



Summary of Benefits: 01/01/2025– 12/31/2025

Employees are eligible for insurance benefits on the first of the month following 30 days of employment. Employees working at least 30 hours per week are eligible for health, dental, vision, supplementary, pet, and life & disability insurance. People Serving People pays employees bi-weekly, every other Friday.

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. Transparency in Coverage Link: <https://www.medica.com/transparency-in-coverage>. All health insurance plans meet Minimum Value Standards.

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 and are deducted per pay period (every other Friday)

Deductible:	Co-pay/visit (in network)	Co-insurance	Cost for coverage:
\$1,000/ individual \$3,000/family	\$25	25%	single: \$130.00 per pay period family: \$260.00 per pay period *FSA eligible plan
\$2,000/ individual \$4,000/ family		0%	single: \$130.00 per pay period family: \$260.00 per pay period *HSA eligible plan
\$3,500/ individual \$7,000/ family		0%	single: \$57.00 per pay period family: \$115.00 per pay period *HSA eligible plan

Network 2:

BenefitsMN Medica VantagePlus

Employee contributions to the premiums are as follows and are deducted per pay period (every other Friday)

Deductible:	Co-pay/visit (in network)	Co-insurance	Cost for coverage:
\$1,000/ individual \$3,000/family	\$25	25%	single: \$110.00 per pay period family: \$240.00 per pay period *FSA eligible plan
\$2,000/ individual \$4,000/ family		0%	single: \$110.00 per pay period *HSA eligible plan

Network 2:

BenefitsMN Medica VantagePlus Continued

\$3,500/ individual**	0%	single: \$43.00 per pay period
\$7,000/ family		family: \$92.00 per pay period
		*HSA eligible plan

Network 3:

BenefitsMN Medica Clear Value

Employee contributions to the premiums are as follows and are deducted per pay period (every other Friday)

Deductible:	Co-pay/visit	Co-insurance (in network)	Cost for coverage:
\$1,000/ individual \$3,000/family	\$25	25%	single: \$110.00 per pay period family: \$240.00 per pay period *FSA eligible plan
\$2,000/ individual \$4,000/ family		0%	single: \$110.00 per pay period family: \$240.00 per pay period *HSA eligible plan
\$3,500/ individual \$7,000/ family		0%	single: \$43.00 per pay period family: \$92.00 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 \$4300 for an individual and \$8550 for a family (HSA holders 55 and older get to save an extra \$1,000 which means \$5300 for an individual and \$9750 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.

MEDICA REWARDS INVEST – HSA Program

Employees enrolled in the High Deductible Plan with HSA are eligible to earn up to \$75 per month (deposited quarterly into their HSA account) when meeting wellness goals for sleep, activity, and nutrition. Any rewards earned count toward the annual HSA contribution limit for 2025 of \$3,850/employee-only coverage and \$7,750/employee + 1 or family coverage. Staff are able to get a free Max Buzz fitness tracker or connect their smartwatch to the Personify Pulse App.

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.

MEDICA REWARDS – My Health Rewards Program

Employees that participates in the traditional health plan can earn gift cards when they complete activities. Go to mymedica.com to sign up and participate.

DENTAL INSURANCE

Dental insurance is administered by Guardian. You may choose a single, single + 1, or family dental plan under DentalGuard Preferred Network. Children may be covered under the family plan through the age of 26, whether they are full-time students or not.

Dental Insurance Premiums

Employee	\$4.00 per pay period
Employee + One	\$6.00 per pay period
Family	\$8.00 per pay period

DentalGuard Preferred Network:

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 aged 8-18.

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

To find a dentist who participates in your plan, consult Guardian's home page: www.guardianlife.com/find-a-provider and select "Dentist Search" under the "Dental benefits bought through your workplace" option.

VISION INSURANCE

Vision insurance is administered by Guardian. The coverage on the vision plan is through Davis.

For In-Network providers, it includes:

- Lenses at a \$10 copay
- Frames once every 12 months - \$135 allowance retail max plus 20% off
- Contact Lenses once every 12 months - \$135 allowance plus 15% off
- If contacts are deemed medically necessary, they are covered in full

Vision Insurance Premiums

Employee	\$3.00 per pay period
Employee + Partner/Spouse	\$6.76 per pay period
Employee + Child(ren)	\$6.01 per pay period
Family	\$10.56 per pay period

To find a provider that accepts Davis Vision insurance, visit www.guardianlife.com/find-a-provider and then click the "Find a Vision Provider" at the top of the screen and then select "Davis Vision".

LIFE AND DISABILITY INSURANCE

People Serving People provides the following insurance coverage through Guardian, at no cost to employees, working at least 30 hours a week:

Life Insurance and AD&D:	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

COLONIAL LIFE VOLUNTARY INSURANCE

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

- Accident
- Cancer/Critical Illness
- Hospital Indemnity

FINANCIAL WELLNESS BENEFIT

People Serving People partners with Your Money Line for a financial helpline at no cost to the employee. Employees can call, email, schedule an appointment, or live chat online directly (In English or Spanish) with their Financial Guide – a trained CFP or AFC-accredited industry expert. This is a free service that will not sell products or services but instead serve as your money coach to help you reach your financial goals. See HR to register for this free benefit.

PET INSURANCE

People Serving People partners with Carefree Pet Plus and MetLife Pet insurance for discounted pet care for the four-legged family members. This includes options for unlimited veterinary support, bundled pet-care discounts, and pet insurance. For more details, see the full benefits enrollment guide to get a customized plan for your feline and canine companions.

PERKSPOT DISCOUNT PROGRAM

People Serving People partners with Gallagher for all of our insurance benefits. This partnership means employees can access multiple other benefits through Gallagher Marketplace. One benefit is the PerkSpot Discount program for deals on brands you know and love on electronics, home goods, travel and attractions and more. Other options include home and auto insurance, vehicle warranties, and more. See the full benefits enrollment guide for more details on Gallagher Marketplace @<https://gallagher.perkspot.com>

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 100% 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 a birthing parent, please talk with HR about how to file a short-term disability claim during parental leave.

PEOPLE SERVING PEOPLE EMPLOYER SPONSORED RETIREMENT PLAN

All employees, regardless of the number of hours worked per week, have the option to participate in a 401(k)-plan starting the first of the month following their date of hire. 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 Roth IRA.

All permanent People Serving People employees, are eligible for the People Serving People Employer Sponsored Retirement Plan, administered by Empower. PSP contributes 5% of your earnings to your 401k Plan automatically once you reach the 1st of the month following 6 months of employment and eligibility requirements are met - no deductions from your pay will be made.

TRANSPORTATION BENEFIT

Staff working 20+ hours per week are eligible for a 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). Staff permitted to park in the People Serving People due to scheduling or reasonable accommodation needs must complete a PSP parking form and also enroll in the deduction as if they were parking in the parking ramp for equity purposes.

Rates per paycheck: Parking Ramp: \$16.10 Metro Pass: \$7.38

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 accrued each pay period during the year:

35-40 Hours/Week	320 Hours/Year
30-34 Hours/Week	240 Hours/Year
20-29 Hours/Week	160 Hours/Year

PTO must be accrued before it is taken. Employees may begin using PTO as soon as it has been accrued. Staff are required to use PTO before using unpaid time.

EARLY ACCESS TO PAY

Through our payroll software, Paylocity, all staff can request a portion of their pay early through the "On Demand Payment" feature in the Paylocity app under the "Pay" tab.

Staff can request up to 50% of their pay for days already worked in the current pay period, up to \$1000. Staff can make this request in Paylocity up to 4 times a month. Please see HR with questions.

CELL PHONE REIMBURSEMENT

Full-time employees are eligible for a monthly personal cell phone reimbursement of \$40.00 each month to be paid during the first payroll of each month. Please see HR for a Personal Cellphone Reimbursement Application Form or questions.



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>	Weekly	Daily	Hourly
Infant (6 weeks-16 months)	\$529.20	\$105.84	\$15.15
Toddlers (16 months-33 months)	\$433.44	\$86.68	\$13.44
Preschool (33 months-Kindergarten)	\$347.76	\$69.55	\$11.46

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 Ware". 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!