

Part-Time Team Member Benefit Programs

Shakopee Mdewakanton Sioux Community

Effective Date: January 1, 2025

Eligibility: Part-time regular team members are eligible for the following benefits. Seasonal, on-call or temporary team members are not eligible, with the exception of being 401(k) eligible if they reach 500 hours in a plan year.

ONSITE CLINIC: The Mystic Clinic is available to all team members, regardless of insurance coverage through the SMSC.

401(K) RETIREMENT PLAN: The 401(k) plan allows team members to save and invest income for retirement on a pretax and/or after-tax basis. Team members and employees are eligible immediately upon hire. The SMSC Gaming Enterprise will match dollar for dollar up to a maximum of 6% of the team member/employees annual pay and are fully vested immediately.

PAID TIME OFF (PTO): Granted Time is distributed quarterly and must be used during the fiscal year or it will be forfeited.

Part-time, Regular SMSC Team Members (does not include Regular < 24 hours, seasonal, on call, or temporary)	Granted Time
less than 5 years	5 days (40 hours)
5 up to 10 years	10 days (80 hours)
10 or more years	15 days (120 hours)

PAID BEREAVEMENT LEAVE: Team members are provided up to three consecutive days off with pay in the event of a death in their immediate family. Eligibility starts after 90 days of continuous employment.

PAID JURY DUTY LEAVE: Team members and employees are reimbursed for lost pay when required to serve jury duty. Team members are eligible immediately upon hire.

ADDITIONAL BENEFITS: Team members have access to many additional benefits including, but not limited to, fitness membership discounts, wellness opportunities, employee assistance programs, financial services, uniforms, and more.

This is a brief statement summarizing the team member benefit package. Please refer to the current Shakopee Mdewakanton Sioux Community policies and procedures and Summary Plan Descriptions for more detailed information. If the information in this summary differs from the legal contract, the legal contract is the ruling document.

Last Updated: October 2025

Full-Time Hourly Team Member Benefit Programs

Shakopee Mdewakanton Sioux Community Gaming Enterprise

Effective Date: January 1, 2025

PRE-TAX FLEXIBLE SPENDING ACCOUNTS:

Medical Spending

Up to \$3,200 per year (medical, dental, and vision expenses)

Limited Purpose

Up to \$3,200 per year (dental and vision expenses for those on Aware HD plan)

Dependent Care Spending

Up to \$5,000 per year

SHORT TERM DISABILITY INSURANCE: Short term disability insurance is paid for by the SMSC Gaming Enterprise at approximately 66% of weekly earnings up to a maximum of \$1,166.88 per week. Benefits begin after a 14-day waiting period.

LONG TERM DISABILITY INSURANCE: Long term disability insurance is paid for by the SMSC Gaming Enterprise at 60% of monthly earnings up to a maximum of \$10,000 per month. Benefits begin after a 180-day waiting period.

PAID MATERNITY/BONDING LEAVE: A birth parent (who physically gives birth) is eligible for six weeks 100% paid maternity leave and six weeks 100% paid bonding leave. Non-birth parents (including adoption) are eligible for four weeks 100% paid bonding leave. Full-time team members are eligible for maternity and bonding leaves after one year of employment and must be Family Medical Leave (FML) eligible.

VOLUNTARY CRITICAL ILLNESS INSURANCE: Critical Illness Insurance can provide a lump sum payment upon diagnosis of a covered illness and can be used to pay for everyday living expenses and out-of-pocket medical costs, like copays and deductibles. Coverage is available for spouses and children.

VOLUNTARY ACCIDENT INSURANCE: Accident insurance helps protect against the financial burden that accident-related costs can create. You can use the payments however you see fit, including paying for insurance deductibles and copayments. Coverage is available for spouses and children.

VOLUNTARY HOSPITAL INSURANCE: Hospital insurance can help with the financial impacts of being hospitalized. You can use this benefit to help pay for costs not covered by your medical insurance like deductibles, copayments, and more. Coverage is available for spouses and children.

PAID BEREAVEMENT LEAVE: Team members are provided up to three consecutive days off with pay in the event of a death in their immediate family. Eligibility starts after 90 days of continuous employment.

PAID JURY DUTY LEAVE: Team members are reimbursed for lost pay when required to serve jury duty. Team members are eligible immediately upon hire.

EDUCATION REIMBURSEMENT: Full-time team members may be reimbursed for approved educational courses as part of their employment with the SMSC. All requests are subject to management approval.

ADDITIONAL BENEFITS: Team members have access to many additional benefits including, but not limited to, childcare discounts, fitness membership discounts, wellness opportunities, employee assistance programs, financial services, uniforms, and more.

This is a brief statement summarizing the team members benefit package. Rates are subject to change. Please refer to the current Shakopee Mdewakanton Sioux Community policies and procedures and Summary Plan Descriptions for more detailed information. If the information in this summary differs from the legal contract, the legal contract is the ruling document.

Last Updated: October 2025

Full-Time Salaried Team Member Benefit Programs

Shakopee Mdewakanton Sioux Community Gaming Enterprise

Effective Date: January 1, 2025

PRE-TAX FLEXIBLE SPENDING ACCOUNTS:

Medical Spending

Up to \$3,200 per year (medical, dental, and vision expenses)

Limited Purpose

Up to \$3,200 per year (dental and vision expenses for those on Aware HD plan)

Dependent Care Spending

Up to \$5,000 per year

SHORT TERM DISABILITY INSURANCE: Short term disability insurance is paid for by the SMSC Gaming Enterprise at approximately 66% of weekly earnings up to a maximum of \$1,166.88 per week. Benefits begin after a 14-day waiting period.

LONG TERM DISABILITY INSURANCE: Long term disability insurance is paid for by the SMSC Gaming Enterprise at 60% of monthly earnings up to a maximum of \$10,000 per month. Benefits begin after a 180-day waiting period.

PAID MATERNITY/BONDING LEAVE: A birth parent (who physically gives birth) is eligible for six weeks 100% paid maternity leave and six weeks 100% paid bonding leave. Non-birth parents (including adoption) are eligible for four weeks 100% paid bonding leave. Full-time team members are eligible for maternity and bonding leaves after one year of employment and must be Family Medical Leave (FML) eligible.

VOLUNTARY CRITICAL ILLNESS INSURANCE: Critical Illness Insurance can provide a lump sum payment upon diagnosis of a covered illness and can be used to pay for everyday living expenses and out-of-pocket medical costs, like copays and deductibles. Coverage is available for spouses and children.

VOLUNTARY ACCIDENT INSURANCE: Accident insurance helps protect against the financial burden that accident-related costs can create. You can use the payments however you see fit, including paying for insurance deductibles and copayments. Coverage is available for spouses and children.

VOLUNTARY HOSPITAL INSURANCE: Hospital insurance can help with the financial impacts of being hospitalized. You can use this benefit to help pay for costs not covered by your medical insurance like deductibles, copayments, and more. Coverage is available for spouses and children.

PAID BEREAVEMENT LEAVE: Team members are provided up to three consecutive days off with pay in the event of a death in their immediate family. Eligibility starts after 90 days of continuous employment.

PAID JURY DUTY LEAVE: Team members are reimbursed for lost pay when required to serve jury duty. Team members are eligible immediately upon hire.

EDUCATION REIMBURSEMENT: Full-time team members may be reimbursed for approved educational courses as part of their employment with the SMSC. All requests are subject to management approval.

ADDITIONAL BENEFITS: Team members have access to many additional benefits including, but not limited to, childcare discounts, fitness membership discounts, wellness opportunities, employee assistance programs, financial services, uniforms, and more.

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