



**EMPLOYEE
BENEFIT PROGRAM**



2017



Employee Benefit Programs

Shakopee Mdewakanton Sioux Community

Eligibility

Full-time employees working an average of 38 hours per week or more are eligible for the following benefits. Non-Exempt (hourly) employees are eligible for benefits, except for PTO, on the first day of the month following 45 days of active, full-time employment. Eligibility to use PTO hours remains at 90 days. Exempt (salaried) employees are eligible for benefits on the first day of the month following active, full-time employment.

Medical Plan

Three medical plans through Blue Cross and Blue Shield of Minnesota® are available to choose from, each covering a broad range of services to include, but not limited to: preventive care, inpatient and outpatient hospital services, physician and professional medical services, and prescription drugs. Weekly cost and coverages are listed to the right.

Health Savings Account (HSA)

An HSA is a tax-advantaged account which is used to pay for out-of-pocket health care expenses. Employees put money in the account through a pre-tax payroll deduction and the account balance accumulates interest or earnings tax-free. Money in the account also rolls over from year to year. An HSA can only be established if the employee is enrolled in the AccessPlus plan.

SMSC HSA Contribution

If you are enrolled in AccessPlus plan, SMSC will contribute \$10.00 per week towards an HSA account.

Plan/Coverage	
Choice	
Single	\$17.75
Single + One	\$36.25
Family	\$55.75
AccessPlus	
Single	\$13.50
Single + One	\$28.00
Family	\$43.00
Access	
Single	\$28.00
Single + One	\$58.00
Family	\$89.00

Dental Plan

The dental plan is through Delta Dental® and covers diagnostic and preventive care, basic services, major services and orthodontia. Weekly cost and coverages are listed to the right.

Plan/Coverage	
Delta Dental plan	
Single	\$4.00
Single + One	\$7.00
Family	\$10.00

Basic Term Life Insurance

An individual term life insurance policy equal to one times the employee's annual pay is paid for by SMSC. Minimum coverage is \$25,000 and maximum coverage is \$50,000. Minimum coverage amount is subject to age reduction at ages 70 and 75.

Supplemental Term Life Insurance

Eligible employees may purchase additional term life insurance up to the lesser of five times their annual pay or \$500,000. Term life insurance coverage may also be purchased for spouse and/or dependent children.

Short Term

Disability Insurance

Short term disability insurance is paid for by SMSC and pays 66 2/3% of weekly earnings up to a maximum weekly benefit amount in the event an employee is disabled and unable to work. Benefits begin after a 30-day waiting period and continue for up to 9 weeks of disability. See the Plan Document for the maximum weekly benefit amount.

Long Term

Disability Insurance

Long term disability insurance is paid for by SMSC and pays 60% of monthly earnings up to a maximum monthly benefit amount in the event an employee is disabled and unable to work. Benefits begin after a 90-day waiting period and may continue to age 65. See the Plan Document for the maximum monthly benefit amount.

Flexible Spending Account Plan

The flexible spending account plan allows employees to set aside pre-tax dollars from their weekly paychecks to pay for eligible out-of-pocket medical, dental, vision and dependent care (daycare) expenses. The plan also enables employees to pay their portion of the cost of the medical or dental plans by payroll deduction on a pre-tax basis. This benefit results in reduced income tax, which increases take-home pay. HSA participants can also enroll in a limited health care flex account.

Shakopee Dakota and Mystic Clinics

The clinics are staffed with nurses and physicians assistants. The Shakopee Dakota Clinic provides assessments and treatment of non-complicated illness and injuries, plus preventive care. The Mystic Clinic provides Urgent Care and Worker's Compensation assessment and treatment. For Worker's Compensation, the Mystic Clinic is available to all employees regardless of insurance coverage. All services are provided free of charge for employees and dependents covered under the Access plan. Employees and dependents covered under the AccessPlus plan are able to use both of the clinics for a reduced fee.

SMSC Dental Clinic

The SMSC Dental Clinic is staffed with dentists and dental hygienists. Services include diagnostic and preventive, basic and some major restorative services. Diagnostic and preventive services are provided free of charge and all other services are provided at a reduced rate for employees and dependents covered under the Delta Dental® plan.

SMSC Pharmacy

The SMSC Pharmacy is staffed with pharmacists and support staff. It offers a reduced copay for generic, brand and non-formulary drugs for employees and dependents covered under the Access and Choice plans and a reduced fee for those under the AccessPlus plan. The SMSC Pharmacy offers free home delivery.

SMSC Vision Clinic

The SMSC Vision Clinic is staffed with optometrists and support staff. Services include routine eye exams free of charge as well as discounted eyewear for employees and dependents covered under the Access plan or AccessPlus plan.

SMSC Wellness Center

The SMSC Wellness Center is staffed with physical therapists and chiropractors. Services include evaluations and a wide range of treatments as needed. All services are provided free of charge for employees and dependents covered under the Access plan. Employees and dependents covered under the AccessPlus plan are able to use the Wellness Center for a reduced fee.

Personal Time Off

Personal Time Off (PTO) is intended to provide employees with paid time away from work for vacation, holidays, illness or other excused absences. PTO is accrued according to the following schedule:

Length of Full-Time Service	Days Earned per Year
0 up to 1 year	24
1 up to 5 years	29
5 up to 10 years	34
10 or more years	39

Playworks

Child care Discount

SMSC pays 50% of the cost of child care services at Playworks, up to an annual maximum benefit of \$5,000.



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Eligibility

Full-time and part-time employees are eligible for the following benefits:

Medical Plan Eligibility of Part-Time Employees

Part-time employees who average 30 or more hours per week during a 12 month look-back period are eligible for medical insurance. Medical plans and premiums are the same as listed for full-time employees. Eligible part-time employees will be notified of their eligibility. Continued eligibility will be determined annually and be based upon hours worked.

401(k) Retirement Plan

The 401(k) plan provides employees with the opportunity to save and invest income for retirement on a pretax and/or after tax basis. Employees are eligible to participate on the first of the month following 90 days of service. Employees are eligible to receive an SMSC match beginning on the first of the quarter after completing one year of service with a minimum of 1,000 hours worked. SMSC will match \$1.00 for each dollar the employee contributes, up to a maximum of 6% of the employee's annual pay. Employees earn a year of service for vesting for each year they work 1,000 hours and are fully vested in the SMSC contributions after five years of service.

Paid Jury Duty Leave

Reimbursement for lost pay is provided for employees required to serve jury duty. Full-time and part-time employees are eligible upon employment.

Paid Bereavement Leave

Upon completion of 90 days of continuous employment, full-time and part-time employees are provided up to 3 consecutive days off with pay in the event of a death in their immediate family.

Dakotah! Sport and Fitness Membership Discount

All employees are eligible to receive a discounted membership fee and are not required to pay an initiation fee. Available upon employment.

Employee Discounts

Various discounts on products and services from area businesses are available to all employees. See the "Employee Discount Program" on the SMSC Info Center for current information. Visit the MERSC website at www.MERSC.org for discounts available from MERSC participating vendors. A 20% discount on all regular price items is available at the gift shop located in the Mystic Lake Casino Hotel (excluding tobacco products). Available upon employment.

Wellness Opportunities

All employees are encouraged to participate in our wellness opportunities which includes periodic health risk assessments, health education, fitness programming and health services information. Available upon employment.

Employee Assistance Program

SMSC provides Employee Assistance Program (EAP) services through Aspire at no cost to all employees and their family members. The EAP provides professional counseling and referral services for problems such as addiction, mental health, family, legal and financial issues. All services are strictly confidential. Available upon employment.

Financial Services

A full scope of financial services to include, but not limited to, auto and personal loans, checking and savings accounts and investments, are available through the South Metro Federal Credit Union. Available upon employment.