

Amherst H. Wilder Foundation - Summary of Benefits (Effective January 1, 2017)

Benefit	Description	Effective Date	Cost to You
<p>Medical</p>	<p>You and your dependents may enroll in one of the Foundation's group medical plan options. Covered expenses include physicians, chiropractors, hospital care, medication and other services.</p> <p>HealthPartners Distinctions II – Medical Plan: In this plan providers and hospitals are sorted into two benefit levels (tiers) based on how well they score on both quality and affordability. The benefit level (or tier) of your provider determines your out-of-pocket expenses. A preferred designation with lower office visit co-pays exists for employees who participate in an annual wellness program (new employees automatically receive the preferred designation for the remainder of the calendar year in which they were hired and for the following calendar year if they are hired after July 1). Preventive care is covered at 100%. You will have a \$30 (tier 1) or \$45 (tier 2) co-pay for office visits. Maximum out of pocket expenses are \$3,500 for individual or \$7,000 for family per calendar year. Out-of-network providers are also available at a higher out-of-pocket cost.</p> <p>HealthPartners Empower HSA – Medical Plan: In this plan you will be covered by a high deductible health plan paired with a health savings account where you can make pre-tax contributions. Wilder also makes contributions to your health savings account. A preferred designation with a lower deductible exists for employees who participate in an annual wellness program (new employees automatically receive the preferred designation for the remainder of the calendar year in which they were hired and for the following calendar year if they are hired after July 1). Preventive care is covered at 100% and you pay a \$12 (generic) or \$45 (brand) co-pay for prescriptions on a preventive drug list. You will have a \$2,700 (individual) or \$5,200 (family) deductible for non-preventive expenses. Maximum out of pocket expenses are \$6,000 for individual or \$10,000 for family per calendar year. Out-of-network providers are also available at a higher out-of-pocket cost.</p> <p>Note: Must be scheduled to work at least 56 hours per pay period to be eligible for this benefit. Please review the summary plan description for complete details of coverage.</p>	<p>Coverage becomes effective the 1st of the month following 30 days of employment. (Provided application is completed within 30 days of the date of hire.)</p>	<p>Wilder pays between 55% and 70% of the cost of premiums for employee health coverage. Cost is based on your scheduled hours and number of covered dependents. The Empower HSA Medical plan meets affordability requirements for single coverage under health reform law.</p>
<p>Dental</p>	<p>Employees who are scheduled to work 56 or more hours in a pay period (and their dependents) may enroll in the group dental plan. Covered expenses include preventive and diagnostic care, basic services, endodontics, periodontics, oral surgery, major restorative, prosthetics, and orthodontia coverage for dependent children ages 8-19. (Provider: HealthPartners)</p> <p>Note: Must be scheduled to work at least 56 hours per pay period to be eligible for this benefit. For further information regarding deductibles, waiting periods and other limitations please review the summary plan description.</p>	<p>Coverage becomes effective the 1st of the month following 30 days of employment. (Provided application is completed within 30 days of the date of hire.)</p>	<p>Wilder pays between 55% and 70% of the cost of premiums for employee dental coverage. Cost is based on your scheduled hours and number of covered dependents.</p>

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<p>Basic Life Insurance</p>	<p>You will automatically be insured for 1 times your scheduled annual salary in term life insurance (up to \$50,000 maximum). In the event of your death this amount will be paid to the individual(s) you designate as your beneficiary. (Provider: Standard Insurance)</p> <p>Note: Must be scheduled to work at least 30 hours per pay period to be eligible for this benefit. Please refer to the Group Life summary plan description for complete details.</p>	<p>Coverage automatically becomes effective the 1st of the month following 30 days of employment.</p>	<p>No cost to you (Paid by Wilder)</p>
<p>Supplemental Life Insurance</p>	<p>Supplemental life insurance provides you with term life insurance coverage in addition to the amount already received under basic life. You may elect to receive up to three times your scheduled annual salary in supplemental life insurance. (Provider: Standard Insurance)</p> <p>Note: Must be scheduled to work at least 30 hours per pay period to be eligible for this benefit. Please refer to the Group Life summary plan description for complete details.</p>	<p>Coverage becomes effective after approval from Standard.</p>	<p>Cost is determined by your age and amount of insurance requested.</p>
<p>Spouse/Domestic Partner Life Insurance</p>	<p>You may elect term life insurance coverage for your spouse or domestic partner. You may select coverage from \$5,000 to \$225,000, in \$5,000 increments (amount may not exceed the amount of combined basic and supplemental life coverage for which you are insured). (Provider: Standard Insurance)</p> <p>Note: Must be scheduled to work at least 30 hours per pay period to be eligible for this benefit. Please refer to the Group Life summary plan description for complete details.</p>	<p>Coverage becomes effective after approval from Standard.</p>	<p>Cost is determined by age and amount of insurance requested.</p>
<p>Dependent Life Insurance</p>	<p>You may elect to cover a spouse and unmarried dependent children with either \$2,500 or \$5,000 in dependent life. (Provider: Standard Insurance)</p> <p>Note: Must be scheduled to work at least 30 hours per pay period to be eligible for this benefit. Please refer to the Group Life summary plan description for complete details.</p>	<p>Coverage becomes effective the 1st of the month following 30 days of employment. (Provided application is completed within 30 days of the date of hire.)</p>	<p>Cost is based on amount of coverage selected.</p>
<p>Long Term Disability Insurance</p>	<p>You will automatically be enrolled in Long term disability insurance. Long term disability provides you with income protection from long term loss of wages due to disability. Long term disability benefits begin paying after 90 days of disability. You may receive up to 60% of your scheduled salary. (Provider: Standard Insurance)</p> <p>Note: Must be scheduled to work at least 30 hours per pay period to be eligible for this benefit. Please refer to the Long Term Disability summary plan description for complete details.</p>	<p>Coverage is effective immediately upon hire or attainment of a benefits eligible status.</p>	<p>Cost shared between employer and employee. Cost to you is based on your scheduled annual salary.</p>

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<p>AD&D (Accidental Death & Dismemberment)</p>	<p>You may elect coverage, for yourself and your dependents, to cover loss of life or dismemberment due to an accident. You may select coverage from \$20,000 to \$500,000 in \$10,000 increments (maximum 10 times your scheduled annual salary). (Provider: Unum Insurance)</p> <p>Note: Must be scheduled to work at least 30 hours per pay period to be eligible for this benefit. Please refer to the AD&D summary plan description for complete details.</p>	<p>Coverage becomes effective the 1st of the month following 30 days of employment. (Provided application is completed within 30 days of the date of hire.)</p>	<p>Cost is determined by amount selected and number of dependents covered.</p>
<p>Paid Time Off (PTO)</p>	<p>You accrue PTO according to the following schedule:</p> <p>Date of hire through the end of the 3rd year: 18 days Beginning of 4th year through end of 10th year: 23 days Beginning of 11th year to 20th year: 28 days Beginning of 21st year and beyond: 33 days</p> <p>Employees may receive credit for prior job related experience towards their PTO accrual rate. However, the highest accrual rate can only be attained with 20 years or more of Wilder service, which need not be continuous.</p> <p>Employees may elect to donate PTO to other eligible employees.</p> <p>Note: Must be scheduled to work at least 30 hours per pay period to be eligible for this benefit</p>	<p>PTO accruals begin immediately upon hire or attainment of a benefits eligible status. You may use accrued paid time off with approval from your supervisor.</p>	<p>No cost to you (Provided by Wilder)</p>
<p>Floating Holidays</p>	<p>You will earn 16 hours of floating holiday each calendar year. These hours must be used in the calendar year between January 1 and December 31 and will not carry over to the next year.</p> <p>Note: Must be scheduled to work at least 30 hours per pay period to be eligible for this benefit</p>	<p>Eligible staff will be credited with 16 hours of floating holiday on January 1st of each year.</p>	<p>No cost to you (Provided by Wilder)</p>

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<p>Family Medical Caregiver Leave (FMC)</p>	<p>You will have up to 6 weeks of family medical caregiver (FMC) available in a rolling calendar year, per FMLA or other qualifying event. Employees must go through certification and approval process before they will be eligible to access available FMC benefits.</p> <p>Note: Must be scheduled to work at least 30 hours per pay period to be eligible for this benefit</p>	<p>Coverage becomes effective the 1st of the month following 30 days of employment. You may use available FMC after going through medical certification and HR approval process.</p>	<p>No cost to you (Provided by Wilder)</p>
<p>Paid Holidays</p>	<p>You will receive pay for seven scheduled holidays each year. Holidays include, New Year's Day, Martin Luther King Jr. Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving and Christmas. Please refer to the employee leave guidebook for complete details.</p> <p>Note: Must be scheduled to work at least 30 hours per pay period to be eligible for this benefit</p>	<p>There is no waiting period to be eligible to receive these paid holidays.</p>	<p>No cost to you (Provided by Wilder)</p>
<p>401 (k) Retirement Savings Plan</p>	<p>You have the option to save up to 50% (subject to IRS limitations) of your salary for retirement through payroll salary reduction. If you participate you will also be eligible for a matching contribution made by Wilder. The matching contribution is an amount equal to 75% of your contributions on the first 3% of pay, plus 50% on the next 3% of pay, a maximum employer match of 3.75% of salary. 401(k) contributions are sheltered from taxes until you begin withdrawing the money, usually at retirement.</p> <p>Note: Must be scheduled to work at least 30 hours per pay period to be eligible for this benefit. Please refer to the 401(k) Plan summary plan description for complete details.</p>	<p>You will be automatically enrolled in the plan with a 3% contribution after the 1st of the month following 30 days of employment. You have the option to decline auto enrollment or change the amount you contribute at any time.</p>	<p>You may contribute up to 50% of your salary (with up to a 3.75% match from Wilder at no cost to the you).</p>
<p>403(b) Retirement Savings Plan</p>	<p>You have the option to save up to 50% (subject to IRS limitations) of your salary for retirement through payroll salary reduction. The amount contributed to a 403(b) account is sheltered from taxes until you begin withdrawing the money, usually at retirement. You may choose from a list of five mutual fund and insurance companies to contribute to through payroll salary reduction. The Foundation does not provide a matching contribution or year-end contributions in the 403(b) Plan.</p> <p>Note: Must be scheduled to work at least 30 hours per pay period to be eligible for this benefit.</p>	<p>All active employees are eligible to participate. You may enroll in the plan at any time.</p>	<p>You may contribute up to 50% of your salary.</p>

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Medical and Dependent Care Spending Accounts	<p>Employees have the option to set up spending accounts that allow them to pay for health care expenses and dependent care expenses on a tax-free basis. Employees who participate in the Empower HSA medical plan are not eligible to participate in the medical spending account as they will have a pre-tax HSA account instead.</p> <p>Note: Must be scheduled to work at least 56 hours per pay period to be eligible for this benefit.</p>	<p>Participation becomes effective the 1st of the month following 30 days of employment. (Provided application is completed within 30 days of the date of hire.)</p>	<p>\$2,650 maximum contribution for medical spending account.</p> <p>\$5,000 maximum contribution for dependent care spending account.</p>

Benefits Eligible Status: To be eligible for health, dental and flexible spending benefits you must be employed in a regular (not temporary) status and be scheduled to work at least 56 hours during a two-week pay period. To be eligible for paid leave, life insurance, and 401(k) benefits you must be employed in a regular (not temporary) status and be scheduled to work at least 30 hours during a two-week pay period.

This benefits summary is provided for information purposes only, and does not represent a guarantee of benefits or employment. Employees should refer to the employee handbook, summary plan descriptions, or contact Human Resources for an explanation of benefits and requirements necessary to receive them. All benefits are subject to change at the Foundation's discretion. To speak with someone regarding benefits coverage, please call Tara Knopps at 651-280-2425.