Summary of Employee Benefits
Effective January 1, 2020

Paid Time Off
Employees begin accruing PTO with their first pay period; balance + accrual is always available to use.

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Annual Accrual</th>
<th>Max Carryover</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year 1</td>
<td>24 days</td>
<td>16 days</td>
</tr>
<tr>
<td>After year 1</td>
<td>29 days</td>
<td>30 days</td>
</tr>
</tbody>
</table>

Foundation Paid Holidays

- New Year’s Day
- Labor Day
- Martin Luther King Day
- Thanksgiving Day
- Memorial Day
- Day after Thanksgiving
- Independence Day
- December 25
- 3 additional floating holidays *prorated depending on hire date

Parking
U.S. Bank Center parking ramp at $20/month (as available) or up to $80/month reimbursement toward cost of parking or commuter expense.

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

Direct Deposit
Paycheck deposits made to bank/credit union of choice.

INSURANCE
Eligibility is 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:

Co-Pay Plan:
- $1,000 deductible per member/$3,000 per family
- $25 office co-pay
- $15/$50/$100 Rx co pays
- 100% preventative coverage
“3” - $3,000/$6,000 High Deductible Health Plan
$3,000 deductible per member/$6,000 per family
100% preventative coverage

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

Provider Network Options

“Broad” – Aware Network – Blue Cross’ Largest Network
“Narrow” – High Value Network – Smaller more cost effective network

Above benefit amounts 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.

Pre-Paid Legal and ID Theft Protection through LegalShield for employee and employee’s family is offered at a discounted group rate.

Life and ADD (Accidental Death and Dismemberment) Insurance through Mutual of Omaha. The Foundations provide 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.

STD (Short Term Disability) Insurance provided through Mutual of Omaha
Mandatory – provides 60% of salary. Benefit begins after 7 days of disability or injury. Cost of premium is split 50/50 by employee and the Foundations.

LTD (Long Term Disability) Insurance provided through Mutual of Omaha
Mandatory – provides 60% of salary which begins after 90 days of time off work; cost of premium is split 50/50 by employee and the Foundations.

Section 125 Flexible Spending and Savings Plans

• Health Savings Account (HSA) available for employees electing high deductible health insurance (HDHP) option with the following annual contribution maximums:
  o Single: $3,550
  o Family: $7,100
  o Catch-up available to those 55 & over: additional $1000

• Flex Spending Accounts (FSA) available with the following annual contribution maximums:
  o Medical: $2,750
  o Dependent Care: $5,000
  o Limited Spending Medical FSA (for those enrolled in an HSA): $2,750
• Employee-paid health/dental/vision insurance premiums and health care/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**
Eligibility for 401(k) savings and Safe Harbor match is upon hire.
- All employees can contribute on a pre-tax basis to a 401(k) savings plan up to IRS annual limits.
- All employees can contribute on a post-tax basis to a Roth 401(k) savings plan up to IRS 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 one year of service and 1000 hours worked in Plan year. Employer contribution for 2019 was 6%. Contributions are made following 2nd, 3rd, and 4th quarters.

**Payroll Deduction Schedule**
Over 24 pay periods:
- Health, Dental and Vision insurance premiums
- LTD/STD insurance premiums
- Voluntary Life/ADD insurance premiums
- Prepaid Legal Premiums
- Parking contract fee

Over 26 pay periods:
- HSA and FSA deductions
- 401(k) deductions