

2011 Benefits and Premium Rates Summary
(Benefits effective date is June 20, 2011
Rates are in effect 7/1 – 12/31/2011)

Health Insurance – Medica

Options Plan

- Two Tiers of Providers – (Tier I; HCMC/HFA and Fairview)
- Office visit co-pays \$10- Tier I providers (waived for HCMC/HFA); \$30- Tier II providers
- In-network preventive care covered at 100%
- Prescription drug copays: \$12/generic; \$35/brand

HRA Plan (Health Reimbursement Account)

- Annual Deductible: \$1450 Individual and \$2900 Single plus one Dependent and Family – In-Network
- HCMC helps to pay a portion of the deductible
- An HRA account is funded by HCMC annually - \$900 individual; \$1800 Single plus One Dependent and Family (**pro-rated for mid-year hires**)
- Annual Out-of-pocket maximum \$2,500 Individual and \$5,000 Single plus One Dependent and Family – In-Network

Contributions/Month – Resident	HRA	Options
Single	\$0	\$51.54
Single plus one Dependent	\$182.36	\$289.90
Family	\$258.98	\$389.44

Dental Insurance – HealthPartners Exceed Plan

Tier I Providers

- No annual deductible for specific areas of care
- Out-of-pocket maximum \$1,000
- Preventative care 100% coverage
- Sealants 100% coverage
- Fillings 50% coverage
- NO OUT OF NETWORK COVERAGE

Tier 2 Providers

- Annual deductible: \$25 per person/\$75 family
- Out-of-pocket maximum \$1,000
- Preventative care 80% coverage
- Sealants 80% coverage
- Fillings 50% coverage
- NO OUT OF NETWORK COVERAGE

Contributions/Month – Resident	HP Exceed Plan Monthly Prem.
Single	\$29.30
Family	\$71.42

Health Care Flexible Spending Account

Pre-tax dollars are used to pay for out-of-pocket medical, dental and vision expenses for you and your dependents. You can set aside up to \$5,000 annually, pre-tax, through automatic payroll deductions. For the 2011 calendar year, your annual election will be divided by 12 pay periods (July 1 – Dec 31, 2011). You will need to re-enroll in November for participation in the Plan for the period 1/1-12/31/2012.

Dependent Care Flexible spending Account

Pre-tax dollars are used for your eligible dependent care expenses, such as day care for your child or elder care. You can set aside up to \$5,000 annually, pre-tax (up to \$2,500 if you're married and filing separate tax returns) through automatic payroll deductions. For the 2011 calendar year, your annual election will be divided by 12 pay periods (July 1 – Dec 31, 2011). You will need to re-enroll in November for participation in the Plan for the period 1/1-12/31/2012.

Life Insurance – provided by The Standard Insurance Company

Basic Life

- Basic life amount is \$50,000
- 100% paid by HCMC

Supplemental Life Insurance

You will be have the opportunity to purchase additional life insurance in increments of \$10,000 up to a maximum of \$500,000 at age-rated, group rates. No evidence of insurability will be necessary for the first \$100,000. For amounts over \$100,000, you will be required to complete and Evidence if Insurability questionnaire. Coverage is also available for your spouse and/or dependent child(ren).

Employee Rates:

Age	Rate per \$1,000
<25	\$.03
25-29	.03
30-34	.04
35-39	.05
40-44	.07
45-49	.10
50-54	.15
55-59	.25
60-64	.43
65-69	.82
70+	1.30

Supplemental Spousal Life

Coverage	<i>Employee Cost per Pay Period (24)</i>
\$10,000	\$0.65
\$20,000	\$1.30
\$30,000	\$1.95

Supplemental Child Life

Coverage	<i>Employee Cost Per Pay Period (24)</i>
\$5,000	\$0.49
\$10,000	\$0.98
\$15,000	\$1.47
\$20,000	\$1.96

Group Short-Term Disability Insurance – Provided by The Standard Insurance Company

Income replacement program available to employees who become disabled (unable to work because of a covered illness or injury) for a short period of time, up to 90 days.

- Employees will automatically be covered
- HCMC will pay 100% of the cost of the coverage!
- 14-day waiting period, benefits begin on 15th day of disability
- 60% benefit, to a max of \$2,000/ week

Group Long-Term Disability Insurance – Provided by The Standard Insurance Company

Income replacement program available to employees who become disabled (unable to work because of a covered illness or injury) for a long period of time.

- Employees will automatically be covered
- HCMC will pay 100% of the cost of the coverage
- Monthly Benefit: 60% of Salary to max of \$10,000/month
- Benefits begin after 90 days of disability. The Maximum Benefit Period is determined by your age when the Disability begins.

457 Deferred Compensation Plan

You have an opportunity to supplement your retirement by participating in the MN State 457 Deferred Compensation Plan (MNDCPL). 457 deductions are taken pre-tax from your bi-weekly paycheck in lieu of the 6.2% social security deduction. The maximum contribution amount is \$16,500 annually. Unless exempt because of J1 VISA status, a resident must choose either enrolling in the 457 plan or having the social security deduction. Under either option, the resident is subject to the Medicare payroll tax. A resident may elect to contribute 3.75% of his/her "base pay" to the Minnesota Deferred Compensation Plan and HCMC will make a dollar-for-dollar matching contribution up to \$2,000 per calendar year and will not pay or withhold FICA taxes. No other matching contributions will be made. For purposes of these rules, "base pay" means the total stipend from HCMC. The resident may withdraw his/her contributions and the matching contributions from the state plan at the end of their employment. There is no age limit for distribution tied to this Plan. Detailed information will be given out during Orientation. Alternatively, the resident may participate in the employee Social Security program (FICA). The contribution will be at the statutory rate (currently 6.2% for Social Security and 1.45% for Medicare). It may not be withdrawn at the end of employment. IF A RESIDENT FAILS TO CHECK the State Section 457 Plan Option under VIII.F and complete the requisite enrollment form for the plan, the resident will be subject to FICA.

For questions please contact HCMC Benefits Center

1-77-558-1177

www.hcmc.org/employee