

Wellness
Exam

BENEFIT HIGHLIGHTS*

✓ HEALTH PLANS

High-deductible health plans (HDHP) with no copays, administered through Medica

- **Single plans**—choose between \$3,000 or \$5,000 annual deductibles
- **Family plans**—choose between \$6,000 or \$10,000 annual deductibles

✓ HEALTH SAVINGS ACCOUNT

(HSA) administered through Optum Bank

- Owned by the account holder (employee)
- Portable (no use-it-or-lose-it requirement)
- Pays for qualified medical expenses [IRS Section 213(d)] with tax-free** dollars
- Balance and earnings carry over year to year; tax free**

✓ FLEXIBLE SPENDING ACCOUNT

(FSA) administered through Benefit Extras

Three pretax plan components:**

- 1. Employee Payments/Deductions Pretax** (automatic)
- 2. Health Care (Flexible) Spending Account** (optional)
 - Full Scope: If you choose the Traditional Plan option, medical, dental, and vision expenses are all eligible for consideration
 - Limited Scope: If you choose the HDHP with HSA option, only dental and vision expenses are eligible for consideration
 - Participant/employee eligibility mirrors medical plan
 - \$2,700 annual limit
 - Debit cards are automatically issued
- 3. Dependent Daycare Account** (optional)
 - \$5,000 annual limit

* Must meet eligibility requirements.

** Tax references are at the federal level. State taxes may vary. Please consult a tax advisor.

✓ 100% PREVENTIVE SERVICES COVERED***

No out-of-pocket cost toward deductible

- Annual wellness exam

***While using an in-network provider

100% PREVENTIVE PRESCRIPTION DRUGS COVERED

No out-of-pocket cost toward deductible

- May include medications for diabetes, blood pressure, asthma or high cholesterol (as identified and determined by Medica)
- Included medications are not subject to deductible and coinsurance, therefore no out-of-pocket expense to the employee

VALUE ADDS YOU CAN CHOOSE

Provided through Medica as part of the HDHP

- Tobacco Cessation “Journey” Program
- Healthy Pregnancy Resources “Journey” Program
- Health and Wellness Coaching “Journey” Program
- 24-Hour Nurse Line
- Medical and Rx Online Cost and Quality Tools
- Health Rewards Gift Card Program (earn up to \$100 per member)
- Healthy Savings Program

Get
OutdoorsEat
HealthyManage
Stress

(Continued on back)

✓ VOLUNTARY LIFE INSURANCE OPTIONS

Administered through Lincoln Financial Group

Employee

- \$10,000 increments; five times annual earnings up to \$500,000
- \$100,000 Guaranteed Amount (GI)

Spouse

- \$5,000 increments; 50% of the Approved Eligible Employee (EE) Amount
- \$30,000 Guaranteed Amount (GI)

Child(ren)

- \$5,000 or \$10,000 coverage available; one premium covers all eligible children



✓ DENTAL INSURANCE

Administered through Delta Dental

- Provides up to \$1,500 in coverage per person, per plan year
- \$50 deductible per person, with a \$150 family max

✓ EMPLOYEE ASSISTANCE PROGRAM

- Assistance with personal and work-related concerns
- Connect with counselors 24/7 to help with issues such as depression; marital or family difficulties; addictions; legal and financial problems; or work/life issues such as child care or elder care, finding movers, locating kennels and pet care, and vacation planning

✓ 401(K) AND PROFIT SHARING

Administered through Empower Retirement

- 401(k) plan offers employees pre-tax and/or post-tax contributions via payroll deductions
- Employer offers a Safe Harbor plan designed with a minimum 3% profit sharing contribution to the employee 401(k) account; additional profit sharing may be offered at a discretionary rate to eligible employees



✓ DISABILITY PLANS

- Short-term and long-term disability plans • Employer paid

✓ BASIC LIFE INSURANCE AND ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

- 2.5 times your base annual salary up to \$150,000 • Employer paid



✓ VISION

Administered through EyeMed

- Provides up to \$130 in coverage

✓ UNUM PLANS

- Group accident
- Hospital indemnity
- Critical illness

FRANDSEN FINANCIAL CORPORATION



Human Resources Department
4388 West Round Lake Road • Arden Hills, MN 55112
Phone 651.407.5720 • Fax 651.393.9765