

2019 Benefits Summary Minnesota Nurses Association

Hennepin Healthcare provides a comprehensive benefit program for employees in benefit earning positions. Unless otherwise noted, benefit earning includes employees who are regularly scheduled to work at least 40 hours per pay period.

Benefits are effective the first day of the month following date of hire. If hired on the first of the month, benefits go into effect that day.

ELIGIBLE DEPENDENTS

Eligible dependents include your legal spouse and/or child(ren) to age 26 regardless of student or marital status, per MN State Law.

PLEASE NOTE: When you enroll dependents in the Hennepin Healthcare plan(s), you will receive a letter from the Dependent Verification Center requesting documentation to verify your dependent(s) eligibility. The letter will explain what documentation will be required, based on the dependent being added. If valid documentation is not received within the specified timeframe, your dependent(s) will be removed from the Plan(s) effective the end of the month following the verification deadline date.

HEALTH INSURANCE

Hennepin Healthcare employees have a choice of two medical plan designs with varying benefit levels and three coverage options (employee, employee plus one dependent and family) to better meet the diverse needs of employees and their eligible dependents. Both plans allow access to in-network and out-of-network providers. The highest level of coverage is provided when care is received from a participating provider.

Options Health Plan

The Options plan provides first dollar coverage for most services received at Hennepin Healthcare and low copayments for other in-network providers. Benefit coverage is the highest when you use Hennepin Healthcare providers and facilities. In addition, the Options Plan also offers the ability to access thousands of providers and facilities that are part of the Medica Choice Network. The lowest level of benefits is provided for services received outside the Medica Choice Network.

Hennepin Healthcare Horizon Plan

The Hennepin Healthcare Horizon plan is a no deductible coverage plan with low or no copays for Hennepin Healthcare in-network services. The plan also offers access to providers and facilities that are part of the Medica Choice Network, but with a high deductible and low coinsurance for most services. The lowest level of benefits is provided for services received outside the Medica Choice Network.

Medical Plan (Non-Tobacco Monthly Rates)

	Options Plan	Horizon Plan
Employee	\$103.02	\$38.70
Employee+1	\$404.20	\$164.44
Family	\$536.46	\$272.78

Medical Plan (Tobacco Monthly Rates)

Options Plan	Horizon

Employee	\$118.02	\$53.70
Employee+1	\$419.20	\$179.44
Family	\$551.46	\$287.78

DENTAL INSURANCE

Delta Dental Plan

Plan benefits include 100% coverage for in-network preventive care. Most other services are covered at 50-80%. The calendar year plan maximum is \$1,250 per person. **Orthodontics is limited to dependent children from 8th birthday to 18th birthday. There is no orthodontia coverage if services are provided by out of network provider.** Coverage is 50% to a lifetime maximum of \$1,000 per child. Members have the ability to choose and receive services from any licensed dentist, however, the highest level of coverage is provided when care is received from a participating provider.

The plan provides two coverage options, employee only and family. Hennepin Healthcare pays a portion of the premium for each coverage level, with the remainder paid by the employee through payroll deduction.

Dental Plan

COVERAGE	Monthly Rate
Employee Only	\$12.68
Family	\$53.20

LIFE/AD&D INSURANCE

Hennepin Healthcare provides a Basic Life/AD&D insurance benefit of \$50,000 at no cost to you.

Supplemental Employee Life/AD&D insurance is available, on a voluntary basis at group rates, for the employee, spouse, and/or dependent child(ren). Dependent child(ren) may be covered through age 26, regardless of student status. Supplemental Employee Life/AD&D is available up to 7 times salary to a maximum of \$2M, with a Guarantee Issue of 4 times salary when enrolling within the first 30 days of eligibility. Supplemental Spouse and Child Life are available in \$1,000, \$5,000 or \$10,000 increments.

Under the Basic and Supplemental Life policies the Employee Life Insurance amount reduces by 35% at age 65, 50% at age 70 and 65% at age 75.

WHOLE LIFE INSURANCE

Whole life insurance is designed to pay a death benefit to your beneficiaries, but it can also build cash value you can use while you are living. The benefit offers an affordable guaranteed level of premium that will not increase with age. Unlike Term Life insurance, this coverage can continue into retirement. Evidence of insurability may be required.

SHORT TERM DISABILITY INSURANCE

Eligibility Requirement: 56+ hours per pay period

Short Term Disability Insurance is provided by Hennepin Healthcare at no cost to the employee. This coverage provides salary continuation benefits for short periods of disability due to illness or injury. The Plan provides up to 60% of your pre-disability earnings to a maximum of \$2,000 per week. Benefits begin after a 14-day waiting period and may continue for a maximum of 90 days.

LONG TERM DISABILITY INSURANCE

Eligibility Requirement: 56+ hours per pay period

Long Term Disability Insurance is provided by Hennepin Healthcare at no cost to the employee. This coverage provides salary continuation benefits for long periods of disability due to injury or illness. The Plan provides a benefit of up to 60% of your pre-disability earnings to a maximum of \$10,000 per month. Benefits begin after a 90-day waiting period. The Maximum Benefit Period is determined by your age when the Disability begins, but may continue to age 67.

FLEXIBLE SPENDING ACCOUNTS

Health Care Flexible Spending Account

Employees may set aside up to \$2,700/year of pre-tax salary for reimbursement of out-of-pocket medical, dental and vision expenses. **There is no reimbursement for over the counter medications without a prescription.**

Dependent Care Flexible Spending Account

Employees may set aside up to \$5,000/year of pre-tax salary for reimbursement of out-of-pocket dependent care expenses (day care, elder care, etc.).

Both FSA plans are administered by 121 Benefits

EMPLOYEE ASSISTANCE PROGRAM

Eligibility Requirement: All Employees

Employees have access to an Employee Assistance Program through Unum. This program provides confidential assessments, referrals, short-term counseling and crisis intervention services to employees and their immediate family members. The services are provided at no cost to employees and are available 24 hours a day, seven days a week. (1-800-854-1446)

PAID TIME OFF BENEFITS (PTO)

You have the flexibility to decide how to manage your paid time away from work. Paid time off is used for vacation, illness, holidays, family need or personal business. Hennepin Healthcare recognizes the following holidays: New Year’s Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and Christmas Day.

PTO accrual is based on how long you have been employed at Hennepin Healthcare and the number of hours you work as a full- or part-time employee. The accrual rate schedule below is based on full-time status. Part-time employees accrue Flex PTO on a pro-rated basis.

Years of Service	Flex PTO Days	Flex PTO Hours
0 – 12 months	28	224
Beginning of Year 2	30	240
Beginning of Year 6	33	264
Beginning of Year 11	36	288
Beginning of Year 16	38	304
Beginning of Year 21	40	320

The maximum number of Flex PTO hours you can accrue is 360 hours. You may roll over Flex PTO from one year to the next, but the total amount you may have in your Flex PTO bank at any time is 360 hours. Flex PTO accrual stops when you reach the 360-hour maximum and won’t begin again until your Flex PTO balance drops below the maximum. When you leave employment with Hennepin Healthcare, your remaining Flex PTO balance will be paid out at your hourly pay rate at the time of termination.

RETIREMENT BENEFITS

PERA (Public Employees Retirement Association)

Most new employees are required by law to become members of PERA. An employee's job classification determines the type of PERA Fund into which the employee and Hennepin Healthcare make contributions. The contribution amount (percentage of gross salary) is determined by PERA, and contributions at the prescribed level are mandatory. Mandatory employee contributions are: Coordinated Fund – 6.50% (most employees are in this fund); Hennepin Healthcare contribution amounts are: Coordinated Fund – 7.50%;

In the Coordinated Fund, you are 100% vested in Hennepin Healthcare's contributions after 5 years of service. When vested you will be eligible to receive benefits in monthly installments when you reach retirement age. Retirement age is tied to the normal retirement age under Social Security, but it is never more than age 66. The earliest one can collect benefits in the Coordinated plan is age 55.

457(b) Deferred Contribution Plan (Employee Contribution)

Eligibility Requirement: All Employees

In addition to the 401(a) plan, Hennepin Healthcare employees have an opportunity to supplement their retirement benefits by participating in a 457 Deferred Compensation Plan. This voluntary retirement savings plan allows an employee to set aside a part of his/her salary on a pre-tax basis, invest it, and have it paid out at a later date. The amount of pre-tax dollars set aside and any investment earnings on these dollars accumulate tax-free. No state or federal income tax is paid on this money until money is withdrawn from the plan. Typically, a payout occurs when the employee has retired and, as a result, may fall into a lower tax bracket. The annual maximum deferral amount is \$19,000 or, \$25,000 annually if over age 50. You may change your contribution rate and investment option(s) at any time. You are always 100% vested in your contributions. You may enroll in one of two service providers.

For questions and to enroll contact:

MN State Retirement System (MSRS) – 651-296-2761 (www.mndcplan.com)

Wells Fargo – 1-800-728-3123 (<https://www.wellsfargo.com>)

403(b) Tax Sheltered Savings Plan (Employee Contribution)

Eligibility Requirement: All Employees

You are also eligible to participate in the 403(b) Plan through Wells Fargo. This voluntary retirement savings plan allows an employee to set aside a part of his/her salary on a pre-tax basis, invest it, and have it paid out at a later date. The amount of pre-tax dollars set aside and any investment earnings on these dollars accumulate tax-free. No state or federal income tax is paid on this money until money is withdrawn from the plan. Typically, a pay-out occurs when the employee has retired and, as a result, may fall into a lower tax bracket. The annual maximum deferral amount is \$19,000 or, \$25,000 if over age 50. You may change your contribution rate and investment option(s) at any time. You are always 100% vested in your contributions.

For questions and to enroll contact Wells Fargo – 1-800-728-3123 (<https://www.wellsfargo.com>)

Employees are eligible to contribute the maximum allowable to BOTH the 403b and 457b plan.

PRE-TAX TRANSPORTATION PROGRAM

Hennepin Healthcare offers employees a variety of options to pay for work transportation expenses on a pre-tax basis through payroll deduction. Employees may deduct up to \$265 per month in pre-tax dollars for eligible vehicle parking expenses. Employees who have a parking contract with Hennepin Healthcare may NOT participate in the pre-tax parking program.

The pre-tax parking program is administered by 121 Benefits. Claims must be submitted within 180 days of the date your expense was incurred. If you do not submit your claims within this timeframe, the expense will no longer be eligible for reimbursement.

Employees who use metro-area buses or light rail to commute to work may purchase "Go To" Cards, and Metro Passes through the Payroll Department, utilizing pre-tax payroll deductions. Hennepin Healthcare subsidizes the cost of the passes by approximately 40%.

EMPLOYEE FITNESS CENTER

Hennepin Healthcare offers a fitness room for employees. They may access the Shapiro exercise room 24/7. They may also access the cardiac rehabilitation space from 4:00pm to 7:00pm weekdays. The \$9.00 monthly fee is paid through payroll deductions.

PTO FOR FITNESS

PTO for Fitness allows employees who have accumulated PTO balances to trade their hours to pay for the cost of wellness-related expenses (up to \$1500 per calendar year) for themselves and/or their dependents. Examples of expenses include health club memberships, exercise/sports equipment, weight loss and smoking cessation programs.

TUITION REIMBURSEMENT

Eligibility Requirement: Permanent employees working at least 40 hours per pay period are eligible after 6 months of continuous employment.

Hennepin Healthcare supports continuing education and personal growth of its employees by providing reimbursement of tuition expenses for courses taken at accredited institutions. Employees working 80+ hours per pay period will be reimbursed up to 75% of the tuition cost up to a maximum of \$3500 per year. Tuition reimbursement for employees working at least 40 hours per pay period will be reimbursed a percentage of the maximum reimbursement. Employees who voluntarily leave Hennepin Healthcare within twelve months of receiving any tuition reimbursement are responsible for repaying Hennepin the total amount received in that twelve-month period.

ADDITIONAL VOLUNTARY WORK/LIFE BENEFITS

Accident Insurance – Most people don't plan or budget for accidents. Group Accident Insurance is designed to help covered employees meet the out-of-pocket expenses and extra bills that can follow an accidental injury, whether minor or catastrophic. If a covered off-the-job accident occurs, you will get a lump sum benefit based on the type of injury. Examples of covered injuries include broken bones, burns, dislocations and torn ligaments.

Critical Illness Insurance - If you develop a serious illness, the last thing you need to worry about is how to pay bills such as a car payment, rent or mortgage, and utilities. That's why Critical Illness Insurance provides cash to help with the extra expenses associated with your recovery. Examples of covered illnesses include cancer, heart attack or stroke and paralysis due to covered accident.

MetLife Home and Auto – You are eligible for discounts on your auto and home insurance.

Hyatt Group Legal Insurance – You are eligible to enroll in the Hyatt Group Legal Plan.

529 College Savings Plan - All Hennepin Healthcare employees can take advantage of a college savings plan through the Minnesota College Savings Program. This program offers a simple way for employees to save for their child(rens) higher education. For more information, contact the Minnesota College Savings Plan at 1-877-338-4646 or visit www.mnsaves.org.

Wings Financial Credit Union - As an employee of Hennepin Healthcare you are eligible to join and utilize the many services offered by Wings Financial. For more information go to www.wingsfinancial.com or call 952-997-8000.

This benefit summary provides a general summary of the benefits available to Hennepin Healthcare employees. Complete details about the plans are found in the legal plan documents. If there is any difference between the information provided in this material and provisions of the legal plan documents, the plan documents govern. Hennepin Healthcare reserves the right to terminate, suspend, withdraw, amend or modify the plans and programs at any time and for any reason.