

PILLSBURY UNITED COMMUNITIES



2022 Benefits Summary | Health Plans

Pillsbury United Communities offers three different networks (Passport, Elect, and Vantage Plus) and two plan types (traditional and high deductible). PUC pays for 55- 85% of the plan cost.

Health plan networks:

Passport offers the largest network of providers for the greatest choice.

Elect requires you to enroll in a primary care clinic which will help coordinate all of your care.

Vantage allows for same-day primary care appointments and provides a variety of unique wellness programs to help you focus on the areas you want to improve.

Traditional health plans:

With the traditional plans, you must meet a \$2,500 deductible and pay a \$25 copay for each visit. The deductible is the maximum amount that you must pay toward your healthcare before costs are paid by your plan. You have the option to enroll in a Flexible Savings Account (FSA) with a traditional plan. An FSA allows you to put aside pre-tax money each month to use for healthcare costs or childcare which can save you money. Unused funds do not roll over at the end of the year.

Traditional Plans	Employee Monthly Contribution:			Employer Monthly Contribution:		
	Passport	Elect	Vantage Plus	Passport	Elect	Vantage Plus
Employee	157.59	122.86	107.97	368.58	368.58	368.58
Employee + 1	497.71	420.78	387.82	631.18	631.18	631.18
Family	675.17	570.14	525.13	855.21	855.21	855.21

High deductible health plans:

With the high deductible plans, you must meet a \$4,000 deductible. The deductible is the maximum amount that you must pay toward your healthcare before costs are paid by your plan. There is no copay. You have the option to enroll in a Health Savings Account (HSA). An HSA allows you to put aside pre-tax money each month to use for healthcare costs or childcare which can save you money. Whether or not you choose to put aside money, PUC contributes \$600/year to your HSA. Unused funds roll over to the next year and you can keep this savings account even if you leave PUC.

High Deductible Plans	Employee Monthly Contribution:			Employer Monthly Contribution:		
	Passport HDHP & HSA	Elect HDHP & HSA	Vantage Plus HDHP & HSA	Passport HDHP & HSA	Elect HDHP & HSA	Vantage Plus HDHP & HSA
Employee	118.15	86.18	72.47	422.33	422.33	422.33
Employee + 1	410.35	339.54	309.19	684.93	684.93	684.93
Family	555.89	459.21	417.78	908.96	908.96	908.96

NICE Program

NICE offers employees and dependents unlimited access to primary care with no out of pocket fees. Most medical issues can be resolved via virtual visits and if they can't, NICE will send a clinician to their home. All employees who enroll in a Medica plan will also have access to NICE. Eligible employees have the option to enroll in NICE without Medica, for \$30.00 per month.

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Vision: EyeMed

\$10-\$25 copay depending on reason for visit.

Employee Monthly Contribution:	
Employee	\$5.78
Employee + Spouse	\$10.99
Employee + Child	\$11.57
Family	\$17.00

Vision Care Services	In-Network Member Cost	Out-of-Network Reimbursement
Exam With Dilation as Necessary	\$10 Co-pay	Up to \$30
Retinal Imaging	Up to \$39	N/A
Frames	\$0 Co-pay; \$130 allowance; 20% off balance over \$130	Up to \$65
Standard Plastic Lenses		
Single Vision	\$25 Co-pay	Up to \$25
Bifocal	\$25 Co-pay	Up to \$40
Trifocal	\$25 Co-pay	Up to \$60
Standard Progressive Lens	\$90	Up to \$40
Premium Progressive Lens	\$90, 80% of charge less \$120 allowance	Up to \$40
Lenticular	\$25 Co-pay	Up to \$60
Lens Options (paid by the member and added to the base price of the lens)		
UV Treatment	\$15	N/A
Tint (Solid and Gradient)	\$15	N/A
Standard Plastic Scratch Coating	\$15	N/A
Standard Polycarbonate	\$40	N/A
Standard Polycarbonate - Kids under 19	\$0	Up to \$5
Standard Anti-Reflective Coating	\$45	N/A
Polarized	20% off retail price	N/A
Other Add-Ons and Services	20% off retail price	N/A
Contact Lens Fit and Follow-Up (Contact lens fit and two follow up visits are available once a comprehensive eye exam has been completed)		
Standard Contact Lens Fit & Follow-Up	Up to \$40	N/A
Premium Contact Lens Fit & Follow-Up	10% off retail	N/A
Contact Lenses		
Conventional	\$0 Co-pay; \$130 allowance; 15% off balance over \$130	Up to \$104
Disposable	\$0 Co-pay; \$130 allowance; plus balance over \$130	Up to \$104
Medically Necessary	\$0 Co-pay, Paid-in-Full	Up to \$200
Laser Vision Correction		
Lasik or PRK from U.S. Laser Network	15% off the retail price or 5% off the promotional price	N/A
Hearing Care		
Hearing Health Care from Amplifon Hearing Network	40% off hearing exams and a low price guarantee on discounted hearing aids	N/A
Frequency		
Examination	Once every 12 months	
Lenses or Contact Lenses	Once every 12 months	
Frame	Once every 24 months	



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Dental: Pillsbury United Communities offers a dental plan through Delta Dental of MN. PUC pays 100% of the plan premium. Calendar year plan maximum is \$1,250. No copay for preventative services.

Plan Benefit Highlights			
Network(s)	Delta Dental PPO™	Delta Dental Premier®	Non-Participating*
Calendar Year Plan Maximum Per person	\$1,250	\$1,250	\$1,250
Lifetime Ortho Maximum Per eligible covered person	\$1,500	\$1,500	\$1,500
Deductible Per person / per family per calendar year <i>No deductible for diagnostic and preventive services or orthodontics</i>	\$25/person \$75/family	\$25/person \$75/family	\$25/person \$75/family
Eligible Dependents	Spouse Dependent children up to age 26		
Covered Services	Dental Benefit Plan Coverage		
Diagnostic & Preventive Services Exams Cleanings X-rays Sealants Space maintainers Fluoride treatments	100%	100%	100%
Basic Services Emergency treatment for relief of pain Amalgam restorations (silver fillings) Composite resin restorations (white fillings) on anterior (front) teeth	80%	80%	80%
Endodontics Root canal therapy on permanent teeth Pulpotomies on primary teeth for dependent children	80%	80%	80%
Periodontics Surgical/Nonsurgical periodontics	80%	80%	80%
Oral Surgery Surgical/ Nonsurgical extractions All other covered oral surgery	80%	80%	80%
Major Restorative Crowns and crown repair Composite resin restorations (white fillings) on posterior (back) teeth	50%	50%	50%
Prosthetic Repairs and Adjustments Denture adjustments and repairs Bridge repair	50%	50%	50%
Prosthetics Dentures (full and partial) Bridges	50%	50%	50%
Orthodontics Treatment for the prevention/correction of malocclusion <i>Available for dependent children only, ages 8-18</i>	50%	50%	50%

This is a summary of benefits only and does not guarantee coverage. For a complete list of covered services and limitations/exclusions, please refer to the Dental Benefit Plan Summary.

*Dentists who have signed a participating network agreement with Delta Dental have agreed to accept the maximum allowable fee as payment in full. Non-participating dentists have not signed an agreement and are not obligated to limit the amount they charge; the member is responsible for paying any difference to the non-participating dentists.

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Retirement: Employees are able to contribute to their 401k retirement plan right away. Pillsbury United Communities will contribute up to a 4% employer match for eligible employees after 12 months of employment and 1000 hours.

Benefits Summary | Disability & Life Insurance

Pillsbury United Communities offers long-term disability and life insurance at no cost to you. PUC also offers an option to purchase additional life insurance at a low group rate.

Long-term disability:

Long-term disability insurance helps replace a portion of your income in the event you get sick for an extended period of time, or if you're hurt and can't work. Employees working 20 hours per week are eligible. After six (6) weeks of short-term disability, long-term disability can be used and will provide up to 60% of your monthly pay. There is no cost to you.

Employer-sponsored life and adult disability & dismemberment:

In case of death, your family/beneficiary will receive two times your annual earnings up to a maximum of \$300,000. There is no cost to you.

Voluntary life (optional):

If you would like additional life insurance, you have the option to purchase it at a discounted group rate. The cost of the insurance depends on your age. Costs are listed below.

Age	Employee and Spouse Cost per \$1,000 benefit
Under 25	\$0.08
25 - 29	\$0.08
30 - 34	\$0.09
35 - 39	\$0.12
40 - 44	\$0.18
45 - 49	\$0.28
50 - 54	\$0.44
55 - 59	\$0.67
60 - 64	\$0.96
65 - 69	\$1.63
70 - 74	\$2.91
75 - 79	\$5.86

For more information call Lincoln Financial at **877-275-5462**



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Employee Assistance Programs

Medica (Optum) 800-626-7944

- Three in-person counseling sessions covered at 100%
- A 30-minute legal consultation at no cost
- Financial advisor support to help with debt, financial planning, foreclosure and more
- Child care referrals and support to help take care of elderly parents

Lincoln Employee Connect (ComPsych) 888-628-4824

- Four (4) in-person help sessions per situation, per year
- Work/life services for assistance with child care, finding movers, kennels and pet care, vacation planning, and more

www.guidanceresources.com

Username: LFGsupport

Password: LFGsupport1

Lincoln Life Keys 1-855-891-3684

- Estate planning
- Health & wellness
- Money & investments
- Family & relationships
- Laws & regulations
- Beneficiary resources

www.Lincoln4Benefits.com (First-time User Web ID = LifeKeys)

Lincoln Travel Connect - UHC Global ID #: 322541

- Medical emergency evacuation & transportation
- Dependent child transportation
- Emergency travel arrangements & fund transfer
- Lost or stolen documents



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Training and Development

Pillsbury United Communities supports employees in making time to focus on their own personal and professional development. The broad range of learning opportunities offered also strengthens PUC's overall ability to serve the community and create change.

- Monthly all agency learning sessions
- Quarterly agency updates
- Small group trainings offered 5 times per year
- Live and virtual trainings available through Minnesota Council of Nonprofits, Social Current and more
- On-demand resources including how-to guides and video tutorials

Paid Time Off

PUC cares about you and supports you in taking care of yourself. In order to provide flexibility for staff to manage familial and self-care needs, PUC has recently increased paid time off for our employees. Please note, in 2021 PUC added a week long winter break. We also introduced a two day spring break and added Juneteenth as a holiday in 2022. Floating holiday hours have increased from 1 day to 3 days per year. This totals 19 paid days off in 2022 for benefits eligible staff.

Company Holiday	Dates	Number of Days
Martin Luther King Jr. Day	1/17/22	1
President's Day	2/21/22	1
Spring Break	5/2/22 –5/3/22	2
Memorial Day	5/30/22	1
Juneteenth (observed)	6/20/22	1
Independence Day	7/4/22	1
Labor Day	9/5/22	1
Election Day	11/8/22	1
Thanksgiving	11/24/22 - 11/25/22	2
Winter Break	12/26/22 – 12/30/22	5
		Total: 16 Days

PTO

Pillsbury United Communities values its employees and their contribution to our overall success. We believe strongly that staff should have personal time to refresh and replenish. Employees are strongly encouraged to take all earned paid time off (PTO) each year. Employees accrue PTO based on the number of hours worked and tenure. PTO must be requested in advance for approval; it is possible the PTO may not be approved during busy periods.

PTO Accrual

All employees (hired after Jan. 1, 2020) will be given 10 days of PTO following their probationary period for the use during their first year of employment. Upon entering year two of employment (i.e. after 1 full

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year of employment), employees will begin to accrue PTO on the first payroll of the month and continue to accrue on the first pay period of each consecutive month.

Work Environment

Pillsbury United Communities is committed to helping employees face the demands of juggling work, family, and life-related issues. Where appropriate, Pillsbury United Communities will consider alternative work arrangements which may include alternative work schedules, working from home, or another remote location.

Discounts

As an employee of PUC, you are able to receive the following discounts at our social enterprises.

- North Market: 10% off
- Full Cycle: 15% off
- Sisterhood Boutique: 10% off