



BENEFITS SUMMARY
Support Staff

January 1, 2019

HEALTH, DENTAL AND FSA BENEFITS (Eligible if working 30+ hours/week)				
Benefit	Carrier	Eligibility	Benefit details/ Cost per pay period.	Cost sharing
Medical HDHP Health (Option 1) w/HSA	Insurance: Medica Choose between 3 network options.	First of month following 30 days of hire	Varies based on network. Lowest cost option: Employee : \$38.16 Employee + 1: \$172.36 Family: \$219.58	Minneapolis Clinic of Neurology pays the majority of the cost of this benefit on behalf of the employee for medical insurance.
Health Savings Account (HSA)	HSA: Optum Bank	First of month following 30 days of hire with election of HDHP.	Set aside pre-tax dollars for medical expenses.	Minneapolis Clinic of Neurology makes a generous contribution into your HSA account twice/year.
Medical Copay Plan (Option 2)	Medica Choose between 3 network options.	First of month following 30 days of hire	Varies based on network. Lowest cost option: Employee : \$73.00 Employee + 1: \$249.03 Family: \$317.15	Minneapolis Clinic of Neurology pays the majority of the cost of this benefit on behalf of the employee
Dental	Delta Dental	First of month following 30 days of hire	Employee : \$11.14 Employee + 1: \$27.80 Family: \$46.50	Minneapolis Clinic of Neurology shares in the cost of the premium on behalf of the employee
Flexible Spending Accounts (FSA)	121 Benefits	First of month following 30 days of hire	Set aside pre-tax dollars for childcare and/or medical, or dental and vision expenses with pre-tax contributions.	Employee Funded
Vision Plan	EyeMed	First of month following 30 days of hire	Employee : \$3.75 Employee + 1: \$7.12 Family: \$10.45	Employee Paid

LIFE INSURANCE/DISABILITY BENEFITS (Eligible if working 30+ hours/week)				
Benefit	Carrier	Eligibility	Benefit details	Cost sharing
Basic Term Life Insurance/AD&D	Hartford	Immediate	Benefit is 2.5 times annual income.	Minneapolis Clinic of Neurology pays for the entire cost of this benefit
Voluntary Life Insurance	Hartford	Immediate	Purchase in \$25,000 increments up to 5 times annual income. Employee and eligible dependents.	Employee Paid
Short Term disability	Hartford	First of month following 60 days of hire	Following 8 work days of absence due to illness, 60% of pay to the 90 th calendar day.	Employer Paid
Voluntary Long Term disability	Hartford	First of month following 60 days of hire	After 90 days of absence due to illness. Benefit is 60% of monthly salary.	Employee Paid

Voluntary Accident and Cancer Insurance.	Colonial Life	First of month following 60 days of hire	Employee and eligible dependents	Employee Paid
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RETIREMENT BENEFITS				
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Benefit	Carrier	Eligibility	Employee Contribution	MCN Contribution
401K/Safe Harbor Profit Sharing Account	Administered by Wells Fargo Managed by Advanced Capital Group	First of month following 60 days of hire and at least 18 years of age.	Employee contributes 3% with auto-enroll with alternate deferral and opt-out options up to IRS maximum.	MCN contributes 4% of monthly compensation deposited each payroll into 401(k)/Profit Sharing account.
Profit Sharing Plan	Administered by Wells Fargo Managed by Advanced Capital Group	Entry into plan after completing 2 years of service (at least 1000 hours/year) and at least 18 years of age. Entry date is January 1 or July 1 depending on hire date.	No employee contribution.	MCN contributes discretionary % of annual compensation as a lump sum into 401(k) account. Integrated with Social Security.
Defined Benefit Pension Plan	Wells Fargo	Entry into plan after completing 2 years of service (at least 1000 hours/year) and at least 18 years of age. Entry date is January 1 or July 1 depending on hire date.	No employee contribution.	MCN contributes percentage of average monthly compensation factored by number of years of service. Integrated with Social Security.

TIME OFF BENEFITS			
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PAID TIME OFF(PTO)	Must work 20+ hours/week to remain eligible. Pro-rated to FTE.	Accrues based upon number of years.	Starts at 15 days/year, increases 1 day each year up to maximum 30 days.
Holidays	Must work 20+ hours/week to remain eligible. Pro-rated to FTE.	8 days/year	

ADDITIONAL BENEFITS				
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Educational Expense Reimbursement		Generally for courses/seminars directly related to job responsibilities. Subject to supervisor approval. Post-Secondary: \$500/semester, \$1000/year.		
MERSC		Discounts and services for employees of MERSC member companies.		
Spire Credit Union	Wells Fargo Membership Banking	Employee Referral Bonus	Recognition Programs	Free Parking

The above policy summary is provided for general informational purposes only. Employees should refer to the Support Staff Handbook and Summary Plan Descriptions for more complete information.