



## 2009 Non-Union Employee Benefits Summary

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 following date of hire.

### ELIGIBLE DEPENDENTS

Eligible dependents for health and dental coverage include: your spouse; dependent child(ren) to age 19; to age 24 if a full time student; same-sex domestic partner and/or their dependent child(ren).\*

### HEALTH INSURANCE

Eligibility Requirement: 40+ hours per pay period

HCMC employees have a choice of two medical plan options 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, and 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.

#### HealthPartners Empower 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. HCMC funds a Health Reimbursement Account (HRA) to help employees pay the deductible. HCMC pays 100% of employee only coverage. Dependent coverage requires an employee payroll deduction.

#### HealthPartners Distinctions III Health Plan

Plan benefits include 100% coverage for preventive care. Employee copays are required for most other medical services for illness or injury. 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 employee payroll deduction.

### 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 network providers. Orthodontics is limited to dependent children. 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 employee payroll deduction.

## **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-sex or opposite-sex domestic partner, and/or dependent child(ren). Supplemental Employee Life/AD&D is available in increments of \$10,000, up to a maximum of \$500,000, with a Guarantee Issue of \$100,000. Supplemental coverage is paid by the employee via payroll deduction.

## **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 earnings to a maximum of \$10,000 per month. Benefits begin after a 90 day waiting period and 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.

### **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.).

## **EMPLOYEE ASSISTANCE PROGRAM**

Eligibility Requirement: All Employees

Employees have access to an Employee Assistance Program through HealthPartners. This program provides confidential assessments, referral, 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. (1-866-326-7194)

## 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 400 hours (50 eight-hour days). 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 400 hours. Flex PTO accrual stops when you reach the 400-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 2009, mandatory employee contributions are: Coordinated Fund (6% most employees are in this fund); Correctional Fund – 5.83% (security); Police and Fire Fund – 9.4% (paramedics). In 2009, HCMC contribution amounts are: Coordinated Fund – 6.75%; Correctional Fund – 8.75%; Police and Fire Fund – 14.1%.

### 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 it is paid back to the employee (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 2009 is \$16,500 annually; \$22,000 annually, if over age 50.

## 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 via payroll deduction. Employees may use pre-tax dollars for eligible vehicle or bicycle (e.g., bike lockers) parking expenses, or van pool expenses. Employees who use metro-area buses or light rail to commute to work may purchase Bus Cards, Rail/Bus Passes, and Metro Passes with pre-tax dollars. HCMC subsidizes the cost of the cards and 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.

## 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: 40+ hours per pay period

HCMC supports continuing education and personal growth of its employees by providing up to 75% reimbursement of tuition expenses for courses taken at accredited institutions.

## ADDITIONAL VOLUNTARY WORK/LIFE BENEFITS

MERSC  
Minnesota Benefits Association  
529 College Savings Plan  
City-County Federal Credit Union

*\* 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) who do not meet the definition of qualified dependents is considered ordinary or "imputed income" and is therefore, subject to taxes. Contact the HCMC Benefits Service Center at 1-800-646-6174 for more information.*

*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.*