Summary of Employee Benefits
Effective January 1, 2024

Paid Time Off
Employees are front-loaded with their full PTO balance at the beginning of each year. Upon hire, new staff members will receive a prorated allocation of PTO. The start date does impact the total PTO allocation and it may be prorated. Once staff members have been with the Foundation for 90 days, they will receive the remainder of their PTO allocation for the year.

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Annual Front-Load Amount</th>
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<tr>
<td>Year 1</td>
<td>23 days</td>
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Foundation Paid Holidays
- New Year’s Day
- Martin Luther King Day
- Memorial Day
- Juneteenth
- Fourth of July
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- December 25th
- 3 additional floating holidays*
  *Prorated depending on hire date

Fitness Center
Staff members whose office is in the U.S. Bank Building in Saint Paul have access to the building’s fitness center (Hours: 5am to 8pm, Monday through Friday).

Direct Deposit
Paycheck deposits made to employees’ bank/credit union of choice.
**INSURANCE**
Eligibility begins on the first of the month coinciding with one month of service.

**Medical Insurance** through Blue Cross/Blue Shield offers three plan options with a choice of two provider networks:

**Provider Network Options**
- "Broad" – **Aware Network** – Blue Cross’ Largest Network
- "Narrow" – **High Value Network** – Smaller more cost-effective network

**Co-Pay Plan:**
- $1,000 deductible per member/$3,000 per family
- $25 office co-pay
- $20/$50/$75/$120 Rx co pays
- 100% preventative coverage

**$3,200/$6,400 High Deductible Health Plan:**
- $3,200 deductible per member/$6,400 per family
- 100% preventative coverage

**$5,000/$10,000 High Deductible Health Plan:**
- $5,000 deductible per member/$10,000 per family
- 100% preventative coverage

* Above benefit amounts are based on in-network provider usage.
**All plans offer coverage for employee, employee plus spouse/partner, employee plus child or family.

**Dental Insurance** through Delta Dental offers two network options for employee coverage, employee plus one (child or spouse/partner) and family coverage.

**Vision Insurance** through EyeMed offers coverage for employee, employee plus spouse/partner, employee plus child(ren) or family.

**ADDITIONAL BENEFITS**

**Paid Family Medical Leave**
All full-time and part-time benefit eligible employees who have completed one year of service are eligible for Paid Family Medical Leave.

Paid Family Medical Leave provides employees with up to 12 weeks of leave paid at 100% per rolling 12-month year, for their own qualifying health needs or to care for a loved one.

**Work From Home Stipend** provides employees a generous one-time stipend on their first paycheck which is intended to offset expenses incurred to establish a comfortable and productive work environment from home.
The **Technology Stipend** is a monthly stipend intended to offset business use of personal devices such as cell phones, internet connectivity, and increased utility costs associated with working from home.

**Pre-Paid Legal and ID Theft Protection** provided through LegalShield for employees and employees’ families is offered at a discounted group rate.

**Life and ADD (Accidental Death and Dismemberment) Insurance** through Mutual of Omaha. The Foundation provides at no charge to the employee a benefit equal to one year’s salary up to a maximum benefit of $100,000. Supplemental life and ADD insurance for the employee, spouse/domestic partner and dependent children is also offered, paid by the employee.

**Short Term Disability (STD) Insurance** provided through Mutual of Omaha

Mandatory benefit– provides 60% of salary. Benefit begins after 7 days of disability or injury. Cost of the premium is split 50/50 between the employee and the Foundation.

**Long Term Disability (LTD) Insurance** provided through Mutual of Omaha

Mandatory benefit – provides 60% of salary which begins after 90 days of time off work. The cost of the premium is split 50/50 between the employee and the Foundation.

**Section 125 Flexible Spending and Health Savings Plans**

- **Health Savings Account** (HSA) available for employees electing high deductible health insurance (HDHP (High Deductible Health Plans)) option with the following annual contribution maximums:
  - **Single**: $4,150
  - **Family**: $8,300
  - **Catch-up contributions** available to those 55 & over: additional $1000

- **Flexible Spending Accounts** (FSA) available with the following annual contribution maximums:
  - **Medical**: $3,200
  - **Dependent Care**:
    - $2,500 - account holder is married and files a separate tax return
    - $5,000 - account holder is married and files a joint tax return or files as a sing/head of household
  - **Limited Spending Medical FSA** (for those enrolled in an HSA): $3,200

- Employee-paid health, dental, vision insurance premiums and health care and/or dependent care reimbursement account contributions (HSA and FSA) will be deducted from paychecks on a pre-tax basis.

- A one-time need-based loan to pre-fund an HSA is available during an employee’s first year of participation in the HSA plan.
Retirement Savings Plan provided through Fidelity is available upon hire with 401(k) savings and Safe Harbor match.

- All employees can contribute on a pre-tax basis to a 401(k) savings plan up to IRS (Internal Revenue Service) annual limits.
- All employees can contribute on a post-tax basis to a Roth 401(k) savings plan up to IRS (Internal Revenue Service) annual limits.

The Foundation provides two types of retirement contributions on behalf of regular part- and full-time employees (20-40 hours per week):

1. Safe Harbor Match: $1 to $1 match of your 401(k) contributions up to 4% of your salary, which vests immediately.
2. Discretionary retirement contributions subject to a five-year vesting schedule. Eligibility begins after 1000 hours worked in the Plan year and after first year anniversary. Employer contribution for 2022 was 6%. Contributions are made following the 4th quarter.

Payroll Deduction Schedule

**Over 24 Pay Periods**

1. Health, Dental and Vision insurance premiums
2. LTD/STD insurance premiums
3. Voluntary Life/ADD insurance premiums
4. Prepaid legal premiums

**Over 26 pay periods:**

5. HSA and FSA deductions
6. 401(k) deductions