

# Central Minnesota Jobs and Training Services, Inc.

## 2018-19 Benefit Summary

**This document is meant to provide an overview of the benefit package offered to eligible CMJTS employees. This document should in no way be construed as an offer of or a contract for employment with CMJTS. Additional information will be shared upon hire.**

### Overview

Central Minnesota Jobs and Training Services, Inc., (CMJTS) is proud to offer a comprehensive benefits package to eligible employees. This information provides a brief summary.

Employees share the costs of some benefits, such as medical. In addition, there are voluntary benefits with reasonable group rates that you can purchase through CMJTS payroll deductions, such as dental, optional life, disability and vision coverage.



### Benefit Plans Offered – What’s Available in 2019?

- Paid Time Off (Vacation, Sick, Holidays and Personal Days)
- Medical
- Health Savings Account
- Dental
- Flexible Spending Account (FSA) and Daycare Reimbursement Plan (DCAP)
- Voluntary Vision Insurance
- Life Insurance
- Accidental Death & Dismemberment (AD&D) Insurance
- Voluntary Life
- Voluntary Short-Term Disability
- Voluntary Long-Term Disability

### Vacation Time

Service Years (Start of)	Maximum Days Per Year
1 – 2	10
3 – 5	15
6 – 9	18
10+	21

### Sick Leave

Employees paid at 80 hours per payroll will accrue four (4) hours per bi-weekly pay period. Part-time employees will accrue on a pro-rated basis.

## Holidays

CMJTS offers 11 paid holidays per year. CMJTS employees will receive the following holidays as paid days off:

<i>New Year's Day</i>	<i>Veteran's Day</i>
<i>Martin Luther King, Jr.'s Birthday</i>	<i>Thanksgiving Day</i>
<i>President's Day</i>	<i>Day after Thanksgiving</i>
<i>Memorial Day</i>	<i>Christmas Day</i>
<i>Independence Day</i>	<i>One Personal Holiday</i>
<i>Labor Day</i>	

In addition, Christmas Eve will be a full-day holiday when it falls during the regular workweek.

## INSURANCE BENEFITS

### Eligibility

Employees working 30 hours per week or more are eligible to participate in CMJTS' benefit program. Eligible staff and their dependents are eligible for CMJTS benefits the first of the month following 30 days of employment. Eligible dependents are spouse and/or children under age 26.

### Medical Benefits

*Administered by Medica*

Comprehensive and preventive healthcare coverage is important in protecting you and your family from the financial risks of unexpected illness and injury. A little prevention usually goes a long way—especially in healthcare. Routine exams and regular preventive care provide an inexpensive review of your health and at no cost to you under all the plan options. Comprehensive healthcare also provides peace of mind. In case of an illness or injury, you and your family are covered with an excellent medical plan through CMJTS.

### Medica Passport Network

No matter where you live, work, or travel, great care is in your neighborhood. Each health plan option utilizes Medica's Passport (national) network. The Passport network is Medica's largest available network.

### 2018-19 Health Plan Rates

**\$2,700-75% Deductible -  
HDHP/HSA Plan with Preventive Rx**

Tier	Employees Payroll Deduction
<b>Employee Only</b>	\$23.80
<b>Employee + Child(ren)</b>	\$52.38
<b>Employee + Spouse</b>	\$49.97
<b>Family</b>	\$78.50

**\$2,700-100% Deductible -  
HDHP/HSA Plan with Preventive Rx**

Tier	Employees Payroll Deduction
<b>Employee Only</b>	\$62.02
<b>Employee + Child(ren)</b>	\$136.47
<b>Employee + Spouse</b>	\$130.20
<b>Family</b>	\$204.54

2018-19 Health Plans	Passport \$2,700-75% High Deductible Plan	Passport \$2,700-100% High Deductible Plan
	In-Network Benefits	
<b>Lifetime Benefit Maximum</b>	Unlimited	Unlimited
<b>Deductible (single/family)</b>	\$2,700 / \$5,400 <i>(\$2,700 per family member)</i>	\$2,700 / \$5,400 <i>(\$2,700 per family member)</i>
<b>Out-of-Pocket Maximum</b>	\$5,500 / \$11,000 <i>(\$5,500 per family member)</i>	\$2,700 / \$5,400 <i>(\$2,700 per family member)</i>
<p><i>Once your annual out-of-pocket maximum has been met, Medica pays 100% of in-network claims for the remainder of the plan year. Your out-of-pocket maximum includes your deductible and your portion of the co-insurance. Monthly premiums do not count/meter towards your out-of-pocket maximum.</i></p>		
<b>Preventive Services</b>	<b>You pay nothing (deductible does not apply)</b>	
<b>Covered Services Including:</b> Primary Care, Specialist or Urgent Care visit Retail Clinics On-Line Care (Virtuwell) Emergency Room Care Ambulance Inpatient/Outpatient MRI/CT Scan Durable Medical Equipment Lab Services	Deductible, then you pay 25%	Deductible, then you pay 0%
<b>Preventive Drug</b> <b>Retail: 1-Month Supply</b> <b>Mail Order: 3-Month Supply</b> (Generic/Formulary/Non-Formulary) <b>Specialty Drugs</b>	Deductible, then you pay 25%	Deductible, then you pay 0%

## Health Savings Account

*Administered by MidCountry Bank*

A Health Savings Account (HSA) is a special account owned by you that enables you to pay for qualified medical, dental, and vision expenses on a tax-free basis. There is no “use it or lose it” rule. CMJTS makes monthly contributions to the HSA Account, which equals \$83.33 for 2018-19 plan year. You can fund your HSA via pre-tax payroll deductions. The account is owned by you and you may make changes to your contribution amount on a monthly basis.

## Basic Life and Accidental Death & Dismemberment Insurance

*Administered by CIGNA*

Life insurance provides financial security for the people who depend on you. Your beneficiaries will receive a lump sum payment if you die while employed by CMJTS. Life Insurance and AD&D coverage level is \$25,000.

## Flexible Spending Account (FSA)

*Administered by Discovery Benefits*

Flexible Spending Accounts allow you to set aside money to pay for eligible expenses with tax-free dollars. The spending accounts offer significant tax advantages because you don't pay Social Security, federal, or state taxes on the portion of your income that you contribute to your spending account.

### Your choices:

**Healthcare Flexible Spending Account (FSA):** Use this account to cover the cost of health, dental, vision, and hearing expenses not covered under an insurance plan for you and your dependents and are considered eligible healthcare FSA expenses.

**Dependent Care Spending Account:** Use this account to cover the cost of dependent care while you work. You may use this for expenses for the care of a child under age 13 or a disabled spouse, child, or parent.

## Dental Benefits

*Administered by Delta Dental*

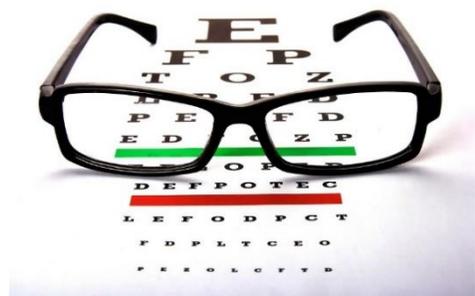
Tier	Employees Per Pay Period Payroll Deduction
Employee	\$16.40
Employee + Spouse	\$33.73
Employee + Child(ren)	\$43.15
Family	\$63.20



## Vision Benefits

*Administered by EyeMed*

Tier	Employees Per Pay Period Payroll Deduction
Employee Only	\$3.55
Employee + Spouse	\$6.73
Employee + Child(ren)	\$7.09
Family	\$10.41



## Supplemental Life Insurance

*Administered by CIGNA*

You may purchase supplemental life insurance in addition to the company-provided coverage. You may also purchase life insurance for your dependents if you purchase additional coverage for yourself. This is an employee paid/voluntary benefit.

## **Voluntary Short-Term Disability Insurance**

*Administered by CIGNA*

Voluntary short-term disability coverage provides income if you become disabled due to a non-work-related injury or illness or having a baby. You must be disabled for 14 days from accident and 14 days from sickness. Once you qualify for benefits under this plan, you continue to receive them until the end of the 13-week benefit period (includes Benefit Waiting Period) or until you no longer qualify for benefits, whichever comes first. Upon disability approval, you will receive 60% of your weekly salary, up to \$1,000.

## **Voluntary Long-Term Disability Insurance**

*Administered by CIGNA*

Long-term disability coverage provides a replacement of monthly earnings to an insured that becomes disabled for extended periods of time due to accident or sickness. After being disabled for 90 days (or the end of your short-term disability), the plan will pay you 60% of your monthly pre-disability earnings, to a maximum benefit of \$5,000.

## **Employee Assistance Program (EAP)**

*Administered by Vital WorkLife*

EAP plans offer a wide variety of integrated resources designed to keep employees on the job while helping them confront life's challenges. Supportive counseling and coaching are at the core of the services that are offered. Support is available to help employees deal with everything from marital and relationship issues to depression, stress, anxiety, anger, and grief, as well as parenting challenges and concerns and more. Services are available face to face or by phone.

This document is an outline of coverage provided by CMJTS. It does not include all terms, coverages, exclusions, limitations, and conditions of the actual contract language. The intent of this document is to provide you with general information regarding potential benefits. It should not be construed as, nor is it intended to provide legal advice.