



## Summary of Benefits 2022

Employees are eligible for insurance benefits the first of the month following 30 days of employment. Employees working at least 30 hours per week are eligible for dental insurance, health insurance, and life & disability insurance.

### HEALTH INSURANCE

You may choose from three different plans with three different networks with Medica. PEOPLE SERVING PEOPLE shares in the cost of monthly premiums for the plans. Children may be covered under the family plan up to age 26.

#### In Network Coverage

Preventive health care services are covered 100% with no deductible:

- Routine physicals
- Eye exams
- Well child checkups
- Prenatal and postnatal care Immunizations

#### **Network 1:**

##### **BenefitsMN Medica Choice Passport with Mayo**

Employee contributions to the premiums are as follows:

Deductible:	Co-pay/visit (in network)	Co-insurance	Cost for coverage:
\$1,000/ individual \$3,000/family	\$25	25%	single: \$108.00 per pay period family: \$210.00 per pay period *FSA eligible plan
\$2,000/ individual \$4,000/ family		0%	single: \$108.00 per pay period family: \$210.00 per pay period *HSA eligible plan
\$3,500/ individual \$7,000/ family		0%	single: \$43.50 per pay period family: \$90.00 per pay period *HSA eligible plan

#### **Network 2:**

##### **BenefitsMN Medica VantagePlus**

Employee contributions to the premiums are as follows:

Deductible:	Co-pay/visit	Co-insurance (in network)	Cost for coverage:
\$1,000/ individual \$3,000/family	\$25	25%	single: \$92.00 per pay period family: \$199.00 per pay period *FSA eligible plan
\$2,000/ individual \$4,000/ family		0%	single: \$92.00 per pay period family: \$199.00 per pay period *HSA eligible plan

**Network 2:**

**BenefitsMN Medica VantagePlus Continued**

\$3,500/ individual	0%	single: \$36.00 per pay period
\$7,000/ family		family: \$76.50 per pay period
		*HSA eligible plan

**Network 3:**

**BenefitsMN Medica Clear Value**

Employee contributions to the premiums are as follows:

Deductible:	Co-pay/visit	Co-insurance (in network)	Cost for coverage:
\$1,000/ individual \$3,000/family	\$25	25%	single: \$92.00 per pay period family: \$199.00 per pay period *FSA eligible plan
\$2,000/ individual \$4,000/ family		0%	single: \$92.00 per pay period family: \$199.00 per pay period *HSA eligible plan
\$3,500/ individual \$7,000/ family		0%	single: \$36.00 per pay period family: \$76.50 per pay period *HSA eligible plan

**HEALTH SAVINGS ACCOUNT (HSA)**

An HSA is an investment vehicle allowing employees to contribute pre-tax dollars into an interest-bearing account administered by Medsurety. Any HSA dollars not used to fulfill the deductible for health care costs (to the annual maximum) remain in the HSA and roll over to the next year continually until retirement (or 59.5 years of age). The money carries over from year to year, and the account goes where you go — even if you change jobs, switch health plans, or retire. The HSA functions like an IRA, but is exclusively for the costs of health care.

HSA holders can choose to save up to \$3,600 for an individual and \$7,200 for a family (HSA holders 55 and older get to save an extra \$1,000 which means \$4,600 for an individual and \$8,200 for a family) - and these contributions are 100% tax deductible from gross income. You can change the amount of your contribution to an HSA any time during the year, as long as you do not go over the annual limit.

**FLEXIBLE SAVINGS ACCOUNT (FSA)**

This is an account funded by the employee with pre-tax deductions from their paycheck. The account can be used to pay for medical or childcare expenses, but unlike the HSA, the employee forfeits any unused amounts in a plan year. The account is non-interest earning and maintained by PEOPLE SERVING PEOPLE and administered by Medsurety.

**DENTAL INSURANCE**

Dental Insurance premiums are paid for 100% by People Serving People. You may choose a single, single + 1, or family dental plan under either Delta Preferred (Delta Dental PPO) or Delta Premier. Children may be covered under the family plan through the age of 26, whether they are full-time students or not.

**Delta Preferred (Delta Dental PPO):**

In Network: No deductible

Out of Network: Small deductible (\$25 per year for a single and \$75 per year for a family)

The maximum coverage provided by the plan per year (in network or out of network) is \$2,000 per covered person. There is a lifetime orthodontic maximum of \$1,000 for dependent children age 8-18.

**Delta Premier:**

\$50 annual deductible for single coverage and \$150 deductible for family coverage. The maximum coverage provided by the plan per year is \$1,000 per covered person. Orthodontic coverage is the same as Delta Preferred.

Diagnostic and preventative services are covered 100% under both plans (but at 80% for an out of network dentist under Delta Preferred). Consult the Delta Dental Summary of Dental Benefits for more details on coverage.

To find a dentist who participates in your plan, consult Delta Dental’s home page: [www.deltadentalmn.org](http://www.deltadentalmn.org) and select “Dentist Search” You may also call Delta Dental at (651) 406-5916.

**VISION INSURANCE**

Vision insurance is administered by UNUM. The coverage on the vision plan is through EyeMed.

For In-Network providers, it includes:

- Lenses at a \$10 copay
- Frames once every 12 months - \$150 retail allowance
- Contact Lenses once every 12 months - \$150 retail allowance
- If contacts are deemed medically necessary, they are covered in full

Vision Insurance Premiums

Employee	\$3.16 per pay period
Employee + One	\$6.33 per pay period
Employee + Child(ren)	\$7.12 per pay period
Family	\$11.11 per pay period

**LIFE AND DISABILITY INSURANCE**

PEOPLE SERVING PEOPLE provides the following insurance coverage through Lincoln Financial, at no cost to employees, working at least 30 hours a week:

Life Insurance and AD&D (Accidental Death & Dismemberment):1x annual salary (up to \$50,000)

Short Term Disability: 60% of weekly earnings (up to \$500/week)

Long Term Disability: 60% of monthly earnings (up to \$5,000/month)

Employees may purchase additional life insurance through Lincoln Financial for themselves, their spouse, and children. See Human Resources for more information about how much insurance you may want and how to purchase it.

For additional life insurance, the employee would have to purchase insurance for the spouse to qualify. The spouse is eligible for 25 times the employee’s annual salary rounded to the next higher \$5,000, not to exceed 50% of the employee’s elected benefit amount. Spousal coverage is available in \$5,000 increments. The minimum coverage is \$5,000 and the maximum is \$150,000.

Dependent coverage is only available if the employee is insured. The coverage is a flat \$10,000 per child from ages 6 months to 19 years old. From age 14 days to 6 months the benefit is \$250 and from birth to age 14 days there is no coverage. You do not have to purchase spousal coverage to cover dependent children.

Voluntary Life coverage is available in \$10,000 increments up to 5x your annual salary

-Minimum coverage is \$10,000

-Max coverage is \$300,000

-Guaranteed issue of \$80,000

Spouse coverage is available in \$5,000 increments up to 25x the employee's annual salary

-Minimum coverage is \$5,000

-Maximum coverage is \$150,000

Dependent coverage is available at \$10,000/child

### **UNUM VOLUNTARY INSURANCE**

UNUM provides supplemental insurance to help pay out-of-pocket expenses your major medical insurance doesn't cover such as the following:

- Accident
- Cancer
- Hospital Indemnity

### **CONCORDIA UNIVERSITY ST. PAUL SCHOLARSHIP**

Concordia University will provide a \$2,000 scholarship for each PEOPLE SERVING PEOPLE employee who enrolls in an accelerated cohort-delivered degree program. Concordia University also grants priority admission status and waives the admission fee to prospective students from PEOPLE SERVING PEOPLE.

### **PAID PARENTAL LEAVE**

For benefit eligible employees, People Serving People will provide coverage of up to 40% of wages for up to 12 weeks of parental leave to employees following the birth of an employee's child or the placement of a child with an employee in connection with adoption or foster care. If you are the parent giving birth, please talk with HR about how to file a short-term disability claim to have coverage for the other 60% of your wages during parental leave.

### **401(k)**

All employees who work 20 or more hours per week have the option to participate in a 401(k) plan that invests in American Funds after 60 days of employment.

Employees can choose from the traditional or Roth IRA plans for their 401(k). In the traditional plan, employees make pre-tax deductions from their paychecks, thereby reducing their taxable income for the year the contributions are made. Taxes are due once funds are withdrawn from the account at retirement. For the Roth IRA plan, employees make contributions from taxed income, but then pay no taxes when the funds are disbursed at retirement. There are tax penalties for early withdrawal of retirement funds from either type of plan. There are no employer contributions to the 401(k).

### **PEOPLE SERVING PEOPLE EMPLOYER SPONSORED RETIREMENT PLAN**

All permanent PEOPLE SERVING PEOPLE employees, who work 20 or more hours per week, are eligible for the PEOPLE SERVING PEOPLE Employer Sponsored Retirement Plan, administered by Paychex. Employer contributions to the plan will automatically start once you reach your second anniversary and eligibility requirements are met - no deductions from your pay will be made. These contributions are a percentage of your gross wages and are subject to change annually. They will be reflected on your payroll stub.

### **TRANSPORTATION BENEFIT**

The following amounts will be withheld from each employee's paycheck, if choosing to utilize PEOPLE SERVING PEOPLE'S transportation stipend. Currently, PEOPLE SERVING PEOPLE is paying over 60% of transportation fees. If you decide to be responsible for your own transportation arrangements, please return your card to Human Resources and we will discontinue the deductions from your paycheck (30 day notice required).

Rates per paycheck:

Parking Ramp: \$16.10

Metro Pass: \$7.38

**CITY OF MINNEAPOLIS SICK AND SAFE TIME**

This ordinance applies to paid employees working 80+ hours per year. Employees earn one hour of sick leave for every 30 hours worked - up to 48 hours per year. The leave may be used by employees when they are ill, when they care for a sick family member, or need to take time off to care for family members whose schools or places of care have been closed due to inclement weather, loss of power, loss of heating, loss of water, or other unexpected closures. It will also cover safety leave, to be used to deal with domestic abuse, stalking, or other personal safety concerns.

This ordinance impacts only those employees not currently covered by our PTO package. This is not in addition to the PTO regular full and part-time employees (who work 20+ hours per week) earn. Time must be accrued before it is taken and employees working less than 20 hours per week are eligible to use these hours after 90 days of employment.

**PERSONAL TIME OFF (PTO)**

PEOPLE SERVING PEOPLE provides PTO benefits, with pay, to all employees who work 20+ hours each week. Other employees are excluded from this benefit. PTO combines what would be vacation, holiday, sick time, and other uses of days away from the organization. PTO allotment is determined by length of service and is accrued each pay period during the year:

<u>35-40 Hours/Week Full-Time</u>	<u>30-34 Hours/Week Full-Time</u>	<u>20-29 Hours/Week Part-time</u>
0-2 years of service - 27 days	0-2 years of service - 20 days	0-2 years of service - 13.5 days
2-5 years of service - 30 days	2-5 years of service - 22 days	2-5 years of service - 15 days
5-9 years of service - 33 days	5-9 years of service - 24 days	5-9 years of service - 16.5 days
10+ years of service - 36 days	10+ years of service - 27 days	10+ years of service - 18 days

PTO must be accrued before it is taken. Employees may begin using PTO as soon as it has been accrued.



### Center of Excellence Rate Sheet

All employees who work a minimum of 20 hours a week are eligible to receive a 30% child care discount at the Center of Excellence child care center.

<u>Employee Weekly Rate</u>	Days in Attendance				
	5	4	3	2	1
Infant (6 weeks-16 months)	*\$363	\$292	\$219	\$146	\$73
Toddlers (16 months-33 months)	\$290	\$232	\$174	\$116	\$58
Preschool (33 months-Kindergarten)	\$252	\$200	\$150	\$100	\$50
School Age (Kindergarten-age 8)	*\$226	\$180	\$135	\$90	\$45
School Age - Before School	*\$6/hr				

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\* Rounded up to whole dollar

\* Part-time based on availability and subject to change

# The Center of Excellence is a Strong Beginnings Site!

## What does this mean?

Strong Beginnings is a rating and acknowledgement from the county that our center meets very specific and difficult requirements. The County has only awarded a Strong Beginnings distinction to a small number of childcare centers and we made that list!

## What does that mean for you?

This means that you are receiving a higher level of care than most places give. We have lower teacher-to-student ratios than the normal state requirements; every lead teacher has a Bachelor's Degree or higher, we pay our teachers much more than the state average for Childcare/Preschool Teachers and offer complete benefits. In addition, we have a family coordinator position dedicated to working with parents and families.

## How does this affect you?

This primarily affects the tuition cost. When a family is on county assistance for their childcare, we are reimbursed a specific amount of money. This amount goes up when we get certain ratings like "Parent aware" Strong Beginnings is another rating; therefore we get a higher reimbursement from the County.

One of the rules we have to follow is that we cannot charge a family less tuition than we would charge the county. So, when our rates increase from the county, they also have to increase for everyone else, even if you are not on the county assistance program. If you are on the assistance program there is no change for you.

If you are a privately paying family, or you are on a scholarship like Think Small/Pathway, this does affect you. Families that pay out of pocket may have a higher tuition here than some other childcare centers. If you are on a Think Small/Pathway scholarship, your money may not last as long as you would like, but that won't be known until we sit down together and talk over a schedule.

## Anything else?

Only that we want to say we are very proud of this accomplishment! Over the last 10 years, only one other Center in our county has received this rating. We are excited to be able to offer you the best care for both your child and family, and we look forward to the relationship we will build together! Thank you for being a part of our journey and for being the reason we strive for quality!