



**BENEFITS SUMMARY**  
*Support Staff*  
 January 1, 2022

<b>HEALTH, DENTAL AND FSA BENEFITS</b> (Eligible if working 30+ hours/week)				
<b>Benefit</b>	<b>Carrier</b>	<b>Eligibility</b>	<b>Benefit details/ Cost per pay period.</b>	<b>Cost sharing</b>
<b>Medical HDHP Health (Option 1) w/HSA</b>	Insurance: Medica Choose between 3 network options.	First of month following 30 days of hire	Varies based on network. Lowest cost option: Employee : \$40.50 Employee + 1: \$183.78 Family: \$234.12	Minneapolis Clinic of Neurology pays the majority of the cost of this benefit on behalf of the employee for medical insurance.
<b>Health Savings Account (HSA)</b>	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.
<b>Medical Copay Plan (Option 2)</b>	Medica  Choose between 3 network options.	First of month following 30 days of hire	Varies based on network. Lowest cost option: Employee : \$97.78 Employee + 1: \$309.91 Family: \$394.64	Minneapolis Clinic of Neurology pays the majority of the cost of this benefit on behalf of the employee
<b>Dental</b>	Delta Dental	First of month following 30 days of hire	Employee : \$11.83 Employee + 1: \$27.90 Family: \$46.58	Minneapolis Clinic of Neurology shares in the cost of the premium on behalf of the employee
<b>Flexible Spending Accounts (FSA)</b>	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
<b>Vision Plan</b>	EyeMed	First of month following 30 days of hire	Employee : \$3.75 Employee + 1: \$7.12 Family: \$10.45	Employee Paid

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

<b>Voluntary Accident and Cancer Insurance.</b>	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
<b>401K/Safe Harbor Profit Sharing Account</b>	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.
<b>Profit Sharing Plan</b>	Administered by Principal	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.

TIME OFF BENEFITS			
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<b>PAID TIME OFF(PTO)</b>	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.
<b>Holidays</b>	Must work 20+ hours/week to remain eligible. Pro-rated to FTE.	8 days/year	

ADDITIONAL BENEFITS	
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<b>Educational Expense Reimbursement</b>	Generally for courses/seminars directly related to job responsibilities. Subject to supervisor approval. Post-Secondary: \$500/semester, \$1000/year.			
<b>MERSC</b>	Discounts and services for employees of MERSC member companies.			
<b>Spire Credit Union</b>	<table border="1" style="width: 100%;"> <tr> <td><b>Employee Referral Bonus</b></td> <td><b>Recognition Programs</b></td> <td><b>Free Parking</b></td> </tr> </table>	<b>Employee Referral Bonus</b>	<b>Recognition Programs</b>	<b>Free Parking</b>
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*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.*