



**TEAM MEMBER  
BENEFIT PROGRAM**

**2017**



# Team Member Benefit Programs

Shakopee Mdewakanton Sioux Community Gaming Enterprise

## Eligibility

Full-time team members working an average of 38 hours per week or more are eligible for the following benefits. Non-Exempt (hourly) team members 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 remain at 90 days. Exempt (salaried) team members 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. Team members 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 team member is enrolled in the AccessPlus plan.

## SMSC HSA Contribution

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

Plan/Coverage	
<b>Choice</b>	
Single	\$17.75
Single + One	\$36.25
Family	\$55.75
<b>AccessPlus</b>	
Single	\$13.50
Single + One	\$28.00
Family	\$43.00
<b>Access</b>	
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	
<b>Delta Dental plan</b>	
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 team member's annual pay is paid for by SMSC Gaming Enterprise. 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 team members 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 Gaming Enterprise and pays 66 2/3% of weekly earnings up to a maximum weekly benefit amount in the event a team member 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 Gaming Enterprise and pays 60% of monthly earnings up to a maximum monthly benefit amount in the event a team member 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 team members 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 team members 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 your 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 team members regardless of insurance coverage. All services are provided free of charge for team members and dependents covered under the Access plan. Team members 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 team members 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 team members and dependents covered under the Access and Choice 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 team members and dependents covered under the Access and 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 team members and dependents covered under the Access plan. Team members 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 team members with paid time away from work for vacation, holidays, illness or other excused absences. PTO is accrued according to the following schedule:

Non-Exempt (Hourly) Team Members Length of Full-Time Service	Days Earned per Year
0 up to 1 year	17
1 up to 5 years	22
5 up to 10 years	27
10 or more years	32

  

Exempt (Salary) Team Members 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 Gaming Enterprise pays 50% of the cost of child care services at Playworks, up to an annual maximum benefit of \$5,000.

## Tuition Reimbursement

Full-time team members may be reimbursed 100% of tuition expense up to \$750 per academic year for approved courses started during their first year of employment and up to \$3,000 per academic year after one year of service. Tuition reimbursement is available after completion of six months of employment. All requests are subject to management approval.



# Team Member Benefit Programs

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## Eligibility

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

### Medical Plan Eligibility of Part-Time Team Members

Part-time team members 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 team members. Eligible part-time team members will be notified of their eligibility. Continued eligibility will be determined annually and based upon hours worked.

### 401(k) Retirement Plan

The 401(k) plan provides team members with the opportunity to save and invest income for retirement on a pretax and/or after tax basis. Team members are eligible to participate on the first of the month following 90 days of service. Team members are eligible to receive an SMSC Gaming Enterprise match beginning on the first of the quarter after completing one year of service with a minimum of 1,000 hours worked. SMSC Gaming Enterprise will match 50¢ for each dollar the team member contributes, up to a maximum of 5% of the team member's annual pay. Team members earn a year of service for vesting for each year they work 1,000 hours and are fully vested in the SMSC Gaming Enterprise contributions after five years of service.

### Paid Jury Duty Leave

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

### Paid Bereavement Leave

Upon completion of 90 days of continuous employment, full-time and part-time team members are provided up to 2 consecutive days off with pay in the event of a death in their immediate family.

### Dakotah! Sport and Fitness Membership Discount

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

### Team Member Discounts

Various discounts on products and services from area businesses are available to all team members. See the "Team Member Discount Program" on the SMSC info center for current information. Visit the MERSC website at [www.MERSC.org](http://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 on the Casino floor (excluding tobacco products). Available upon employment.

### Wellness Opportunities

All team members 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 Gaming Enterprise provides Employee Assistance Program (EAP) services through Aspire at no cost to all team members 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.

### Uniforms

The cost of uniforms and cleaning is paid for by SMSC Gaming Enterprise for those jobs which require uniforms. Available upon employment.