

# EMPLOYEE

## Benefits Program



Shakopee Mdewakanton Sioux Community

2023

# EMPLOYEE BENEFITS 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 paid time off (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, while eligibility to use Floating days begins after 60 days of employment. Exempt (salaried) employees 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, each covering a broad range of services including, but not limited to: preventive care, inpatient and outpatient hospital services, physician and professional medical services, and prescription drugs. Weekly costs 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 pretax 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 Aware HD plan.**

### SMSC HSA CONTRIBUTION

If you are enrolled in the Aware HD plan, the SMSC will contribute to your HSA account. If you are enrolled as of January 1, you will receive an immediate contribution of \$250 (if you enroll after January 1, you will receive a prorated amount). Additional contributions by the SMSC are listed to the right.

#### PLAN/COVERAGE

##### Aware 70

Single	\$30.90
Single + One	\$61.95
Family	\$87.75

##### Aware HD

Single	\$21.65
Single + One	\$45.15
Family	\$70.65

#### HSA CONTRIBUTIONS

##### Aware HD

Single	\$13.46/weekly \$700/annually
Single + One	\$15.38/weekly \$800/annually
Family	\$15.38/weekly \$800/annually

### DENTAL PLAN

The dental plan is offered through Delta Dental and covers diagnostic and preventive care, basic services, major services, and orthodontics (dependents to age 18). Weekly costs and coverages are listed to the right.

#### PLAN/COVERAGE

##### Delta Dental plan

Single	\$4.00
Single + One	\$8.00
Family	\$12.00

### BASIC TERM LIFE INSURANCE:

An individual term life insurance policy equal to one times the employee's annual pay is paid for by the SMSC. Minimum coverage is \$50,000 and maximum coverage is \$250,000. Coverage amount is subject to age reduction at ages 70 and 75.

### PAID PARENTAL LEAVE (MATERNITY/BONDING)

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 employees are eligible for Maternity and Bonding leaves after one year of employment.

### 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. If an employee purchases supplemental life they may also purchase coverage for a spouse and/or dependent children.

## SHORT-TERM DISABILITY INSURANCE

Short-term disability insurance is paid for by the SMSC and pays approximately 66% 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 14-day waiting period and continue for up to 166 days of disability after the elimination period. See the Plan Document for the maximum weekly benefit amount.

## LONG-TERM DISABILITY INSURANCE

Long-term disability insurance is paid for by the 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 180-day waiting period. See the Plan Document for the maximum monthly benefit amount.

## FLEXIBLE SPENDING ACCOUNT PLAN

The flexible spending account (FSA) plan allows employees to set aside pretax dollars from their weekly paychecks to pay for eligible out-of-pocket medical, dental, vision, and dependent care (child care) expenses. The plan also enables employees to pay their portion of the cost of the medical or dental plans by payroll deduction on a pretax 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 for out-of-pocket dental and vision expenses.

## SHAKOPEE DAKOTA AND MYSTIC CLINICS

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. For workers' compensation and urgent care services, 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 Aware 70 plan. Employees and dependents covered under the Aware HD plan are able to use both of the clinics for a reduced fee. Both clinics are staffed with nurses and physician assistants.

## SMSC PHARMACY

The SMSC Pharmacy offers a reduced copay for generic, brand, non-formulary, and specialty drugs for employees and dependents covered under the Aware 70 plan and a reduced fee for those under the Aware HD plan. There is no copay for chronic condition prescriptions under the Aware 70 plan. The SMSC Pharmacy offers free home delivery.

## SMSC VISION CLINIC

The SMSC Vision Clinic includes routine preventive eye exams free of charge as well as discounted eyewear for employees and dependents covered under the Aware 70 and Aware HD plans. The Vision Clinic is staffed with optometrists and support staff.

## SMSC WELLNESS CENTER

The SMSC Wellness Center includes evaluations and a wide range of treatments as needed such as physical therapy, chiropractic care, Nutrition Response Testing and acupuncture. All services are provided free of charge for employees and dependents covered under the Aware 70 plan. Employees and dependents covered under the Aware HD plan are able to use the Wellness Center for a reduced fee. The Wellness Center is staffed with physical therapists and chiropractors.

## TUITION REIMBURSEMENT

Full-time employees may be reimbursed 100% of tuition expenses 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.

## Paid Time Off and Floating Days

Paid time off (PTO) is intended to provide Employees with paid time away from work. PTO is accrued according to the schedule below. Floating days are an annual grant (not accrued)—they do not need to be taken on a holiday. Floating days will be capped at 24 hours per month.

Hourly & Salaried Employees Tenure	Accrued PTO Days	Floating Days
0 up to 1 year	15	10
1 up to 5 years	20	10
5 up to 10 years	25	10
10 or more years	30	10

Part-time Employees who work 24-38 hours per week Tenure	Floating Days	Hours
1 up to 5 years	5	40
5 up to 10 years	10	80
10 or more years	15	120

## Playworks Child Care Discount

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

## VOLUNTARY BENEFITS

Eligible employees may purchase Group Hospital Indemnity, Group Accident, and Critical Illness insurance. If an employee purchases these coverages they may also purchase coverage for their spouse and/or dependent children.



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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 and are eligible to receive a SMSC match immediately. The SMSC will match dollar for dollar up to a maximum of 6% of the employee's annual pay. Employees are fully vested immediately.

### 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 three consecutive days off with pay in the event of a death in their immediate family.

### DAKOTAHI! 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. 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

The SMSC provides employee assistance program services through ASPIRE at no cost to all employees 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. 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 is available through the South Metro Federal Credit Union. Available upon employment.