

Rural Minnesota CEP, Inc.
2023 Summary of Benefits

The summary below is a description of benefits for eligible employees, which begin with the first of the month following 30 days of employment, unless otherwise noted. Premium amounts identified are monthly.

Benefit	Description																																												
Medical Insurance Medica – Passport (Open Network)	<p><u>\$4,500 Deductible</u></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Single Premium</td> <td style="text-align: right;">\$ 754.10</td> </tr> <tr> <td>Employer Rate</td> <td style="text-align: right;">\$ 691.26</td> </tr> <tr> <td>Employee Rate</td> <td style="text-align: right;">\$ 62.84</td> </tr> <tr> <td colspan="2"> </td> </tr> <tr> <td>Single + Dep. Premium</td> <td style="text-align: right;">\$1,654.84</td> </tr> <tr> <td>Employer Rate</td> <td style="text-align: right;">\$1,348.40</td> </tr> <tr> <td>Employee Rate</td> <td style="text-align: right;">\$ 306.44</td> </tr> <tr> <td colspan="2"> </td> </tr> <tr> <td>Family Premium</td> <td style="text-align: right;">\$2,110.69</td> </tr> <tr> <td>Employer Rate</td> <td style="text-align: right;">\$1,680.75</td> </tr> <tr> <td>Employee Rate</td> <td style="text-align: right;">\$ 429.94</td> </tr> </table> <p>In-Network Deductible/Maximum:</p> <ul style="list-style-type: none"> • Single, \$4,500 • Family, \$9,000 <p><u>\$3,375 Deductible</u></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Single Premium</td> <td style="text-align: right;">\$ 814.30</td> </tr> <tr> <td>Employer Rate</td> <td style="text-align: right;">\$ 691.26</td> </tr> <tr> <td>Employee Rate</td> <td style="text-align: right;">\$ 123.04</td> </tr> <tr> <td colspan="2"> </td> </tr> <tr> <td>Single + Dep. Premium</td> <td style="text-align: right;">\$1,786.94</td> </tr> <tr> <td>Employer Rate</td> <td style="text-align: right;">\$1,348.40</td> </tr> <tr> <td>Employee Rate</td> <td style="text-align: right;">\$ 438.54</td> </tr> <tr> <td colspan="2"> </td> </tr> <tr> <td>Family Premium</td> <td style="text-align: right;">\$2,279.17</td> </tr> <tr> <td>Employer Rate</td> <td style="text-align: right;">\$1,680.75</td> </tr> <tr> <td>Employee Rate</td> <td style="text-align: right;">\$ 598.42</td> </tr> </table> <p>In-Network Deductible/Maximum:</p> <ul style="list-style-type: none"> • Single, \$3,375 • Family, \$6,750 <p>Premiums listed are monthly, deducted bi-weekly on pre-tax basis.</p>	Single Premium	\$ 754.10	Employer Rate	\$ 691.26	Employee Rate	\$ 62.84			Single + Dep. Premium	\$1,654.84	Employer Rate	\$1,348.40	Employee Rate	\$ 306.44			Family Premium	\$2,110.69	Employer Rate	\$1,680.75	Employee Rate	\$ 429.94	Single Premium	\$ 814.30	Employer Rate	\$ 691.26	Employee Rate	\$ 123.04			Single + Dep. Premium	\$1,786.94	Employer Rate	\$1,348.40	Employee Rate	\$ 438.54			Family Premium	\$2,279.17	Employer Rate	\$1,680.75	Employee Rate	\$ 598.42
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Health Savings Account (HSA) (Requires election of Health Insurance)	<p>Employer contribution of \$1,000 per year. Payments of \$250 will be made to employee accounts on January 1st, April 1st, July 1st, and October 1st.</p> <p>\$3,850 single and \$7,750 family limit on HSA contributions</p> <p>\$1,000 Maximum Catchup Contribution for those 55+</p>																																												

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Dental Insurance Delta Dental of Minnesota	Single Premium \$ 56.13 Employer Rate \$ 56.13 Employee Rate \$ 0 Family Premium \$140.41 Employer Rate \$ 70.21 Employee Rate \$ 70.20 Note: Family includes spouse and children to age 19 or 25, if they are a full-time student Deductible: None Diagnostic and Preventive Services: 100% covered Calendar year plan maximum: \$2,000
Group Life/AD&D Insurance	Employer paid life insurance of \$50,000 for all employees working 20+ hours per week
Doctor's Certified Leave/Short Term Disability	Employer paid benefit of 100% of monthly salary after a 30-day waiting period for the employee's health reasons as identified by a doctor.
Long Term Disability	Employer paid benefit of 60% of monthly salary up to \$4,500/month
403(b) Retirement Plan Mass Mutual/Empower	Employee may contribute 1% - 100% of gross pre-tax up to annual IRS limit, beginning the first day of employment. 100% vested in employer matching contributions after 2 years of service.
403(b) Match	Employer contribution effective after the first of the month, following the hire date. Plan requires an employee minimum contribution of 3%; 4% to receive the full company match. Employer maximum match based on years of service: 0-3 years 4% 4-8 years 4.5% 9-19 years 5% 20 + years 5.5%
Voluntary Life Insurance	Optional employee paid life insurance for employee, spouse, dependents.
Voluntary Accident/Critical Illness	Optional employee paid Accidental and Critical Illness insurance.
Healthcare Flexible Spending Account	Pre-tax payroll deduction for healthcare, dental, and vision expenses effective upon date of hire.
Dependent Care Flexible Spending Account	Pre-tax payroll deduction for dependent care expenses effective upon date of hire.

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Paid Time Off	<p>Employees accrue PTO on the first day of employment, prorated based on 40-hour work week.</p> <p>Accrual rates by years of service (26 pay periods per year)</p> <table data-bbox="597 310 1274 422"> <tr> <td>0-3 years</td> <td>6.00 hrs per pay period</td> <td>19.5 days per year</td> </tr> <tr> <td>3-5 years</td> <td>7.85 hrs per pay period</td> <td>25.5 days per year</td> </tr> <tr> <td>5+ years</td> <td>9.70 hrs per pay period</td> <td>31.5 days per year</td> </tr> </table>	0-3 years	6.00 hrs per pay period	19.5 days per year	3-5 years	7.85 hrs per pay period	25.5 days per year	5+ years	9.70 hrs per pay period	31.5 days per year
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3-5 years	7.85 hrs per pay period	25.5 days per year								
5+ years	9.70 hrs per pay period	31.5 days per year								
Holidays	11 paid holidays per year									
Access Perks - Employee Purchase & Travel Discount Program	Employer paid employee discount program for personal purchases, entertainment, and travel.									
Employee Assistance Program	24/7 confidential employee services									