

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 TASC*

### 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
- \$2,600 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

## ✓ 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)

- \$10,000 coverage for each child, all for one premium

## ✓ DENTAL INSURANCE

*Administered through Delta Dental*

- Provides up to \$1,500 in coverage per person, per plan year

## ✓ 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 pretax contributions via payroll deductions
- Profit Sharing allows for an annual, discretionary, employer-funded contribution to eligible employees

## ✓ DISABILITY PLANS

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

## ✓ BASIC LIFE INSURANCE AND ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

- Employer paid
- For additional details contact Human Resources directly

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