

# TEAM MEMBER BENEFITS SUMMARY



## 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 begins after 90 days of employment. Exempt (salaried) team members are eligible for benefits on the first day of the month following active, full-time employment.

### MEDICAL PLAN

Two medical plans through Blue Cross® and Blue Shield® of Minnesota are available to choose from. The Aware 70 plan is a Preferred Provider Organization (PPO) plan and has a higher premium/lower deductible. The Aware HD plan is a high deductible health plan which has a lower premium/higher deductible. Part-time team members who average 30 or more hours per week during a 12-month look-back period are eligible for medical insurance. Eligible part-time team members will be notified of their eligibility. Continued eligibility will be determined annually and based upon hours worked.

### 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.

### SHAKOPEE MDEWAKANTON SIOUX COMMUNITY (SMSC) HSA CONTRIBUTION

If you are enrolled in the Aware HD plan, SMSC Gaming Enterprise will contribute to your HSA account. SMSC Gaming Enterprise will frontload a portion of the Enterprise contribution for immediate use.

### DENTAL PLAN

The dental plan is offered through Delta Dental and covers diagnostic and preventive care, basic services, major services and orthodontics.

### BASIC TERM LIFE INSURANCE

An individual term life insurance policy equal to one times the team member's annual pay to a maximum of \$50,000 is paid for by SMSC Gaming Enterprise.

### 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 & LONG-TERM DISABILITY INSURANCE

These are paid for by the SMSC Gaming Enterprise.

### FLEXIBLE SPENDING ACCOUNT PLAN

This 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.

### 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 based on position and years of service; PTO ranges from 17 days to 39 days earned per year.

### 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.

### VOLUNTARY BENEFITS

Eligible team members may purchase Group Hospital Indemnity, Group Accident and Critical Illness insurance.

### SHAKOPEE DAKOTA AND MYSTIC CLINICS

The clinics are staffed with nurses and physician assistants. The Shakopee Dakota Medical Clinic provides assessments and treatment of non-complicated illness and injuries, plus preventive care. The Mystic Clinic provides urgent care and workers' compensation assessment and treatment. Team members and their dependents must be enrolled in one of our medical plans to have access to the clinics. (Except for workers' compensation.)

### SMSC PHARMACY

The SMSC Pharmacy is staffed with pharmacists and support staff. It offers a reduced copay under the Aware 70 plan and a reduced fee for those under the Aware HD plan. No copay for chronic condition prescriptions under the Aware 70 plan.

### SMSC VISION CLINIC

The SMSC Vision Clinic is staffed with optometrists and support staff. Team members and dependents covered under the Aware 70 and Aware HD plans have access to the SMSC Vision Clinic.

### 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.

### SMSC WELLNESS CENTER

The SMSC Wellness Center is staffed with physical therapists and chiropractors. All services are provided free of charge for team members and dependents covered under the Aware 70 plan. Team members and dependents covered under the Aware HD plan are able to use the Wellness Center for a reduced fee.

# TEAM MEMBER BENEFITS SUMMARY

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

### 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, and 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. The 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.

### PAID JURY DUTY LEAVE

Reimbursement for lost pay is provided for team members required to serve jury duty.

### PAID BEREAVEMENT LEAVE

Full-time and part-time team members are provided up to two consecutive days off with pay in the event of a death in their immediate family.

### #SMSCGIVES

The Shakopee Mdewakanton Sioux Community encourages its team members to participate in the Community Outreach Initiative and the initiative's activities. Team members are awarded 16 hours of volunteer time every year to participate.

### TEAM MEMBER DISCOUNTS

Various discounts on products and services from area businesses are available to all team members.

### WELLNESS OPPORTUNITIES

All team members are encouraged to participate in our wellness opportunities, which include periodic health risk assessments, health education, fitness programming, health services information, preassembled nutritious Crock-pot® dinners and Meals Made Easy featuring all natural ingredients.

### EMPLOYEE ASSISTANCE PROGRAM

The SMSC Gaming Enterprise provides employee assistance program (EAP) services through ASPIRE at no cost to all team members and their family members. ASPIRE provides professional counseling and referral services for problems such as addiction, mental health, family, legal and financial issues. All services are strictly confidential.

### FINANCIAL SERVICES

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

### UNIFORMS

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

### 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.