Summary of Employee Benefits
Effective January 1, 2022

Paid Time Off
Employees begin accruing PTO with their first pay period. Balance and accrual are 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
- Martin Luther King Day
- Memorial Day
- Fourth of July
- 3 additional floating holidays*  
  *prorated depending on hire date
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- December 25

Fitness Center
Upon return to the office, 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 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
$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

* 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

Pre-Paid Legal and ID Theft Protection provided 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 Foundation 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.

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 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. 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) option with the following annual contribution maximums:
  - *Single:* $3,650
  - *Family:* $7,300
  - *Catch-up contributions* available to those 55 & over: additional $1000

- **Flexible Spending Accounts** (FSA) available with the following annual contribution maximums:
  - *Medical:* $2,750
  - *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 single/head of household
  - *Limited Spending Medical FSA* (for those enrolled in an HSA): $2,750

- 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 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 1000 hours worked in the Plan year and after first year anniversary. Employer contribution for 2020 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