



**BENEFITS SUMMARY**  
*Support Staff*  
 January 1, 2023

<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 w/HSA (Option 1)</b>	Insurance: Medica Choose between 3 network options.	First of month following 30 days of hire	Varies based on network. Lowest cost option: Employee : \$34.50 Employee + 1: \$172.45 Family: \$219.71	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 : \$80.60 Employee + 1: \$287.18 Family: \$365.72	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 Principal Financial and Managed by Advanced Capital Group	All employees are eligible (regardless of FTE status) beginning on the first of month following 60 days of hire and at least 18 years of age.	Employee is auto-enrolled at a 3% deferral rate with option to contribute up to IRS maximum. Employee may also elect to opt-out from contributing to the plan..	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 PS 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. Prorated to FTE.  Used for vacation, minor illnesses, personal time off.		Accrues based upon number of years of service.	Starts at 15 days/year, increases 1 day each year up to maximum 30 days. May accrue up to max of 240 hours with payout of hours earned above 240.
<b>Paid Holidays</b>	Must work 20+ hours/week to remain eligible. Prorated to FTE.		8 days/year as designated by MCN's Board of Directors. Includes 6 major national holidays plus day after Thanksgiving.	
<b>Paid Bereavement Leave</b>	Must work 20+ hours/week to be eligible. Prorated to FTE.		Time off to make arrangements and/or attend funeral services of family members as designated by policy.	

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>	<b>Employee Referral Bonus</b>	<b>Recognition Programs</b>	<b>Free Parking</b>	

*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.*