

## 2012 Benefits Summary Non-Union

Hennepin County Medical Center provides a comprehensive benefit program for employees in benefit-earning positions who are regularly scheduled to work at least 40 hours per pay period. Please refer to the eligibility requirement for each benefit plan to determine your eligibility for the various benefits.

**Benefits are effective the first day of the month coincident with or next following date of hire.**

### ELIGIBLE DEPENDENTS

Eligible dependents for health and dental coverage include: your spouse; child(ren) to age 26 regardless of student or marital status, per MN State Law, and same-gender domestic partner and/or child(ren) of the domestic partner.

**PLEASE NOTE: When you enroll dependents in the HCMC plan(s), you will receive a letter from the Dependent Verification Center requesting documentation to verify your dependent(s) eligibility. The letter from the Dependent Verification Center 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

Eligibility Requirement: 40+ hours per pay period

HCMC 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. A referral is not required to see specialists within the network. The highest level of coverage is provided when care is received from a participating provider.

### **MEDICA HRA Health Plan**

Plan benefits include 100% coverage for preventive care. After the deductible is met, the plan provides 90% coverage for eligible medical services. (The deductible is waived for all **services received at HCMC** with the exception of ER and Urgent Care visits.) HCMC funds a Health Reimbursement Account (HRA) to help employees pay a portion of the deductible. HCMC pays 100% of employee only coverage. Dependent coverage requires an employee payroll deduction.

#### **Medica HRA Medical Plan Costs**

Coverage	Employee Cost per Pay Period (24)	Employee Cost per Month
Employee Only	\$0	\$0
Employee +1	\$92.56	\$185.12
Family	\$131.44	\$262.88

### Medica Options Health Plan

Plan benefits include 100% coverage for preventive care. Employee copays are required for most other medical services for illness or injury. **(For services received at HCMC, office visit and inpatient hospital copays are waived; Tier I prescription drug copays are reduced from \$12.00 to \$6.00; Tier II prescription drug copays are reduced from \$35.00 to \$15.00.)** No deductible is required for services provided by network providers. HCMC pays a portion of the premium for each coverage level, with the remainder paid by the employee through payroll deduction.

#### Medica Options Medical Plan Costs

Coverage	Employee Cost per Pay Period (24)	Employee Cost per Month
Employee Only	\$26.16	\$52.32
Employee +1	\$147.14	\$294.28
Family	\$197.65	\$395.30

### DENTAL INSURANCE

Eligibility Requirement: 40+ hours per pay period

#### HealthPartners Distinctions Dental Plan

Plan benefits include 100% coverage for in-network preventive care. Most other services are covered at 50-80%. No deductible is required for services provided by Tier I providers. A deductible will apply when utilizing Tier II and out of network providers. Orthodontics is limited to dependent children, to age 19. Services must be provided by a Tier I provider. **There is no orthodontia coverage if services are provided by Tier II or out of network providers.** 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.

Three coverage options are available: employee only, employee plus one dependent and family coverage. HCMC pays a portion of the premium for each coverage level, with the remainder paid by the employee through payroll deduction.

#### Health Partners Dental Plan Costs

Coverage	Employee Cost per Pay Period (24)	Employee Cost per Month
Employee Only	\$7.78	\$15.56
Employee +1	\$15.98	\$31.96
Family	\$22.88	\$45.76

### LIFE/AD&D INSURANCE

Eligibility Requirement: 40+ hours per pay period

HCMC provides a Basic Life/AD&D insurance benefit at no cost to you. The Basic Life/AD&D benefit is equal to one times your annual base salary to a maximum of \$50,000, with a minimum benefit of \$30,000.

Supplemental Life/AD&D insurance is available, on a voluntary basis at group rates, for the employee, spouse, same or opposite-gender domestic partner, and/or dependent child(ren). Dependent child(ren) may be covered through age 24, regardless of student status. Supplemental Employee Life/AD&D is available in increments of \$5,000, up to a maximum of \$500,000, with a Guarantee Issue of amounts up to \$100,000. Supplemental coverage is paid by the employee through payroll deduction. **An employee must elect Supplemental Life Insurance in order to elect life insurance for dependent(s). The employee's supplemental life amount must be equal to or greater than the coverage elected for dependent(s). 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.**

### SHORT TERM DISABILITY INSURANCE

Eligibility Requirement: 56+ hours per pay period

Short Term Disability Insurance is provided by HCMC at no cost to the employee. This coverage provides salary continuation benefits for short periods of disability due to injury or illness. 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 HCMC 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

Eligibility Requirement: 40+ hours per pay period

### **Health Care Flexible Spending Account**

Employees may set aside up to \$5000/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 \$5000/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 Medica.**

## EMPLOYEE ASSISTANCE PROGRAM

Eligibility Requirement: All Employees

Employees have access to an Employee Assistance Program through Medica Optum Health. 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. (1-800-626-7944)

## PAID TIME OFF BENEFITS (Flexible Paid Time Off – PTO)

Eligibility Requirement: 40+ hours per pay period

Flex PTO provides you with paid time off for absences due to any reason including vacation, illness, holidays, doctor appointments, and personal business. You have the flexibility to decide how to manage your paid time away from work for whatever reason. Hours accrue based on your hours worked and years of service with HCMC. You will generally accrue time off based on how long you've been employed at HCMC 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 HCMC, your remaining Flex PTO balance will be paid in full 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 HCMC makes contributions. The contribution amount (percentage of gross salary) is determined by PERA, and contributions at the prescribed level are mandatory. In 2012, mandatory employee contributions are: Coordinated Fund - 6.25%, (most employees are in this fund). In 2012, HCMC contribution amounts are: Coordinated Fund – 7.25%; You are 100% vested in HCMC's contributions after 5 years of service.

### 457 Deferred Compensation Plan

Eligibility Requirement: All Employees

In addition to the state-mandated PERA plan, HCMC 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 pay-out occurs when the employee has retired and, as a result, may fall into a lower tax bracket. The maximum deferral amount for 2012 is \$17,000 annually; \$22,500 annually, if over age 50.

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

Eligibility Requirement: All Employees

You are eligible to participate in the 403(b) Plan on the first day of your employment. We encourage you to take an active role in the 403(b) Plan and to choose a contribution rate and investment option(s) that are appropriate for you. Please note that you may change your contribution rate and/or investment option(s) at any time. You are always 100% vested in your contributions.

For questions, please contact Wells Fargo through the website at <https://www.wellsfargo.com/retirementplan/> or by calling 1-800-728-3123.

## PRE-TAX TRANSPORTATION PROGRAM

Eligibility Requirement: All Employees

HCMC 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 \$240 per month in pre-tax dollars for eligible vehicle and bicycle parking expenses. Employees who have a parking contract with HCMC may **NOT** participate in the pre-tax parking program

**The pre-tax parking program is administered by Optum Health. Claims for reimbursement of parking/bicycle expenses should be submitted to Optum Health and must be filed within 180 days of service.**

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. HCMC subsidizes the cost of the passes by approximately 40%.

## EMPLOYEE FITNESS CENTER

Eligibility Requirement: All Employees

HCMC offers a fitness facility for employees. Employees will have access to the cardiac rehabilitation space as a fitness option during non-patient care hours. Employees must make a one-year commitment to participate in the program at an annual fee of \$108.00. The annual fee is paid through payroll deductions (\$4.50 per pay period).

## PTO FOR FITNESS

Eligibility Requirement: 40+ hours per pay period

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 \$1,500 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.

HCMC 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 to a maximum of \$3500 per year. Tuition reimbursement for employees working at least 40 hours per pay period will be reimbursed at a percentage of the maximum reimbursement. Employees who voluntarily leave Hennepin 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**

**MERSC** – HCMC is a member of MERSC (Minnesota Employees Recreation and Services Council) a non-profit professional association. All employees have access to discounts on a wide variety of activities, events and services provided through MERSC. For more information, visit the MERSC website at [www.mersc.org](http://www.mersc.org).

**Minnesota Benefits Association** – A voluntary benefits program through Minnesota Benefit Association (MBA) is available to employees after their first 30 calendar days of employment. This program allows employees and their families to compare and purchase a wide range of popular, affordable insurance products and financial services. For more information contact MBA at [www.minnesotabenefitassociation.org](http://www.minnesotabenefitassociation.org)

**529 College Savings Plan** – All HCMC employees may 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(ren) higher education. For more information go to: Minnesota College Savings Plan or call 1-877-338-4646.

**Wings Financial Credit Union** – As an employee of HCMC you are eligible to join and utilize the many services offered by Wings Financial. For more information go to [www.wingsfinancial.com](http://www.wingsfinancial.com) or call 952-997-8000.

*\*\* As you consider enrolling a domestic partner and/or their dependent child(ren), please note that the Internal Revenue Service (IRS) has determined that the employer's cost of providing benefits for domestic partners and their child(ren), is considered ordinary or "imputed income" and is, therefore, subject to taxes*

*This benefit summary provides a general summary of the benefits available to Hennepin County Medical Center 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. HCMC reserves the right to terminate, suspend, withdraw, amend or modify the plans and programs at any time and for any reason.*