



# Benefits Summary 2026

This is a brief description of the organization’s benefits for eligible employees. For additional information and requirements refer to the employee handbook.

BENEFIT	DESCRIPTION
<p><b>Medical Insurance</b> Medica</p> <p>HDHP: <u>High Deductible Health Plan</u> is a plan with a higher deductible than traditional plans.</p> <p><u>Traditional Health Plan</u> typically has a lower deductible and doesn’t allow access to a health savings account. You may pay a copay or fixed amount for each medical appointment.</p> <p>HSA: <u>Health Savings Account</u> is a type of savings account that lets you set aside money on a pre-tax basis to pay for qualified medical expenses. You can only contribute to an HSA if you have an HSA-eligible plan or HDHP.</p>	<p>Employer pays 90% for employee and 50% for spouse/domestic partners/dependents annual health premium cost. Employee pays remaining premium cost.</p> <p><b>3 Networks:</b> <u>Medical Elect:</u> National network, employee selects primary care clinic. \$1000-25-25% and \$2000-0% plans available.</p> <p><u>Medica Passport:</u> National open access network includes Mayo Clinic. \$2000-0% and \$6350-0% plans available.</p> <p><u>Medica Vantage:</u> Metro area network, featuring M Health Fairview. \$2000-0% plan.</p> <p><b>3 Plans:</b> <u>Traditional Health Plan \$1000-25-25%:</u> Employee pays \$1000 of medical costs (deductible). After that you’ll pay 25% of the cost for each service, plan covers 75% until reach out of pocket max for the year.</p> <p><u>HDHP \$2000-0% HSA:</u> Employee pays medical expenses out of pocket until you’ve spent \$2000 (deductible). After plan covers 100% of eligible medical costs. Allows an HSA.</p> <p><u>HDHP \$6350-0% HSA:</u> Employee pays medical expenses out of pocket until you’ve spent \$6350 (deductible). After plan</p>

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<b>Dental Insurance</b>	Employee paid, 2 plan options available \$1500 or \$2000 annual maximum per person.
<b>Vision Insurance</b>	Employee paid, includes coverage for exams, glasses and contact lenses.
<b>Section 125 Cafeteria Plan</b>	Employer contributes \$3000 per employee to help employees pay for benefits like health insurance, dental or childcare. Contribution is prorated for new hires based on hire date.
<b>Paid Holidays</b>	11 Paid Holidays
<b>Summer Holiday Schedule</b>	Office closes Fridays at noon from Memorial Day to Labor Day.
<b>Paid Time Off (PTO)</b>	Accrues at the following rates for full-time employees: 0-2 years 6.46 hours 2-5 years 7.08 hours 5-9 years 7.69 hours 10+ years 8.61 hours
<b>Parental Leave</b>	Up to 12 weeks leave. Employer pays for first 4 weeks of parental leave. Employee pays for remaining leave using combination of PTO, STL, and unpaid leave.
<b>Education Benefit</b>	Reimbursement for college courses, see employee handbook for requirements.
<b>Short-Term Leave (STL)</b>	Employee accrues 2.77 STL hours per pay period.
<b>Long-Term (LTD) Disability Insurance</b>	Employer paid benefit to partially replace your income (60%) if you become disabled while insured. Monthly max benefit \$5000.
<b>401k Retirement Plan</b>	Employer contributes 7% of employee's annual salary to plan.

<b>Service Anniversary Recognition</b>	Employer celebrates milestone service anniversaries every 5 years.
<b>Fun Employee Events</b>	Monthly birthday celebrations, summer event and holiday lunch.
<b>MEDICA Members: Additional Benefits</b>	
<b>Fitness benefit (digital only)</b>	On-demand and live virtual classes, wellness, meditation and weight loss solutions. Included at no extra cost with Medica membership.
<b>My Health Rewards App</b>	Earn points and get rewarded using the App. Track steps, sleep, calories to earn rewards. Medica members who meet monthly wellness goals earn up to \$75/month - \$900/year. Funds are deposited into the employee's health savings account. Must have a high deductible health care plan and HSA to participate.
<b>Live &amp; Work Well</b>	24/7 access to professional care, self-help and variety of information. Visit <a href="http://LiveAndWorkWell.com">LiveAndWorkWell.com</a> and enter access code MEDICA.
<b>Employee Assistance Program (EAP)</b>	Offers help with life events such as; work stress, getting married/divorced, having children, moving, financial stress, etc., Call 1-800-626-7944. Specialists available 24/7 to talk. Five in-person counseling sessions covered at 100%. 30-minute legal consult at no cost.
<b>OMADA Prevention Program</b>	A digital lifestyle change program for people at risk for chronic conditions such as prediabetes, hypertension, high cholesterol, cardiovascular disease. Program available at no cost. You'll be matched with a health coach, complete weekly online lessons and connect with small group of other participants for support.