



## Benefit Offerings 2015-2016

Benefit Plan	Description	Eligibility	Cost
<b>Medical</b>  Blue Cross and Blue Shield of MN Aware PPO/BlueCard  Plan Year: Oct. 1 – Sept. 30	<b>Deductible:</b> \$500 in-network, \$1000 per person per calendar year out-of-network. <b>Lifetime Maximum Per Person:</b> Unlimited <b>Hospital:</b> 80% coverage in-network, 60/40% out-of-network. <b>Office Visits:</b> \$25 co-pay <b>Prescription Drug Plan:</b> \$10/30/75/100 Open Formulary Generic drugs cost \$10.00 (unless retail is less), brand name preferred drugs cost \$30.00, non-preferred brand name drugs cost \$75.00, and specialty drugs cost \$100. Mail order prescription plan available.	A regular employee scheduled to work 30 or more hours per week is eligible the 1 <sup>st</sup> of the month following date of employment.	<b>Family (2+ dependents):</b> \$218.41 <b>Employee+1:</b> \$152.23 <b>Employee Only:</b> \$66.19  (The above premium amounts are deducted from each biweekly paycheck on a pre-tax basis.)
<b>Dental</b>  Delta Dental Base / Buy-up Plan  Plan Year: Oct. 1 – Sept. 30	<b>Deductible:</b> \$0 for preventive & orthodontic procedures. All other procedures: \$25 per individual per calendar year (\$75 family max.) <b>Diagnostic/Preventive:</b> 100% (exams, cleanings, sealants, etc.) <b>Basic Procedures:</b> 80% (fillings, root canals, oral surgery, etc.) <b>Major Procedures:</b> 50% (full crowns, dentures, etc.) <b>Orthodontic Procedures:</b> 50% children only, up to \$1,000 / 50% adult & children, up to \$1,500 (braces, etc.) <b>Annual Benefit Maximum:</b> \$1,000 / \$1,500	A regular employee scheduled to work 30 or more hours per week is eligible the 1 <sup>st</sup> of the month following date of employment.	<b>Family:</b> \$13.60/\$21.32 <b>Employee+Spouse:</b> \$8.02/\$12.38 <b>Employee+Children:</b> \$9.59/\$14.88 <b>Employee Only:</b> \$4.07/\$6.05 <i>(Cost dependent on plan selected)</i> (The above premium amounts are deducted from each biweekly paycheck on a pre-tax basis.)
<b>Vision</b>  EyeMed Vision  Plan Year: Oct. 1 – Sept. 30	This benefit covers yearly eye exams as well as contact lens exams. Standard lenses (plus options) are available every 12 months. Allowances are provided for contact lenses yearly and frames every 24 months.	A regular employee scheduled to work 30 or more hours per week is eligible the 1 <sup>st</sup> of the month following date of employment.	<b>Family (2+ dependents):</b> \$1.49 <b>Employee+1:</b> \$1.02 <b>Employee Only:</b> \$.53  (The above premium amounts are deducted from each biweekly paycheck on a pre-tax basis.)
<b>Flexible Spending Accounts</b>  Discovery Benefits  Plan Year: Jan.1 – Dec. 31	Employees can set aside pre-tax dollars to pay for dependent care and/or health care expenses (deductibles, prescriptions, co-payments, dental, etc.). There is a \$2,550 max. for the medical reimbursement account and a \$5,000 max. for the dependent care account. Direct deposit and debit cards are available.	A regular employee scheduled to work 30 or more hours per week is eligible the 1 <sup>st</sup> of the month following date of employment.	No cost to enroll.
<b>Short/Long Term Disability (STD/LTD)</b>  Voya	These plans provide partial income replacement benefits for medical disability that results in extended employee absences. <b>STD</b> – 12 weeks of coverage at 70% of eligible employee's weekly wage. Payments are taxable. <b>LTD</b> – Begins after the 90 <sup>th</sup> day and can continue until normal retirement age is reached. Payable at 60% of monthly wage to a maximum of \$10,000/month. Payments are non-taxable.	A regular employee scheduled to work 30 or more hours per week is eligible the 1 <sup>st</sup> of the month following date of employment.	This is a company-sponsored benefit at no cost to employees.



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<b>Life/AD&amp;D Insurance</b>  Voya	Separate Life and AD&D policies are each 3x annual salary up to \$600,000 maximum. Additionally, NMDP provides life insurance of \$10,000 for an eligible employee's spouse; and \$5,000 for a dependent child from age 6 months through 25 years.	A regular employee scheduled to work 30 or more hours per week is eligible the 1 <sup>st</sup> of the month following date of employment.	This is a company-sponsored benefit. Employees are taxed on premiums paid for insurance over \$50,000.
<b>Voluntary Life &amp; AD&amp;D Insurance</b>  Voya	Employees may choose life insurance coverage only or AD&D coverage over and above what already provided by the NMDP. May be purchased in \$10,000 increments up to 7x the employee's annual salary, up to \$300,000 max. Coverage may be purchased for an employee's spouse up to 50% of the employee's eligible amount, \$150,000 max. \$10,000 life coverage for dependent children may also be purchased if an employee or their spouse elects coverage for themselves.	A regular employee scheduled to work 30 or more hours per week is eligible the 1 <sup>st</sup> of the month following date of employment, subject to underwriting approval.	Cost is dependent on age and amount of coverage.
<b>Long-Term Care Insurance (LTC)</b>  Unum	Long-term Care insurance plans offer you and your family financial protection in the event a covered participant is unable to care for themselves due to a serious chronic illness or injury. Through the LTC plans you have the flexibility to choose the type of care that best meets yours and your family's needs. The LTC plans offer a wide range of possible coverage levels. Benefits are paid for services that may include: Long-term Care Facility Care (Assisted Living and Skilled Nursing) and Home Care (may include other locations, such as Adult Day Care).	A regular employee scheduled to work 30 or more hours per week is eligible the 1 <sup>st</sup> of the month on or following 30 days of employment, subject to underwriting approval.	Cost is dependent on age and amount of coverage.
<b>Aflac Voluntary Benefits</b>	<b>Accident Indemnity Advantage</b> - This plan is designed to cover any type of accidental injury, 24 hours a day, on or off the job. Coverage includes initial emergency visit, hospital coverage, medical imaging, physical therapy, follow-up treatments and much more. Spouse as well as dependent coverage is available. <b>Cancer Indemnity Insurance</b> - Pays \$4,000 to insured for first occurrence, pay hospital confinement, medical imaging, radiation & chemotherapy, immunotherapy, travel, lodging, experimental treatment, bone marrow transplant/stem cell transplant. This plan pays \$75 annually per covered person for a cancer screening wellness exam (pap smear, mammogram, PSA level check, colonoscopy, etc.) Spouse coverage is available; dependent children are covered at no cost. <b>Hospital Protection Insurance</b> - Pays benefits for hospitalization due to accident, illness or pregnancy. Pays initial confinement benefit, annual confinement benefit, daily confinement benefit, diagnostics benefit and more. Spouse as well as dependent coverage is available.	A regular employee scheduled to work 30 or more hours per week is eligible the 1 <sup>st</sup> of the month on or following 30 days of employment.	Cost is dependent on age and amount of coverage.



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<b>Educational Assistance</b>	<b>Tuition Reimbursement:</b> Can cover coursework for job-related undergraduate or graduate degree, renewal of professional license or certification. \$2,000 fiscal year maximum per employee for undergraduate; \$3,000 fiscal year maximum per employee for graduate degree	All regular full-time employees who complete 6 months of employment.	This is a company-sponsored benefit at no cost to employees.  Approval and payment based on available funds for the fiscal year.
	<b>Professional Development:</b> Additional amounts for job-related conferences, seminars, etc.	All regular full-time employees.	This is a company-sponsored benefit at no cost to employees.
<b>Travel Accident Insurance</b>	NMDP provides employees an additional \$500,000 in supplementary accidental death and dismemberment coverage while on approved business trips and in the course of doing business for the NMDP, including couriers.	All regular full- and part-time employees who are scheduled to work 20 or more hours per week.	
<b>Paid Time Off</b>	Paid time off equal to 18 days per year with one additional day added every two years on the employee's anniversary date. Depending on work state, is either combination of accrued Compensated Time Off (CTO) and 5 FLEX Days or just CTO. (MN employees receive CTO and FLEX Days.)	A regular employee scheduled to work 20 or more hours per week is eligible. (Part-time is pro-rated.)	This is a company-sponsored benefit at no cost to employees.
<b>Holidays (10)</b>	Includes a Floating Holiday*, New Year's Day, Martin Luther King JR's Birthday, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Day after Thanksgiving, Christmas Eve Day and Christmas Day. *Designated each year by the CEO 2016 = Friday, July 1	All regular full- and part-time employees who are scheduled to work 20 or more hours per week.	This is a company-sponsored benefit at no cost to employees. Paid only for days the employee normally works.
<b>Employee Assistance Program (EAP)</b> ComPsych	Confidential counseling to help employees and their families deal with issues of daily living. Available via telephone 24 hours a day, 365 days a year.	Open to all regular employees and their household members at any time.	This is a company-sponsored benefit at no cost to employees.
<b>403(b)</b>  Principal Financial Group	The 403(b) allows you to save tax deferred dollars for retirement through bi-weekly payroll deductions. This is a voluntary contribution with an automatic enrollment feature.	Any employee can begin contributing 1 <sup>st</sup> of the month following date of employment.	NMDP will automatically deposit your elected payroll contributions.
<b>Pension</b>  Principal Financial Group	NMDP contributes amounts equal to 6% of an eligible employee's fiscal year wages plus 5.7% of wages in excess of maximum social security taxable wage base for the year. Employees are vested 40% after 2 years, and 100% after 3 years.	Any employee who is at least 20-1/2 years of age enters the plan on Oct. 1 <sup>st</sup> . 500 hours of service needed for contribution following year.	This is a company-sponsored benefit at no cost to employees.



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<b>Commuter-Related Benefits</b>	NMDP offers employees the opportunity to set aside pre-tax dollars for commuter-related expenses via a Transportation Spending Account for Parking, Mass Transit, or Bicycle expenses.	All regular employees are eligible 1 <sup>st</sup> of the month following date of hire. Enrollment into the Metropass program is required by the 15 <sup>th</sup> of the month to be effective the following month.	No cost to enroll in the TSA.
Transportation Spending Accounts (TSA)			
Metropass	Additionally, NMDP offers employees access to the Metropass – a discounted, unlimited ride transit pass in the Twin Cities.		\$76 Metropass with \$25 Employer Subsidy = \$51/month
Monthly Subsidy	NMDP offers a \$25 monthly subsidy toward qualified transportation expenses (ie. parking, Metropass, other mass transit costs). There is a \$20 monthly subsidy for qualified bicycle expenses.		

### Other Additional Benefits:

Discount Pet Insurance  
Travel Assistance  
Will Preparation Services  
Personal Health Advocate  
Well-being Program: Live Well, Be Well  
Mobile Work Environment: Co.Here  
Discount Purchase Programs  
Credit Union Membership, banking discounts  
Referral Bonus Program  
Direct Deposit of Payroll  
On-site Fitness Center (varies by geographic area)