



**Brooklyn
Park** 
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City of Brooklyn Park

2026

Benefit Summary
HP

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This document is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all of the terms, coverage, exclusions, limitations, and conditions of the actual contract language. The policies and contracts themselves must be read for those details. Policy forms for your reference will be made available upon request.

The intent of this document is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It does not necessarily fully address all of your specific issues. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be addressed by your general counsel or an attorney who specializes in this practice area.

Benefits Overview

The **City of Brooklyn Park** is proud to offer a comprehensive benefits package to eligible employees. The complete benefits package is briefly summarized in this booklet.

You share the costs of some benefits (medical and dental), and the City of Brooklyn Park provides other benefits at no cost to you (life, accidental death & dismemberment). In addition, there are voluntary benefits with reasonable group rates that you can purchase through payroll deductions.

Benefits Offered

- Medical
- Dental
- Health Savings Account (HSA)
- Flexible Spending Account (FSA)
- Life and AD&D Insurance
- Voluntary Life and AD&D
- Voluntary Short-Term Disability
- Voluntary Long-Term Disability
- Group Accident Insurance
- Employee Assistance Program (EAP)



Eligibility

You and your dependents are eligible for the City of Brooklyn Park benefits on the first of the month following 30 days of employment.

Eligible dependents are your spouse, children under age 26, disabled dependents of any age.

Elections made now will remain until the next open enrollment unless you or your family members experience a qualifying event. If you experience a qualifying event, you must contact HR within 30 days.

2026 Benefit Summary

Medical Benefits

Administered by HealthPartners

Comprehensive and preventive healthcare coverage is important in protecting you and your family from the financial risks of unexpected illness and injury. A little prevention usually goes a long way—especially in healthcare. Routine exams and regular preventive care provide an inexpensive review of your health. Small problems can potentially develop into large expenses. By identifying the problems early, often they can be treated at little cost.

The City of Brooklyn Park offers you a choice of one (1) medical plan: \$3,400 HSA, with a choice of three (3) networks: Open Access, Achieve and Select.

Open Access network: The Open Access network is the largest and includes both the Mayo Clinic Rochester location as well as Mayo Clinic Health Systems locations. Approximately 98% of physicians and 100% of hospitals in MN participate in this network.

Achieve network: The Achieve network includes Health Partners and Park Nicollet Clinics, several independent clinics, and many area hospitals.

Select network: The Select network is the narrowest network – HealthPartners and Park Nicollet and Children’s MN. Virtuwel is the only telehealth provider. (more details at healthpartners.com/select)

	\$3,400 HSA Plan Achieve & Select	
	In-Network	Out-of-Network
Lifetime Benefit Maximum	Unlimited	
Annual Deductible	\$3,400 single / \$6,800 family	\$10,200 single / \$20,400 family
Annual Out-of-Pocket Maximum	\$3,400 single / \$6,800 family	\$20,400 single / \$40,800 family
Coinsurance	0%	50%
Doctor’s Office		
Primary Care Office Visit	0% after deductible	50% after deductible
Specialist Office Visit	0% after deductible	50% after deductible
Preventive Care (routine physical exams, routine eye exams, postnatal care, prenatal care, well-childcare, immunizations)	0%	50% after deductible
Diagnostic Test (x-ray, blood work)	0% after deductible	50% after deductible
Imaging (CT/PET scan, MRI)	0% after deductible	50% after deductible
Virtuwel	0%	Not covered
Prescription Drugs		
Retail—Generic (31-day supply)	0% after deductible	50% after deductible
Retail—Brand Formulary (31-day supply)	0% after deductible	50% after deductible
Retail—Brand Non-Formulary (31-day supply)	0% after deductible	50% after deductible
Mail Order—Generic (90-day supply)	0% after deductible	Not covered
Mail Order—Brand Formulary (90-day supply)	0% after deductible	Not covered
Mail Order—Brand Non-Formulary (90-day supply)	0% after deductible	Not covered
Specialty (31-day supply)	0% after deductible	50% after deductible

Medical Benefits (Continued)

Administered by HealthPartners

	\$3,400 HSA Plan Achieve & Select	
	In-Network	Out-of-Network
Hospital Services		
Emergency Room	0% after deductible	0% after deductible
Inpatient	0% after deductible	50% after deductible
Outpatient Surgery	0% after deductible	50% after deductible
Ambulance Service	0% after deductible	0% after deductible
Mental Health Services		
Inpatient Services	0% after deductible	50% after deductible
Outpatient Services	0% after deductible	50% after deductible
Substance Abuse Services		
Inpatient Services	0% after deductible	50% after deductible
Outpatient Services	0% after deductible	50% after deductible
Other Services		
Maternity Services	0% after deductible	50% after deductible
All other maternity hospital/ physician services	0% after deductible	50% after deductible
Muscle Manipulation Services	0% after deductible	50% after deductible
Physical, Occupational and Speech Therapy Services	0% after deductible	50% after deductible
Skilled Nursing 120-day calendar year maximum	0% after deductible	50% after deductible

2026 Benefit Summary

Medical Benefits (Continued)

Administered by HealthPartners

	\$3,400 HSA Plan Open Access	
	In-Network	Out-of-Network
Lifetime Benefit Maximum	Unlimited	
Annual Deductible	\$3,400 single / \$6,800 family	\$6,800 single / \$13,600 family
Annual Out-of-Pocket Maximum	\$3,400 single / \$6,800 family	\$13,600 single / \$27,200 family
Coinsurance	0%	20%
Doctor's Office		
Primary Care Office Visit	0% after deductible	20% after deductible
Specialist Office Visit	0% after deductible	20% after deductible
Preventive Care (routine physical exams, routine eye exams, postnatal care, prenatal care, well-childcare, immunizations)	0%	20% after deductible; Prenatal care & Well-childcare: 0%
Diagnostic Test (x-ray, blood work)	0% after deductible	20% after deductible
Imaging (CT/PET scan, MRI)	0% after deductible	20% after deductible
Virtuwell	0%	Not covered
Prescription Drugs		
Retail—Generic (31-day supply)	0% after deductible	20% after deductible
Retail—Brand Formulary (31-day supply)	0% after deductible	20% after deductible
Retail—Brand Non-Formulary (31-day supply)	0% after deductible	20% after deductible
Mail Order—Generic (90-day supply)	0% after deductible	Not covered
Mail Order—Brand Formulary (90-day supply)	0% after deductible	Not covered
Mail Order—Brand Non-Formulary (90-day supply)	0% after deductible	Not covered
Specialty (31-day supply)	0% after deductible	20% after deductible

Medical Benefits (Continued)

Administered by HealthPartners

	\$3,400 HSA Plan Open Access	
	In-Network	Out-of-Network
Hospital Services		
Emergency Room	0% after deductible	0% after deductible
Inpatient	0% after deductible	20% after deductible
Outpatient Surgery	0% after deductible	20% after deductible
Ambulance Service	0% after deductible	0% after deductible
Mental Health Services		
Inpatient Services	0% after deductible	20% after deductible
Outpatient Services	0% after deductible	20% after deductible
Substance Abuse Services		
Inpatient Services	0% after deductible	20% after deductible
Outpatient Services	0% after deductible	20% after deductible
Other Services		
Maternity Services	0% after deductible	20% after deductible
All other maternity hospital/ physician services	0% after deductible	20% after deductible
Muscle Manipulation Services	0% after deductible	20% after deductible
Physical, Occupational and Speech Therapy Services	0% after deductible	20% after deductible
Skilled Nursing 120-day calendar year maximum	0% after deductible	20% after deductible

Spending Accounts

Flexible Spending Account (FSA)

Administered by Benefit Extras

You can save money on your healthcare and/or dependent day care expenses with an FSA. You set aside funds each pay period on a pretax basis and use them tax-free for qualified expenses. You pay no federal income or Social Security taxes on your contributions to an FSA. (That's where the savings comes in.) Your FSA contributions are deducted from your paycheck before taxes are withheld, so you save on income taxes and have more disposable income.

Healthcare Spending Limit	\$3,400
Dependent Care Spending Limit	\$7,500

Health Savings Account (HSA)

Administered by Benefit Extras

Employees may choose to make pre-tax contributions to an HSA in addition to the dollars contributed by the City - subject to IRS maximum contribution levels. Individual accounts are set up with Benefit Extras and the amount deposited will be deducted from the employee's paycheck and deposited into the account. When funds in the HSA are used for medical tax qualified expenses the funds are tax free. Each employee will receive a debit card to use for paying medical expenses or for reimbursing themselves from their account. Money in the HSA not used in any given year will roll over into the next year's balance or may be used for eligible expenses after termination from employment or retirement.

Whether or not the HSA is right for you will depend upon your family situation, financial circumstances, risk tolerance, and other factors. Some people will decide that the high-deductible medical plan coupled with the HSA offers an ideal way to buy high quality coverage at a "reasonable" price.

HSA contributions are from pretax dollars. The City of Brooklyn Park contributes \$125/month to your HSA. For 2026, the maximum contributions into the HSA as established by the US department of Treasury are:

- \$4,400 single coverage
- \$8,750 family coverage (including single + spouse and single + children coverage).

Employees age 55 and older who are covered by the HSA high-deductible health plan can make additional catch-up contributions of up to \$1,000 each year until they enroll in Medicare.



Dental Benefits

Administered by Delta Dental of Minnesota

Good oral care enhances overall physical health, appearance and mental well-being. Problems with the teeth and gums are common and easily treated health problems. Keep your teeth healthy and your smile bright with the City of Brooklyn Park dental benefit plan.

Plan 1	Low Option			
	Services	Delta Dental PPO™	Delta Dental Premier®	Non-Participating*
Annual Deductible	\$50 per person; \$150 family limit	\$50 per person; \$150 family limit	\$50 per person; \$150 family limit	\$50 per person; \$150 family limit
Annual Benefit Maximum	\$1,000	\$1,000	\$1,000	\$1,000
Preventive Dental Services (exams, cleanings, x-rays, sealants, fluoride treatments, space maintainers)	100%	80%	80%	80%
Basic Dental Services (emergency treatment for relief of pain, amalgam restorations (silver fillings), composite resin restorations (white fillings) on anterior (front) teeth)	80% after deductible	60% after deductible	60% after deductible	60% after deductible
Major Dental Services (crowns and crown repair, composite resin restorations (white fillings) on posterior (back) teeth)	50% after deductible	40% after deductible	40% after deductible	40% after deductible
Orthodontia Services (covered from ages 8-18)	50% to \$1,000 lifetime maximum	50% to \$1,000 lifetime maximum	50% to \$1,000 lifetime maximum	50% to \$1,000 lifetime maximum

Plan 2	High Option			
	Services	Delta Dental PPO™	Delta Dental Premier®	Non-Participating*
Annual Deductible	\$0 per person; \$0 family limit	\$25 per person; \$75 family limit	\$25 per person; \$75 family limit	\$25 per person; \$75 family limit
Annual Benefit Maximum	\$2,000	\$1,000	\$1,000	\$1,000
Preventive Dental Services (exams, cleanings, x-rays, sealants, fluoride treatments, space maintainers)	100%	100%	100%	100%
Basic Dental Services (emergency treatment for relief of pain, amalgam restorations (silver fillings), composite resin restorations (white fillings) on anterior (front) teeth)	100%	80% after deductible	80% after deductible	80% after deductible
Major Dental Services (crowns and crown repair, composite resin restorations (white fillings) on posterior (back) teeth)	60%	50% after deductible	50% after deductible	50% after deductible
Orthodontia Services (covered from ages 8-18)	50% to \$2,000 lifetime maximum	50% to \$1,000 lifetime maximum	50% to \$1,000 lifetime maximum	50% to \$1,000 lifetime maximum

*Dentists who have signed a participating network agreement with Delta Dental have agreed to accept the maximum allowable fee as payment in full. Non-participating dentists have not signed an agreement and are not obligated to limit the amount they charge; the member is responsible for paying any difference to the non-participating dentists.



Life and AD&D Insurance

Administered by The Standard

The City of Brooklyn Park provides basic life and accidental death and dismemberment (AD&D) insurance through The Standard at no cost to eligible employees. If you want additional coverage for yourself, your spouse, or your children, you can purchase voluntary coverage at our group rates.

	How it Works	Basic Life and AD&D (Company-paid benefit)	Voluntary Life and AD&D (Employee-paid benefit)	Voluntary Dependent Life Package (Employee-paid benefit)
Life	Your beneficiaries receive this benefit if you pass away	You: \$10,000	You: Increments of \$10,000 up to \$300,000 (benefits may not exceed 8 times annual earnings— basic and supplemental life)	Spouse: Your spouse the person to whom you are legally married— \$10,000 Child(ren): Your child live birth through age 25 \$10,000 (for each eligible child)
AD&D	You (or your beneficiaries) receive this benefit if you pass away or are seriously injured in an accident	You: \$10,000	You: Increments of \$10,000 up to \$300,000 (benefits may not exceed 8 times annual earnings— basic and supplemental life)	N/A
Guarantee Issue (GI)	Covered level available when first eligible (31 days)	\$10,000	\$200,000	\$10,000

To apply for coverage over the guarantee issue or outside of your initial eligibility medical history statements will need to be completed. Visit this site to complete the process <https://myeoi.standard.com/762932>. Hardcopy Medical History Statements are also available, if preferred. [Please follow this link to access the hard copy](#) based on the state in which the member lives. Upon completion, applicants should email this form to MUSC@Standard.com, or mail the form to The Standard at the address located in the upper, left-hand corner on the form.

Keep Your Beneficiaries Up to Date

You must designate a beneficiary (the person who will receive the benefit) for your life and AD&D insurance. Make sure to keep this person’s information updated so your benefit is paid according to your wishes.

Disability Insurance

The City of Brooklyn Park also provides short-term disability insurance through Colonial Life and long-term disability insurance through The Standard. This benefit replaces a portion of your income if you become disabled and are unable to work.

	How it Works	Who Pays for the Benefit
Voluntary Short-term Disability	You receive 60% of your income from \$400 to \$6,500 (offered in \$100 increments) per month. Benefits begin after 7/7 or 14/14 calendar days of absence from work for accident/sickness and continue for up to 3 months.	Employee
Voluntary Long-term Disability	You receive 60% of your income up to \$8,500 per month. Benefits begin after 90 calendar days of absence from work and continue until you reach the Social Security Normal Retirement Age.	Employer pays based on sick leave conversion from employee

Group Accident Insurance

Administered by The Standard

Nobody plans to have an accident - and most people don't budget for one either. Accident insurance pays directly to employees for treatment they receive due to an accident. It helps cover employee's out-of-pocket costs like medical deductibles and co-pays.



Accident Insurance

	Group Accident - Enhanced Situs State: MN
1. Issue Ages	Employee: Actively at Work; Ages 18-99 Spouse: Ages 18-99 Child: Birth to Age 26
2. Participation Requirement	10 Lives
3. Guaranteed Issue	Yes
4. 24 Hour / Off Job	24 Hour
5. Hospital Admission	\$1,000
6. Hospital ICU Admission	\$750
7. Admission Benefit Payments	Admission and ICU Admission Benefits Can Be Paid Simultaneously
8. Hospital Confinement Per Day	\$200 (Up to 365 Days, Beginning Day 1)
9. Hospital ICU Confinement Per Day	\$200 (Up to 15 Days, Beginning Day 1)
10. Confinement Benefit Payments	Confinement and ICU Confinement Benefits Can Be Paid Simultaneously
11. Emergency Room	\$150
12. Non-Emergency Room Care	\$50 Physician Visit / \$50 Urgent Care
13. Ambulance Ground / Air	\$300 / \$800
14. Physical Therapy	\$50 (Up to 3 Visits)
15. Single Fractures / Dislocations	Up to \$8,000 / Up to \$5,000
16. Lacerations	Up to \$500
17. Employee Accidental Death, Dismemberment & Catastrophic Benefits	Up to \$50,000
18. Wellness	None
19. Portability	Active Employees Can Port Coverage Even if Group Master Policy Terminates, Not Portable if Group Master Policy is Replaced; Ported Policies Remain Active Until Policyholder Terminates Coverage or No Longer Pays Premiums
20. Miscellaneous	25% Youth Organized Sports Benefit; Line of Duty Benefit

Group Accident Insurance

Administered by The Standard

Group Accident Insurance

Keep your finances on track when an accident happens.

Here's How Accident Insurance Works

1 You have an accident.

Your health insurance covers some costs, after you meet your deductible. But you still may have copays and a lot of out-of-pocket expenses.

2 We send you a check.

The Standard will send a check directly to you — not to your medical providers — upon approval of your claim. You decide how you spend the money.

3 You focus on getting better.

With The Standard helping you handle the unexpected expenses, you get to pay attention to what matters most — your health.

Here's what it does:

- **Pays you directly**, so you can choose how to spend the money.
- **Pays you for what happens**, regardless of your other coverage.
- **Goes with you** if you leave your employer.
- **Provides coverage without answering any medical questions.**
- Gives you the option to **cover your spouse and children.**
- **Pays an additional 25 percent benefit** if your child, 18 or under, is injured playing organized sports.
- **You pay the same premium** for as long as you have your coverage.
- Provides the convenience of having your **premium payments deducted directly from your paycheck.**

This coverage from Standard Insurance Company (The Standard) can help you stress less about unexpected medical bills.

Here's an example of benefits paid for a covered accident:

You're injured during your city league soccer game. An ER visit and scans reveal a concussion, broken leg, torn ACL and meniscus - requiring a 2 day hospital stay and surgery.

Here's what your plan would cover for this example:

Benefits Paid to You	Benefit Amounts
Emergency Room Visit	\$150
X-ray	\$50
Concussion	\$150
Leg Fracture (Surgical)	\$2,400
Knee Cartilage Repair	\$750
Hospital Admission	\$1,000
2 Days Hospital Confinement	\$400
Medical Appliance	\$100
Physician Follow-Up Appointment	\$50
2 Physical Therapy Appointments	\$100
TOTAL	\$5,150

Here's what it would cost you:

Coverage for...	Semimonthly Premium
You	\$3.62
You and your spouse	\$5.61
You and your children	\$6.91
You, your spouse and your children	\$10.80

Always there for you partner when you need it

When you need everyday support, your HealthPartners Employee Assistance Program (EAP) is your free and confidential partner to help with whatever life throws your way, 24/7. Think of your EAP as that life coach you always wanted and never knew you had until now.

Conveniently connect in person or virtually

We meet you where you are, whether that be in person or virtually, to help you get on track to better health.

Your EAP includes support for you and your entire household:

- Face-to-face counseling sessions
- Telephonic and virtual counseling sessions
- Mindfulness-based stress reduction
- Life coaching
- Self-directed virtual therapy
- Online resources: articles, tip sheets, webinars, self-assessment tools and more

Don't hesitate any longer: Reach out Today

It's easy to put off self-care. But remember, the longer you do, the more the stressors in your life will negatively affect your overall health and well-being. You have a team at your fingertips to support you. You just have to take that first step. What are you waiting for? Reach out to your EAP — your always-there-for-you-partner — today.

Call: **1-866-326-7194**

Log on: **hpeap.com** using the password: **brooklynpark**

Use the app to text or video chat with HealthPartners: Download the iConnectYou mobile app and register using passcode: **239891**



2026 Benefit Summary

Employee Contributions for Benefits

Benefit Plan	Monthly
Medical/Rx \$3,400 HSA Plan Open Access	
Employee	\$104.05
Employee + One	\$435.49
Family	\$817.95
Medical/Rx \$3,400 HSA Plan Achieve	
Employee	\$50.00
Employee + One	\$339.79
Family	\$639.13
Medical/Rx \$3,400 HSA Plan Select	
Employee	\$0.00
Employee + One	\$141.95
Family	\$329.63

*Already covered by another qualified health plan? You may be eligible for a \$300 taxable monthly stipend.

Benefit Plan	Monthly
Dental Low Option Rates	
Employee	\$31.00
Employee + Spouse	\$47.00
Employee + Child(ren)	\$85.00
Family	\$102.00
Dental High Option Rates	
Employee	\$39.00
Employee + Spouse	\$69.00
Employee + Child(ren)	\$109.00
Family	\$139.00

Voluntary Life and AD&D Rates	Monthly
Age	Employee
0 - 24	\$0.08
25 - 29	\$0.09
30 - 34	\$0.11
35 - 39	\$0.12
40 - 44	\$0.13
45 - 49	\$0.20
50 - 54	\$0.38
55 - 59	\$0.68
60 - 64	\$0.88
65 - 69	\$1.38
70 - 99	\$2.43

Benefit Plan	Monthly
Group Accident Insurance Rates	
Employee	\$7.24
Employee + Spouse	\$11.22
Employee + Child(ren)	\$13.82
Family	\$21.59



Important Non-Insurance Benefits

Sick Leave

In addition to five sick leave days deposited upon hire, employees accrue sick leave every payroll of up to 12 days per year. Once your sick leave bank reaches 720 hours, your bi-weekly accrual will split half into vacation.

Time Off

Employees earn vacation each payroll. Contract language will prevail if there is any discrepancy between the benefit guide and CBA.

Vacation	
Continuous Years of Service	Days per year
0-5 years	10 days per year
6-10 years	15 days per year
Over 10 years	+1 day per year, not to exceed 20 days
Vacation leave may be accrued to a maximum of 240 hours	



Holidays	
Holiday	Date of occurrence
New Year's Day	Thursday, January 1, 2026
Martin Luther King Jr.'s Birthday	Monday, January 19
President's Day	Monday, February 16
Memorial Day	Monday, May 25
Juneteenth	Friday, June 19
Independence Day	Friday, July 3
Labor Day	Monday, September 7
Veterans Day	Wednesday, November 11
Thanksgiving Day	Thursday, November 26
Friday After Thanksgiving	Friday, November 27
Christmas Eve	Thursday, December 24
Christmas Day	Friday, December 25
Floating Holiday	Any day in the year with prior approval

Retirement

As a local government employee, you're automatically a member of the Public Employee's Retirement Association (PERA). PERA is a tax-qualified plan that both you and the City contribute to. There are two plans: Coordinated and Police and Fire. Visit mnpera.org for more information.

Deferred Compensation and Roth Programs

The City provides pre-tax savings deferred compensation and post-tax savings Roth investment programs through payroll deduction for retirement. Participation is voluntary, and employees can enroll at any time.

Two plans are currently available

- MissionSquare Retirement Corporation
- Minnesota Deferred Compensation Plan (MNDCP)

Retiree Health Savings Plan

Some employees may be eligible to participate in a Retiree Health Savings Plan (RHSP) with the following employee contributions:

- Vacation accrued over two hundred forty (240) hours as of the last pay period of each calendar year, or at the time of separation from city employment
- Accumulated compensatory time as of the last pay period of each calendar year
- Severance pay (percentage of accumulated sick leave)
- Please review union contract

Important Non-Insurance Benefits

Family Help

Parental Leave

The City provides eligible employees two weeks of paid parenting leave under the conditions adopted by City Council and outlined in the Parental Leave Policy in the Employee Handbook. There is also a privacy room for all new moms coming back to work.

Bereavement Leave

We're sorry if you ever lose someone close in your life, we want to make it as easy as possible for you to deal with your loss. All employees are allowed to use sick leave to attend a funeral of any individual. You may also use up to 5 days of sick leave for an immediate family member, household member or co-worker.

Important Non-Insurance Benefits

liveWELL Wellness Program

A voluntary program offered to all City employees. This program encourages employees to strengthen their health and wellbeing through educational opportunities, wellness activities and self improvement.

Staying in shape

Fitness facilities are available in most city facilities. Access to bikes, and 150 miles of trails within walking distance from all city buildings.

Wellness Incentive

Employees have the ability to complete activities during the year that earn points. Points are converted into an incentive at the end of the year. There are around 50 activities to choose from that focus on 6 dimensions of wellness, including social, financial, physical and mental health.

Recognition

The City has two yearly recognition events. One in the fall to celebrate employee accomplishments and milestones and one in the spring where employees receive a state of the City address from department directors.

Business discounts

Business from around the state offer special discounts to public sector employees through Minnesota Employee Recreation and Services Council (MERSC), the local Chamber of Commerce or on their own. When you're an employee here you can get discounts on your personal cell phone bill, car washes and a variety of goods and services.

**We want you to enjoy working here.
We're a diverse group of people who think of ourselves as progressive government types.
And oh yeah, The City of Brooklyn Park is an equal opportunity employer.**



2026 Benefit Summary

Contact Information

If you have specific questions about a benefit plan, please contact the administrator listed below, or your human resources department.

Benefit	Administrator	Phone	Website/Email
Medical	HealthPartners	952.883.6000	www.healthpartners.com
Dental	Delta Dental of Minnesota	800.448.3815	www.DeltaDentalMN.org
Health Savings Account	Benefit Extras	952.435.6858	www.benefitextras.com
Flexible Spending Account	Benefit Extras	952.435.6858	www.benefitextras.com
Life and AD&D	The Standard	800.628.8622	www.standard.com
Voluntary Life and AD&D	The Standard	800.628.8622	www.standard.com
Voluntary Short-Term Disability	Colonial Life	800.325.4368	www.coloniallife.com
Voluntary Long-Term Disability	The Standard	800.628.8622	www.standard.com
Group Accident Insurance	The Standard	800.628.8622	www.standard.com
Employee Assistance Program (EAP)	HealthPartners	866.326.7194	www.hpeap.com
HR Specialist	Lisa McLearn	763.493.8302	Lisa.McLearn@BrooklynPark.org



Notes

2026 Benefit Summary

Notes



This benefit summary prepared by



Insurance | Risk Management | Consulting

This document is an outline of the coverage provided under your employer's benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the "plan documents"). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer's benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.