



Employee Benefits Highlights

Literacy Minnesota is proud to offer a comprehensive benefits package to employees working 20+ hours/week.

Benefit: Medical Insurance	Provider: HealthPartners
<i>Plan Highlights:</i>	
<ul style="list-style-type: none"> All plans provide 100% coverage after deductible is All preventive care is covered at 100%. No deductible applies to preventive care. Pediatric dental is embedded in all plans. Literacy Minnesota pays for 75% of total premium. Employee contributions to premiums can be made on a pre-tax basis. 	

3 plan choices:

\$2,500-100% HSA Rx Plus (Deductible not embedded)	\$3,000-100% HSA Embedded Deductible	\$5,200-100% HSA Rx Plus Embedded Deductible
Deductible: \$2,500/single \$5,000/family	Deductible: \$3,000/single \$6,000/family	Deductible: \$5,000/single \$10,400/family

2 network choices:

Open Access Network	Achieve Network
www.healthpartners.com/openaccess	www.healthpartners.com/sgachieve

Benefit: Health Savings Account (HSA)	Provider: Optum
<i>Plan Highlights:</i>	
<ul style="list-style-type: none"> Literacy Minnesota contributes \$1,000/year (single coverage) and \$2,000/year (family coverage) to employees' HSA account. (This amount is prorated monthly.) Funds are owned by the employee. Balances carry over, and are portable if employment changes. Employee HSA contributions can be made on a pre-tax basis. 	

Benefit: Dental Insurance	Provider: HealthPartners
<i>Plan Highlights:</i>	
<ul style="list-style-type: none"> Dental Distinctions plan provides three tiers of coverage, with a maximum annual benefit of \$2,000/person/yr. Single dental coverage: Literacy Minnesota pays for 100% of total premium. Employee + 1 or family coverage: Literacy Minnesota pays for 75% of the additional dependent premium. Employee contributions to premiums can be made on a pre-tax basis. 	

Benefit: Flexible Spending Account (FSA)	Provider: TASC
<i>Plan Highlights:</i>	
<ul style="list-style-type: none"> Employees contribute pre-tax dollars for reimbursement of eligible expenses in the areas of: <ul style="list-style-type: none"> Dependent Care FSA Transit FSA Healthcare FSA 	

Benefit: Vision Insurance	Provider: VSP
<i>Plan Highlights:</i>	
<ul style="list-style-type: none"> Annual allowances for prescription lenses, frames, lens enhancements and contact lenses. Literacy Minnesota pays for 25% of the total premium. 	

Benefit: Life Insurance	Provider: Mutual of Omaha
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Plan Highlights:

Basic Life Insurance	Voluntary Supplemental Life Insurance
<ul style="list-style-type: none"> Employee basic benefit: 100% of salary up to \$50,000 Spouse basic benefit: \$5,000 Child basic benefit (6 months to limiting age): \$2,000 Basic benefit for child (15 days to 6 months): \$100 Literacy Minnesota pays 100% of premiums 	<ul style="list-style-type: none"> Employee voluntary benefit: up to 5 times your annual earnings, with a cap of \$300,000. Guaranteed issue amount of \$50,000 with no evidence of insurability required for new hires. Spouse voluntary benefit: up to \$100,000. Guaranteed issue amount of \$25,000 with no evidence of insurability required for new hires. Child voluntary benefit (up to limiting age): up to \$10,000 – all guaranteed amounts. Employee pays premiums for the voluntary insurance.

Benefit: Disability Insurance	Provider: Mutual of Omaha
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Plan Highlights:

Short-term Disability (STD)	Long-term Disability (LTD)
<ul style="list-style-type: none"> For employees unable to work due to a qualifying illness or injury, 66.7% of weekly wage base, up to \$700/week. Benefits commence on the 1st day of injury or 8th day due to illness, with a maximum of 13 weeks continuous disability. Literacy Minnesota pays 100% of premiums. 	<ul style="list-style-type: none"> For employees unable to work due to a qualifying illness or injury, 60% of monthly wage base, up to \$3,500/month. Benefits commence after 90 days of a qualifying disability. Literacy Minnesota pays 100% of premiums.

Benefit: 401(k) Retirement Plan	Provider: Standard
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Plan Highlights:

<ul style="list-style-type: none"> Employees choose pre-tax and/or post-tax contributions. After 1 year of employment, Literacy Minnesota matches employee contributions up to 3% of salary.
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Benefit: Employee Assistance Program	Provider: HealthPartners
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Benefit Highlights:

<ul style="list-style-type: none"> Confidential counseling, referral program and web-based wellness tools available to all employees. Areas addressed include emotional wellness, financial and legal, parenting and childcare, relationships, work and career, senior life, and more.
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Benefit: Benefit Resource Center	Provider: USI
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Benefit Highlights:

<ul style="list-style-type: none"> Benefits Specialists are available to help you choose the right plan for you and your family, translate confusing jargon, answer questions about your benefits, work directly with insurance carriers to resolve tricky issues regarding claims – and more.

Benefit: Paid Time Off (PTO) & Holidays	Provider: Literacy Minnesota
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Benefit Highlights:

<ul style="list-style-type: none"> Employees accrue PTO at the rates below. Part-time PTO accrual is prorated according to FTE (full-time equivalency). PTO accrual for all employees is capped at 5 weeks; the hourly PTO cap will vary based on the employee's FTE. PTO hours accrue immediately and can be taken after 3 months of service. 7 paid holidays are observed per year: New Year's Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving, the day after Thanksgiving, Christmas.
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Years of

Employment

Days Per Year

Hours Per Year

Hours per Month

Per Pay Period

Per Hour Worked

1 st and 2 nd year	25 days/year	200	16.66	7.692307692	0.096153846
3 rd and 4 th year	28 days/year	224	18.66	8.615384615	0.1076922308
5 th year and beyond	33 days/year	264	22.00	10.15384615	0.126923077