



**EMPLOYEE BENEFITS SUMMARY**

**Effective January 1, 2025**

**Eligibility:** Insurance benefits are effective first of the month following 30 days of employment.

**Health Insurance (60 Hours/Pay Period or More)**

	<b><u>Triple Gold Plan (Monthly)</u></b>	<b><u>High Deductible (Monthly)</u></b>
Employee Only	\$209.42	\$64.60
Employee + Spouse	\$550.12	\$260.50
Employee + Children	\$470.14	\$223.82
Family	\$896.34	\$444.86
Deductible	\$1,000 Individual / \$2,000 Family	\$3,000 Individual / \$6,000 Family
Coinsurance:	80% / 20%	70% / 30%
Out of Pocket Maximum	\$3,000 Individual / \$6,000 Family	\$6,000 Individual / \$12,000 Family

- Health Care Provider – UMR an affiliate of United Health. UnitedHealth Choice Plus Network
- Pharmacy Network – CVS/ Caremark
- Premiums are withheld on a pre-tax basis semi-monthly.
- Copay of \$40 charged at point of service for Mankato Clinic office visits. Copay will be waived for preventative services. 100% discount for most services and procedures after copay.
- Prescription Drug Copay: \$15/generic drug, \$50/formulary brand, \$90/non-formulary brand and Specialty Drugs will include a co-insurance of 20% to a maximum of \$200/prescription.
- Coverage available for spouses and children to age 26.

**Clinic Retail Discounts (40 Hours/Pay Period or More)**

- Discounts available for: Optical Shop- Glasses 60% off and Contacts 40% & remakes within warranty are \$15, Orthotics- Cost+10%, Sleep Center- Cost+10%, Hearing Aids 10% off
- Discount applicable to spouse and children (to age of 26). Must request discount at time of order.
- Eligible to utilize these discounts immediately upon start date. Staff do not have to be on the health insurance plan to receive these discounts.

**Dental Insurance (60 Hours/Pay Period or More)**

	<b><u>Low Plan (Monthly)</u></b>	<b><u>High Plan (Monthly)</u></b>
Employee	\$28.02	\$41.88
Employee + Spouse	\$59.84	\$89.62
Employee + Children	\$66.66	\$94.76
Family	\$94.76	\$142.24
Preventative Care	100% coverage	100% coverage
Basic Services	80% coverage	80% coverage
Major Services	None	50% coverage
Annual Benefit per Person	\$750	\$1,500

- Dental Provider – Delta Dental of MN
- Coverage available for spouses and children to age 26.
- Two Networks: PPO and Premier. A deductible of \$50 applies in the Premier network.

**Basic Life Insurance and AD&D (60 Hours/Pay Period or More)**

- Basic Life Insurance Provider – New York Life
- Mankato Clinic covers the monthly cost.

Earnings	Employee Coverage	Spouse Coverage	Child Coverage
Earning \$25,000 or less	\$30,000	\$7,500	\$3,500
Earning \$25,001 to \$50,000	\$45,000		
Earning \$50,001 and over	\$120,000 *		

\*This is a taxable benefit for the amount of life over \$50,000.

**Voluntary Life Insurance (60 Hours/Pay Period or More)**

- Voluntary Life Provider – New York Life
- Employee Coverage is available in \$10,000 increments for a guarantee issue amount of up to \$250,000. Guarantee issue and no medical questions if enrolling as a new hire. Coverage can be five times your annual salary not to exceed \$500,000 with underwriting required for amounts greater than \$250,000.
- Spouse Coverage is available in \$5,000 increments up to guarantee issue amount of \$50,000. You can add any amount above \$50,000 not to exceed the employee’s coverage. However, that will require you to fill out evidence of insurability.
- Child Coverage is available at \$10,000.
- To determine the cost of coverage, you will need to figure the amount of coverage you would need then divide that number by 1,000. Then multiply that number by your age rate shown in the table below. For example: An employee age 40 wants \$180,000 coverage. That would be  $180,000/1,000=180 \times 0.17 = \$30.60$  per month.

<b>Voluntary Life Insurance Monthly Rates</b>									
Age Group	Age Rate per \$1,000 volume	\$ 20,000	\$ 50,000	\$100,000	\$150,000	\$ 200,000	\$ 250,000	Spouses \$50,000	Children \$10,000
Under 25	\$ 0.05	\$ 1.00	\$ 2.50	\$ 5.00	\$ 7.50	\$ 10.00	\$ 12.50	\$2.50	\$1.72
25-29	\$ 0.05	\$ 1.00	\$ 2.50	\$ 5.00	\$ 7.50	\$ 10.00	\$ 12.50	\$2.50	\$1.72
30-34	\$ 0.07	\$ 1.40	\$ 3.50	\$ 7.00	\$ 10.50	\$ 14.00	\$ 17.50	\$3.50	\$1.72
35-39	\$ 0.10	\$ 2.00	\$ 5.00	\$ 10.00	\$ 15.00	\$ 20.00	\$ 25.00	\$5.00	\$1.72
40-44	\$ 0.17	\$ 3.40	\$ 8.50	\$ 17.00	\$ 25.50	\$ 34.00	\$ 42.50	\$8.50	\$1.72
45-49	\$ 0.26	\$ 5.20	\$ 13.00	\$ 26.00	\$ 39.00	\$ 52.00	\$ 65.00	\$13.00	\$1.72
50-54	\$ 0.41	\$ 8.20	\$ 20.50	\$ 41.00	\$ 61.50	\$ 82.00	\$ 102.50	\$20.50	\$1.72
55-59	\$ 0.73	\$ 14.60	\$ 36.50	\$ 73.00	\$ 109.50	\$ 146.00	\$ 182.50	\$36.50	\$1.72
60-64	\$ 1.33	\$ 26.60	\$ 66.50	\$ 133.00	\$ 199.50	\$ 266.00	\$ 332.50	\$66.50	\$1.72
65-69	\$ 2.19	\$ 43.80	\$ 109.50	\$ 219.00	\$ 328.50	\$ 438.00	\$ 547.50	\$109.50	\$1.72
70-74	\$ 3.21	\$ 64.20	\$ 160.50	\$ 321.00	\$ 481.50	\$ 642.00	\$ 802.50	\$160.50	\$1.72
75+	\$ 5.87	\$ 117.40	\$ 293.50	\$ 587.00	\$ 880.50	\$ 1,174.00	\$ 1,467.50	\$293.50	\$1.72

**Flexible Spending Plan (40 Hours/Pay Period or More)**

- Flex Provider – Chard Snyder
- Medical Expense Reimbursement - Out-of-pocket medical and dental expenses not covered by any other health plan. **Maximum is \$3,300 per year per employee.**
  - Up to \$660 of unspent contributions can be rolled over into the next calendar year.
  - Receipts are required for substantiation of claims.
  - Group Medical Insurance Premiums – Employee’s portion of the premium for medical insurance provided by Mankato Clinic Ltd. through payroll deductions, so you cannot flex for these premiums.
- Dependent Day Care Expense Reimbursement - Amounts paid for the care of your dependents. **Maximum is \$5,000 per year per family.**

### **401(k) / Profit Sharing (1000 Hours/Year or More)**

- Milliman is the recordkeeper of the plan and the assets are held with Charles Schwab.
- **Employee Contribution:**
  - Plan Entry: First of the quarter following 30 days of employment.
  - Traditional 401(k) pre-tax contribution or Roth 401(k) after-tax contribution.
  - \$23,500 maximum contribution.
  - \$7,500 catch-up contribution (ages 50-59 & 64+); \$11,250 catch-up contribution (ages 60-63 only)
  - All staff who do not make an election choice for their own employee contributions are automatically enrolled at 6% Roth contribution with a 1% automatic increase and invested in InvestMap.
- **Employer Contribution:**
  - Plan Entry: First of the quarter following one year of service.
  - 401(k) / Safe Harbor Contribution of 4% up to IRS threshold (\$350,000).
  - Profit Sharing – Discretionary contribution is given to staff as recognition of the clinic’s success.
  - Both Safe Harbor and Profit Sharing contributions are contributed to your traditional (pre-tax) account.
  - Must be 21 years of age and have worked over 1000 hours in the previous 12 months.
  - To receive the profit sharing contribution, you must be employed on December 31<sup>st</sup>.
  - Maximum combined contribution (of both employee and employer) is \$70,000 per year.

### **Short Term Disability (60 Hours/Pay Period or More)**

- STD Provider – New York Life
- Allows employees to purchase short term disability insurance in the event that employees are not able to work due to illness, injury or childbirth. Pricing is based on employee age / annual income.
- Coverage is 60% gross monthly base pay up to \$2,500 per week and a max of \$10,000 per month. Waiting period is 14 days with a maximum benefit length of 26 weeks.
- Any pre-existing conditions 3 months prior to effective date will not be covered for 12 months after effective date.
- Maternity Leave would receive a benefit of four weeks’ pay for regular birth and six weeks for c-section.

### **Accident Insurance (60 Hours/Pay Period or More)**

- Accident Insurance Provider – UNUM
- Designed to help covered employees meet the out-of-pocket expenses and extra bills that can follow an accidental injury, whether minor or catastrophic. A lump sum benefit is paid directly to the employee based on the amount of coverage listed in the schedule of benefits.
- The base plan is guaranteed issue, so no health questions are required.
- Coverage is available for employees and their family members.
- \$50 wellness credit available for the employee and their spouse if they complete a covered wellness exam.

Employee Only	\$12.62	Employee + Spouse	\$20.80
Employee + Child	\$22.76	Family	\$30.94

### **Long Term Care Insurance (40 Hours/Pay Period or More)**

- Long Term Care Provider – UNUM
- Designed to provide money to pay for long term care (nursing home, at-home care) in the event an employee loses two or more activities of daily living.
- New hires applying for this coverage will not have to complete a medical questionnaire.
- Monthly benefit ranges from \$3,000 to \$6,000 per month for duration of 3 years or 6 years.
- Packets are available in HR if you would like more details.

### **LegalShield / IDShield (60 Hours/Pay Period or More)**

- **LegalShield-** 24/7 access to attorneys that will assist you with any legal questions you have including preparation of full comprehensive wills, power of attorney documents and living wills at no extra cost. **\$16.95 per month for single; \$18.95 family**
- **IDShield-** Provides continuous credit monitoring and monthly status emails. Immediate notification of suspicious activity and will assist with complete restoration if identity or credit is compromised. **\$8.95 per month for single; \$18.95 for family**
- LegalShield and IDShield bundle - **\$25.90 single bundle; \$33.90 for family**

### **Employee Assistance Program (EAP)**

- The Employee Assistance Program is a professional support service helping employees with resources to deal with change and life events. Confidential assistance is provided for employees and family members.
- This free service is available 24 hours a day, 365 days a year.
- Call 800-383-1908, visit [www.VITALWorkLife.com](http://www.VITALWorkLife.com), or utilize the Vital WorkLife app.

### **Wellness Program**

- Wellness Program Provider – WellWorks for You
- Staff are encouraged to achieve points by completing wellness activities throughout the year to be eligible for incentives. These activities include things such as walking, exercise classes, financial wellness, mental health, Clinic wellness challenges, getting their annual exams, etc.

### **529 College Savings Plan**

- With college costs rising faster than inflation, many students need assistance paying for higher education. To help you save for this important goal, we partner with Northwestern Mutual to offer a CollegeAmerica 529 plan as part of your benefits package. Contact Human Resources for enrollment information.

### **Certifications & Licensures**

- Mankato Clinic reimburses staff for new and renewal job required certifications and licensures.
- See the Job Required Certifications and Licensures Policy for details.

### **Education Assistance**

- Mankato Clinic has an Education Assistance program to promote personal and professional development. Education Assistance may be granted to employees who wish to pursue an advanced education to improve their current job skills, or to help them prepare for new positions within the Mankato Clinic.
- Employees must be employed with the Mankato Clinic for at least one year and be in good standing to be eligible.
- See the Education Assistance Policy for details.
- Additional scholarships may be available through the Mankato Clinic Foundation.

### **Employee Discounts**

- Other discounts are available to employees for various places and activities. Please refer to the Mankato Clinic Intranet and HR Updates emails for further information.

## **Employee Success Sharing Program**

- The goal of the Success Sharing Program is to recognize the contributions of our staff and link our rewards to the success of the organization in achieving its financial and business objectives.
- Mankato Clinic staff must have worked a minimum of four months in a calendar year to be eligible. To receive the success sharing contribution, you must be employed on the date the payout is made.
- A payout will occur if the clinic meets the performances measures set in the program. The award payout is up to \$250 for staff working 0-29 hours/week and \$500 for 30-40 hours/week.
- See full Employee Success Sharing Program Guidelines for details.

## **Paid-Time Off (PTO)**

- PTO is designed to be used for vacation, leisure activities, family emergencies, medical and dental appointments, personal business, illness and other reasons as determined by the employee.
- All new employees working 40 hours/pay period or more will get 2 days of PTO upon date of hire. This amount is prorated based on the employee's FTE status.
- Effective on date of hire, all employees working 40 hours/pay period or more will accrue PTO based on years of service with the clinic. Employees may begin to use PTO immediately upon accrual.

<b>Years of Service</b>	<b>Accrual Rate</b>	<b>Estimated Days/Year at 80 hours/pay period</b>	<b>Estimated Days/Year at 60 hours/pay period</b>
0-1	.0615 x hours worked	16 days/year + 2 days up front	12 days/year + 1.5 days up front
1-3	.0692 x hours worked	18 days/year	13.5 days/year
3-7	.0885 x hours worked	23 days/year	17.25 days/year
7-10	.0962 x hours worked	25 days/year	18.75 days/year
10+	.1077 x hours worked	28 days/year	21 days/year

- PTO rolls over each year to a maximum accrual of 400 hours.
- Accrued but unused PTO will be paid out upon separation from employment provided the employee provided proper notice of resignation and has been employed for a minimum of six months.
- Casual employees do not receive PTO, regardless of number of hours worked. Casual employees will begin to accrue ESSL time on their first day of employment at the rate of 1 hour for every 30 hours worked, up to a maximum of 48 hours within a benefit year. ESSL can be utilized once the casual employee has completed 80 hours of work in the year.

## **Salary Continuation Benefit (40 Hours/Pay Period or More)**

- The Salary Continuation benefit is designed to provide income protection for more extended periods of illness. It may also be used for medical situations that require immediate hospitalization or same-day surgery for the employee and family members. Salary Continuation may also be used for Bereavement Leave. Please see Employee Handbook for full details.
- For most situations, the first two consecutive days absent must be used as PTO time. After that, Salary Continuation is available to use. However, if immediate hospitalization or surgery, Salary Continuation can be used right away.
- Eligible employees begin to accrue Salary Continuation time immediately upon their start date.
- Salary Continuation accrues at the rate of 0.01925 hours per each hour worked and rolls over each year to a maximum accrual of 240 hours.
- Casual employees do not receive Salary Continuation.
- Salary continuation is not subject for ESSL purposes.

## Holidays

- Mankato Clinic recognizes six (6) days as paid holidays for regular full-time and regular part-time employees.  
New Year's Day                      Independence Day                      Thanksgiving Day  
Memorial Day                      Labor Day                      Christmas Day
- Employees must be employed for two weeks to be eligible for Holiday Pay.
- To receive Holiday Pay, staff must work their scheduled shift the day before and the day after the holiday OR have enough Paid Time Off or Salary Continuation time to cover their shift.
- Holiday Pay is prorated based on the following schedule:

<b>Regular Scheduled Hours Per Week</b>	<b>Amount of Paid Holiday Hours</b>
20-24	4
25-29	5
30-34	6
35-39	7
40	8

- Urgency Care employees will be paid for four of the six holidays per year for the hours normally scheduled to work on that day. Please see the Urgency Care Holiday Policy for details.
- If a non-exempt employee is required to work on a holiday, pay is computed as double time for hours worked on the holiday.
- Casual employees do not receive Holiday Pay, regardless of the number of hours worked.

*This is only an outline of benefits offered. Detailed information and plan descriptions are given to the employee during orientation. This is not a contract for employment. Benefits may change during the course of employment. Direct any questions regarding benefits to the Human Resources Department.*