

# Full-Time Hourly Employee Benefit Programs

## Shakopee Mdewakanton Sioux Community

Effective Date: January 1, 2024

**Eligibility:** Full-time employees working an average of 38 hours per week or more are eligible for the following benefits on the first day of the month following 45 days of active, full-time employment.

### MEDICAL BENEFITS:

#### Blue Cross Blue Shield

##### Copay Medical Plan Aware 70

Single	\$33/week
Single + 1	\$65/week
Family	\$92/week

##### High Deductible Medical Plan Aware HD

Single	\$23/week
Single + 1	\$47/week
Family	\$74/week

**HEALTH SAVINGS ACCOUNT (HSA):** Available to employees on the Aware HD Plan. Employees can contribute to the HSA on a pre-tax basis, up to the IRS maximums (employee and employer combined). SMSC will contribute an initial lump sum of \$250 (prorated based on hire date) and the following into an HSA:

Single	\$13.46/week
Single + 1	\$15.38/week
Family	\$15.38/week

**ONSITE CLINICS & PHARMACY:** SMSC has onsite clinics available. Mystic Clinic is available to all team employees; Shakopee Dakota Medical Clinic, SMSC Pharmacy, and Physical Therapy/Chiropractic Clinic are available to employees and dependents on the SMSC Aware 70 or Aware HD medical plan for free or at a discounted rate.

### DENTAL BENEFITS:

#### HealthPartners

##### Dental Plan

Single	\$4/week
Single + 1	\$8/week
Family	\$12/week

**VISION BENEFITS:** Employees and dependents covered under the Aware 70 and Aware HD plans can receive routine preventative eye exams free of charge through any in-network provider, including the SMSC Vision Clinic.

**PAID TIME OFF (PTO):** The PTO Program includes two components: Accrued Time is accrued weekly according to the schedule below and a limited amount can be carried over the plan year. Granted Time is distributed annually at the beginning of the fiscal year and must be used during the fiscal year or it will be forfeited.

Tenure	Accrued Time	Granted Time
0 up to 1 year	10 days (80 hours)	10 days (80 hours)
1 up to 5 years	15 days (120 hours)	10 days (80 hours)
5 up to 10 years	20 days (160 hours)	10 days (80 hours)
10 or more years	25 days (200 hours)	10 days (80 hours)

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

**BASIC TERM LIFE INSURANCE:** An individual term life insurance policy with a minimum coverage of \$50,000 and maximum coverage of \$250,000, based on earnings, is paid for by the SMSC. 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. Employees who purchase supplemental life may purchase coverage for a spouse and/or dependent children. Newly eligible employees can elect up to the guaranteed issue of \$250,000 for employees and \$30,000 for a spouse.

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### PRE-TAX FLEXIBLE SPENDING ACCOUNTS:

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#### Medical Spending

Up to \$3,050 per year (medical, dental, and vision expenses)

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#### Limited Purpose

Up to \$3,050 per year (dental and vision expenses for those on Aware HD plan)

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#### Dependent Care Spending

Up to \$5,000 per year

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**SHORT TERM DISABILITY INSURANCE:** Short term disability insurance is paid for by the SMSC 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 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 employees are eligible for maternity and bonding leaves after one year of employment.

**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:** Employees 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:** Employees are reimbursed for lost pay when required to serve jury duty. Employees are eligible immediately upon hire.

**EDUCATION REIMBURSEMENT:** Employees may be reimbursed for approved educational courses as part of their employment with the SMSC. All requests are subject to management approval.

**ADDITIONAL BENEFITS:** Employees 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 employee 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: September 2023*

# Full-Time Salaried Employee Benefit Programs

## Shakopee Mdewakanton Sioux Community

Effective Date: January 1, 2024

**Eligibility:** Full-time employees working an average of 38 hours per week or more are eligible for the following benefits. Employees are eligible for benefits on the first day of the month following active, full-time employment.

### MEDICAL BENEFITS:

#### Blue Cross Blue Shield

##### Copay Medical Plan Aware 70

Single	\$33/week
Single + 1	\$65/week
Family	\$92/week

##### High Deductible Medical Plan Aware HD

Single	\$23/week
Single + 1	\$47/week
Family	\$74/week

**HEALTH SAVINGS ACCOUNT (HSA):** Available to employees on the Aware HD Plan. Employees can contribute to the HSA on a pre-tax basis, up to the IRS maximums (employee and employer combined). SMSC will contribute an initial lump sum of \$250 (prorated based on hire date) and the following into an HSA:

Single	\$13.46/week
Single + 1	\$15.38/week
Family	\$15.38/week

**ONSITE CLINICS & PHARMACY:** SMSC has onsite clinics available. Mystic Clinic is available to all team employees; Shakopee Dakota Medical Clinic, SMSC Pharmacy, and Physical Therapy/Chiropractic Clinic are available to employees and dependents on the SMSC Aware 70 or Aware HD medical plan for free or at a discounted rate.

### DENTAL BENEFITS:

#### HealthPartners

##### Dental Plan

Single	\$4/week
Single + 1	\$8/week
Family	\$12/week

**VISION BENEFITS:** Employees and dependents covered under the Aware 70 and Aware HD plans can receive routine preventative eye exams free of charge through any in-network provider, including the SMSC Vision Clinic.

**PAID TIME OFF (PTO):** The PTO Program includes two components: Accrued Time is accrued weekly according to the schedule below and a limited amount can be carried over the plan year. Granted Time is distributed annually at the beginning of the fiscal year and must be used during the fiscal year or it will be forfeited.

Tenure	Accrued Time	Granted Time
0 up to 1 year	15 days (120 hours)	10 days (80 hours)
1 up to 5 years	20 days (160 hours)	10 days (80 hours)
5 up to 10 years	25 days (200 hours)	10 days (80 hours)
10 or more years	30 days (240 hours)	10 days (80 hours)

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

**BASIC TERM LIFE INSURANCE:** An individual term life insurance policy with a minimum coverage of \$50,000 and maximum coverage of \$250,000, based on earnings, is paid for by the SMSC. 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. Employees who purchase supplemental life may purchase coverage for a spouse and/or dependent children. Newly eligible employees can elect up to the guaranteed issue of \$250,000 for employees and \$30,000 for a spouse.

# Full-Time Salaried Employee Benefit Programs

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#### Dependent Care Spending

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**SHORT TERM DISABILITY INSURANCE:** Short term disability insurance is paid for by the SMSC 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 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 employees are eligible for maternity and bonding leaves after one year of employment.

**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:** Employees 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:** Employees are reimbursed for lost pay when required to serve jury duty. Employees are eligible immediately upon hire.

**EDUCATION REIMBURSEMENT:** Employees may be reimbursed for approved educational courses as part of their employment with the SMSC. All requests are subject to management approval.

**ADDITIONAL BENEFITS:** Employees 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 employee 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: September 2023*

# Part-Time Employee Benefit Programs

## Shakopee Mdewakanton Sioux Community

Effective Date: January 1, 2024

**Eligibility:** Part-time regular employees (does not include seasonal, on call or temporary) are eligible for the following benefits.

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

**401(K) RETIREMENT PLAN:** The 401(k) plan allows team members and employees 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 annually and must be used during the fiscal year or it will be forfeited.

Part-time, Regular SMSC Employee Seniority (does not include Regular < 24 hours, Seasonal, 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 and employees 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/employees are eligible immediately upon hire.

**ADDITIONAL BENEFITS:** Team members and employees 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/employee 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: September 2023*