup>
\$45 Copay HSA	Cost Level 1	Single	\$ 45	\$ 532	\$ 294	\$239	\$1,500	\$3,000
\$45 Copay HSA	Cost Level 1	EE + Spouse	45	1,225	845	379	2,800/3,000	5,000/6,000
\$45 Copay HSA	Cost Level 1	EE + Child(ren)	45	900	606	294	2,800/3,000	5,000/6,000
\$45 Copay HSA	Cost Level 1	Family	45	1,981	1,287	694	2,800/3,000	5,000/6,000
\$55 Copay HSA	Cost Level 2	Single	55	532	294	239	2,000	3,000
\$55 Copay HSA	Cost Level 2	EE + Spouse	55	1,225	845	379	3,200/4,000	5,000/6,000
\$55 Copay HSA	Cost Level 2	EE + Child(ren)	55	900	606	294	3,200/4,000	5,000/6,000
\$55 Copay HSA	Cost Level 2	Family	55	1,981	1,287	694	3,200/4,000	5,000/6,000
\$105 Copay HSA	Cost Level 3	Single	105	532	294	239	3,000	4,000
\$105 Copay HSA	Cost Level 3	EE + Spouse	105	1,225	845	379	4,800/6,000	6,900/8,000
\$105 Copay HSA	Cost Level 3	EE + Child(ren)	105	900	606	294	4,800/6,000	6,900/8,000
\$105 Copay HSA	Cost Level 3	Family	105	1,981	1,287	694	4,800/6,000	6,900/8,000
\$130 Copay HSA	Cost Level 4	Single	130	532	294	239	4,000	5,000
\$130 Copay HSA	Cost Level 4	EE + Spouse	130	1,225	845	379	6,400/8,000	6,900/10,000
\$130 Copay HSA	Cost Level 4	EE + Child(ren)	130	900	606	294	6,400/8,000	6,900/10,000
\$130 Copay HSA	Cost Level 4	Family	130	1,981	1,287	694	6,400/8,000	6,900/10,000

Note: For all plans, the city contributed \$167 for single and \$333 for all other coverage types to the employee's HSA monthly.

<sup>a</sup> When there are two figures in the column, the first figure is the cost per family member, and the second figure is the cost per family.



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