

NORTH MEMORIAL
Ambulatory Surgery Center

Maple Grove

BENEFIT SUMMARY



EMPLOYEE BENEFITS

Welcome to the North Memorial Ambulatory Surgery Center's benefits program! As an active employee, you are eligible to participate in a competitive benefits program.

***Plan Year for all Benefits:
01.01.2024-12.31.2024***

North Memorial Ambulatory Surgery Center at Maple Grove offers you and your eligible family members a comprehensive and valuable benefits program. We encourage you to take the time to educate yourself about your options and choose the best coverage for you and your family.

- ✓ [Health](#)
- ✓ [Dental](#)
- ✓ [Vision](#)
- ✓ [Life/AD&D](#)
- ✓ [Short- & Long-Term Disability](#)
- ✓ [PTO and MLB](#)
- ✓ [401K Plan](#)
- ✓ [Flexible Spending Account](#)
- ✓ [Health Savings Account](#)
- ✓ [Accident & Critical Illness](#)
- ✓ [Employee Assistance Program](#)
- ✓ [Benefithub Discount Marketplace](#)



That is why at NMASC, we are committed to a comprehensive employee benefit program that helps our employees stay healthy, feel secure, and maintain a work/life balance.

Stay Healthy

- Medical
- Dental
- Vision
- Health Savings and Flexible Spending Accounts
- Surgery / Procedure Benefit

Feeling Secure

- Basic Life, AD&D, and Voluntary Life & AD&D Insurance
- Employer Paid Short-term and Long-term Disability Insurance
- Critical Care and Accident Insurances
- 401(k) Plan with Matching
- Tuition Reimbursement (New in 2023!)

Work/Life Balance

- Paid Time Off and Medical Leave Bank
- Personal Days
- Employee Assistance Program

NOTE: Annually NMASC holds open enrollment for our benefits in the month of December with an effective date of January 1.

Health: The health plan is provided by HealthPartners. Your health plan coverage is effective on the first day of the month following your hire date. This chart gives a side-by-side look at the plan options provided by NMASC.

Carrier	HealthPartners - Perform \$2000 - 45-75%		HealthPartners - Perform \$5000-100	
	PPO	Non-PPO	PPO	Non-PPO
Calendar Year Deductible	Embedded		Embedded	
Individual	\$2,000	\$7,500	\$5,000	\$13,000
Family	\$6,000	\$22,500	\$10,000	\$26,000
PPO & Non-PPO Accumulation	Separate		Separate	
Coinsurance (after deductible is met)	75%	50%	100%	50%
Out-of-Pocket Maximum				
Individual	\$5,500	\$15,000	\$5,000	\$20,000
Family	\$11,000	\$30,000	\$10,000	\$40,000
<i>w/ ded, coinsurance, copays for med / Rx</i>				
Physician Office Services				
Primary Care Physician (PCP)	\$45	50%	Deductible	50%
Specialist	\$45	50%	Deductible then 100%	50%
Telemedicine	No Charge	50%	Deductible then 100%	50%
Preventive Services	No charge	50%	No Charge	50%
Lab / X-ray Services				
Physician Office	Included in OV Copay	50%	Deductible then 100%	50%
Outpatient	75%	50%	Deductible then 100%	50%
Advanced Imaging / Major Diagnostics	75%	50%	Deductible then 100%	50%
Hospital Services				
Physician Charges	75%	50%	Deductible then 100%	50%
Facility Charges	75%	50%	Deductible then 100%	50%
Prescription Drugs	Generic - Formulary Low cost \$5 copay Formulary High Cost \$25 copay - Non- Formulary \$150 copay Formulary Brand \$60 copay Non-formulary brand \$150 copay Specialty 25%	Formulary: 50% Coi at Retail. Mail not covered Non-form: 50% Coi at retail mail not covered	Deductible then 100% Non-Formulary: Not Covered	50% Non-formulary: Not Covered
Mental/Nervous & Alcohol/Drug				
Inpatient	75%	50%	Deductible then 100%	50%
Outpatient - Office Services	\$45 copay	50%	Deductible then 100%	50%
Outpatient - All other Services	75%	50%	Deductible then 100%	50%
Emergency Facility	75%	Same as in-network	Deductible then 100%	Same as in-network
Urgent Care Center	\$45copay	\$50 copay	Deductible then 100%	Same as in-network

TRADITIONAL PLAN

Health Plan Option 1 - \$2000/\$45/75%
Premium amounts for full-time employees
(64-80 hours per pay period) are as follows:

HealthPartners	01.01.2024 FT Employee Contribution: Per month	Employer Contribution: Per month	01.01.2024 FT Employee Contribution: Per pay period
Single	\$145.00	\$799.18	\$66.92
Single + Spouse	\$470.00	\$1701.62	\$216.92
Single + Children	\$305.00	\$1441.73	\$140.77
Family	\$650.00	\$2163.67	\$300.00

Premium amounts for part-time employees
(40-63 hours per pay period) are as follows:

HealthPartners	01.01.2024 PT Employee Contribution: Per month	Employer Contribution: Per month	01.01.2024 PT Employee Contribution: Per pay period
Single	\$174.00	\$770.18	\$80.77
Single + Spouse	\$564.00	\$1607.62	\$260.31
Single + Children	\$366.00	\$1380.73	\$168.92
Family	\$780.00	\$2033.67	\$360.00

HIGH-DEDUCTIBLE HEALTH PLAN WITH HEALTH SAVING ACCOUNT

Health Plan Option 2 - \$5000/100%
Premium amounts for full-time employees
(64-80 hours per pay period) are as follows:

HealthPartners	01.01.2024 FT Employee Contribution: Per month	Employer Contribution: Per month	01.01.2024 FT Employee Contribution: Per pay period
Single	\$100.00	\$711.31	\$46.15
Single + Spouse	\$300.00	\$1566.02	\$138.46
Single + Children	\$180.00	\$1320.92	\$83.08
Family	\$400.00	\$2017.72	\$184.62

Premium amounts for part-time employees
(40-63 hours per pay period) are as follows:

HealthPartners	01.01.2024 PT Employee Contribution: Per month	Employer Contribution: Per month	01.01.2024 PT Employee Contribution: Per pay period
Single	\$120.00	\$691.31	\$55.38
Single + Spouse	\$360.00	\$1506.20	\$166.15
Single + Children	\$216.00	\$1284.92	\$99.69
Family	\$480.00	\$1937.72	\$221.54

NOTE: If you elect the High Deductible (HSA Qualified Plan), NMASC will contribute \$500.00 to your HSA Bank Account. You may also contribute toward the HSA fund through payroll deductions (pre-tax).

— Dental Insurance —



Dental

The Dental Plan is provided by HealthPartners. Your dental plan coverage is effective on the first of the month following your hire date. This chart shows how the plan works and how each type of service is covered.

Type of Service	Benefit Level 1	Benefit Level 2	Out of Network
Preventive Services Includes Oral Examinations, Dental Cleanings, X-rays, Fluoride Treatments	100%	100%	100%
Basic Services			
Basic Restorative Care (Fillings)	100%	80%	50%
Composite (white) fillings	80%	80%	50%
Oral Surgery Services			
Basic Extractions	80%	80%	50%
Complex Surgical Extractions	80%	50%	50%
Basic Endodontics	80%	80%	50%
Basic and Complex Periodontics	80%	50%	50%
Major Services			
Major Restorative Services	50%	50%	50%
Posterior composite resins, Inlays	80%	80%	50%
Crowns and Crown Repairs, Onlays	50%	50%	50%
Prosthetic Services			
Bridges and Dentures	50%	50%	50%
Implants			
Orthodontics (dependent children only, \$1000 Lifetime Maximum)	50% (with lifetime max benefit of \$1,000 paid by the plan)	50% (with lifetime max benefit of \$1,000 paid by the plan)	50% (with lifetime max benefit of \$750 paid by the plan)
Deductible: Does not apply to Preventive			
Member	None	\$25	\$50
Family		\$75	\$150
Annual Plan Maximum per person	\$2,000	\$1,000	\$750

DENTAL HEALTHPARTNERS

2024 Premium Amounts for Full-time (64-80 hours per pay period) employees are as follows:

HealthPartners	01.01.2024 FT Employee Contribution: Per month	Employer Contribution: Per month	01.01.2024 FT Employee Contribution: Per pay period
Single	\$8.50	\$34.95	\$3.92
Single + 1	\$45.58	\$46.54	\$21.04
Family	\$72.82	\$72.61	\$33.61

2023 Premium Amounts for Part-time (40-63 hours per pay period) employee are as follows:

HealthPartners	01.01.2024 PT Employee Contribution: Per month	Employer Contribution: Per month	01.01.2024 PT Employee Contribution: Per pay period
Single	\$10.60	\$32.85	\$4.89
Single + 1	\$53.46	\$38.66	\$24.67
Family	\$94.83	\$50.60	\$43.77



— VISION INSURANCE —

Vision coverage offered through the Lincoln Financial Group. This insurance plan offers you convenience by having the premium automatically deducted from your paycheck.

Carrier	LFG	
	PPO	Non-PPO
Vision Network		
Service - Maximum Covered Expense		Reimbursed up to:
Annual Exam	\$10 copay	\$40
Frames	\$25 copay - \$130 allowance; 30% discount over allowance	\$45
Single Lenses	\$25 copay	\$40
Bifocal Lenses	\$25 copay	\$60
Trifocal Lenses	\$25 copay	\$80
Lenticular Lenses	\$25 copay	\$80
Lens Add Ons**	Varies by type	N/A
Contact Lenses - Medically Necessary	\$25 copay - paid in full	\$210
Contact Lenses - Elective	Contact lens selection: \$25 copay - paid in full;	\$125
Contact Lenses - Evaluation Fit & Follow Up	Contact lens non-selection: \$0 copay -	
Frequency Allowance		
Exam		12 months
Lenses		12 months
Frames		24 months

LFG NETWORK	Per month	Per pay period
Single	\$5.35	\$2.47
Single + Spouse	\$10.14	\$4.68
Single + Children	\$11.90	\$5.49
Family	\$16.75	\$7.73

*Final rates are based on actual enrollment on the effective date.

<https://lincolffinancial.yourvisionplan.com/Public/PreloginSearch#/search>



The North Memorial Ambulatory Surgery provides employees working 64 or more hours per pay period with one time your annual salary, up to \$50,000, of group life and accidental death and dismemberment (AD&D) insurance and pays the full cost of this benefit. You are eligible on the first of the month following your hire date.

— Employee Paid Life & AD&D Insurance —

The North Memorial Ambulatory Surgery offers employees working 20 or more hours per pay period an opportunity to purchase additional life insurance and accidental death and dismemberment (AD&D) at an affordable group rate through payroll deductions. Highlights to voluntary buy-up life listed below:

- \$100,000 Guarantee Issue for Employees
- \$50,000 Guarantee Issue for Spouse
- \$20,000 Guarantee Issue for Dependent Children
- Employees can add 2 increments every year without EOI.
 - Employees have \$10k increments. 2x \$10K = 20K GI annual bump
 - Spouses have \$5K increments. 2 x \$5K = \$10K GI annual bump
 - No EOI ever needed on kids.
- No health questions or physicals and cannot be denied for guaranteed issue amounts.



SHORT & LONG TERM DISABILITY

The North Memorial Ambulatory Surgery provides employees working 64 or more hours per pay period with short term and long-term disability income benefits. In the event you become disabled from a non-work-related injury or sickness, disability income benefits are provided as a source of income. You are not eligible to receive short-term disability benefits if you are receiving workers' compensation benefits. You are eligible the first of the month following your hire date.

Short-term Disability	
Classification	All eligible employees
Elimination Period	
Injury/Accident	14 days
Sickness	14 days
Duration of Benefit	76 days
Maternity Coverage	14 days elimination; then depending upon type of delivery payment of 4-6 weeks
Employer Contribution	100%
Weekly Benefit Percentage	60%
Maximum Weekly Benefit	\$1,000

Long-term Disability	
Classification	All eligible employees
Elimination Period	90 days
Maximum Period of Benefit	Social Security Retirement Age
Monthly Benefit Percentage	60%
Maximum Monthly Benefit	\$5000



PTO/MLB/ESST/PERSONAL

NMASC accrual system exceeds the minimum accrual requirements of the Minnesota Earned Sick and Safe Time; current accruals will stay the same.

Paid Time Off - You begin earning Paid Time Off at your date of hire, based on the schedule below. Accrued PTO may be used after 90 days of employment. PTO accrual includes approved holidays.

Years of Continuous FT Employment Completed	Fulltime Employee (40 Hours) Paid Time Off Earned
0-4 Years	24 days (7.38 hrs./pay period or 192 Hours)
5 + Years	29 days (8.92 hrs./pay period or 232 Hours)

* PTO is calculated per FTE status and will accrue each pay period.

Maximum Accrual of PTO - The maximum accumulation of PTO for all employees is 1.5 times the annual PTO rate or maximum of 300 hours, whichever is less. Unused PTO is carried forward from year to year until maximum accrual hours are reached. Employees with the maximum number of accrued hours will not continue to accrue PTO. All payment for accumulated and unused PTO will be paid to a terminating employee in the paycheck for their last hours worked, providing the employee has completed their 90-day probationary period and employee gives the appropriate termination notice (depending on job classification).

Medical Leave Bank (MLB/ESST) – for Benefit-eligible employees. The accrual rate is seven days (56 hours) per year for a full-time person. The maximum accrual rate will be 21 days (168 hours) for a full-time employee. This accrual exceeds the minimum accrual requirements of the Minnesota earned sick and safe time. MLB time is not payable to the employee upon termination. MLB/ESST can be used as it is accrued. The requirement to use 3 days of PTO prior to accessing MLB is eliminated.

Earned Sick and Safe Time (ESST) – for Non-PTO/MLB benefit eligible employees. The accrual rate is 1 hour of paid sick and safe time for every 30 hours worked, up to 48 hours per year. Employee must work 80 hours annually. Sick and safe time will be paid at the same hourly rate employees earn from employment. Maximum carry-over is 80 hours. ESST can be used as it is accrued.

Refer to the NMASC 2024 Employee Handbook for more details.



401(k) Plan

To help you prepare for the future, the North Memorial Ambulatory Surgery sponsors a 401(k) Plan as part of its benefits package. You may start participating in this plan on the first day of the month following 90 days of employment if you are 21 years of age or older.

After one year of service, the North Memorial Ambulatory Surgery Center will match 50% of your contribution up to **6%**, (up to a maximum employer match of 3%) and you may direct the contributions among several investment options. Mass Mutual administers the plan.

With the addition of the Roth 401(k), there are now three different ways to make your salary deferral contributions. Your contributions can be made with pre-tax dollars (traditional 401(k)), giving you the benefit of deferring taxes until your retirement. Another alternative you might want to consider is the Roth 401(k) option. With the Roth 401(k), you make after-tax contributions to your retirement account, enabling you to make tax free withdrawals (contributions and earnings) in the future if certain conditions are met. You may also utilize a combination of the Traditional pre-tax saving method and the Roth 401(k).

2024 Contribution limit for employees who participate in 401(k) is increased to \$23,000, up from \$22,500.

In addition to your contributions, the North Memorial Ambulatory Surgery Center helps you save by matching the money that you saved based on your years of service. You vest, or gain ownership, in the matching contributions from the Surgery Center based on the schedule below.

Years of Service	Total Amount Vested
0-1	0%
2	20%
3	40%
4	60%
5	80%
6	100%



What is a FSA?

A FSA is a savings account provided by your employer that is filled by a predetermined amount from your paycheck each pay period; you can use the money in your FSA to pay for general out-of-pocket health costs, such as copays for therapy sessions

FSAs provide you with an important tax advantage that can help you pay health care, dependent care, and commuter expenses on a pre-tax basis. By anticipating your family's health care, dependent care, and commuter costs for the next year, you can lower your taxable income.

Health Care Reimbursement FSA

This program allows North Memorial Ambulatory Surgery Center employees to pay for certain IRS-approved medical care expenses not covered by their insurance plan with pre-tax dollars. The annual maximum amount you may contribute to the Health Care Reimbursement FSA for 2024 is \$3,200 per calendar year. For 2024, the FSA Carryover is projected to be \$640. Some examples include:

- Hearing services, including hearing aids and batteries
- Vision services, including contact lenses, contact lens solution, eye examinations, and eyeglasses.
- Dental services and orthodontia
- Chiropractic services
- Acupuncture
- Prescription contraceptives

Dependent Care FSA

The Dependent Care FSA lets the North Memorial Ambulatory Surgery Center employees use pre-tax dollars towards qualified dependent care such as caring for children under the age 13 or caring for elders. The annual maximum amount you may contribute to the Dependent Care FSA in 2024 is \$5,000 (or \$2,500 if married and filing separately) per calendar year. Examples include:

- The cost of child or adult dependent care
- The cost for an individual to provide care either in or out of your house.
- Nursery schools and preschools (excluding kindergarten)



The NMASC Health Saving Account (HSA) is a full-service Health Saving Account that provides a comprehensive benefit package for participating employees. Enrolling in our qualified HDHP allows you to open a tax-advantage savings account (HSA) – financial tool to save for future medical/dental/vision expenses.

Additional Information about HSA’s:

- An HSA is an individually owned, special tax-advantage account (regulated by the IRS).
- You may open an HSA if you enroll in our HDHP, and you do not have other health care coverage (excludes vision/dental).
- An HSA is used to save and pay for medical expenses now and in the future.
- You may withdraw from your HSA (tax-free) to pay for qualified medical/dental/vision expenses.
- The money in the Health Savings Account (HSA) is owned by the employee, just like a bank account.
- There is no limit on the maximum accumulation. Unspent balances remain in the account until spent.
- The interest on the funds accrues tax-free.
- The unused contributions carry over each year.
- No “use it or lose it rules” like Flexible Spending Arrangements.
- You may no longer make contributions once you are enrolled in Medicare.

Who is eligible to enroll in the HSA?

- Covered by a Qualified HDHP
- Not enrolled in Medicare
- Not covered under a traditional health insurance plan (one with office visit copays, RX copays)
- Not participating in a Flexible Spending Account

NMASC will contribute \$500 annually (prorated based on date of eligibility) to those employees who enroll in our HDHP with HSA. NMASC has the right to change contribution amounts annually.

The annual limit on HSA contributions for 2024 will be \$4,150 for self-only coverage and \$8,300 for family coverage. HSA catch-up contributions (age 55 or older) \$1,000. Due to HSA limits for CY 2024, the maximum amount employees can contribute is as follows:

Plan Election	NMASC Annual Contribution	Employee Annual Contribution
Single Coverage	\$500	\$3,650
Family Coverage	\$500	\$7,800

Assurity®



Accident insurance is supplemental insurance that provides coverage if you have an unexpected injury due to an accident.

Voluntary Accident Insurance (On/Off-the-Job Coverage)

The Assurity Accident Plan provides cash benefits to you, regardless of other insurance, when you or a covered family member have an accident that causes an injury that you seek medical treatment for. These cash benefits can be used to pay your out-of-pocket medical costs, day to day expenses or put them into savings.

- Examples of Accidents: Lacerations, Sports Injuries, Car Accidents, Home Improvement Mishaps, etc.



Voluntary Critical Illness/Cancer Insurance




The Assurity Critical Illness/Cancer Plan provides cash benefits to you when you or a covered family member are diagnosed with a benefit payable critical illness. These cash benefits can be used to pay your out-of-pocket medical costs, day to day expenses or put them into savings. Employee chooses the lump sum benefit amount between \$5,000 and \$30,000.

The premium is automatically deducted from your paycheck.



The resources
you need to meet
life's challenges

*EmployeeConnect*SM offers professional, confidential services to help you and your loved ones improve your quality of life.

 In-person guidance	 Unlimited 24/7 assistance	 Online resources
<p>Some matters are best resolved by meeting with a professional in person. With <i>EmployeeConnect</i>SM, you and your family get:</p> <ul style="list-style-type: none"> ▪ In-person help for short-term issues (up to five sessions with a counselor per person, per issue, per year) ▪ In-person consultations with network lawyers, including one free 30-minute in-person consultation per legal issue, and 25% off subsequent meetings 	<p>You and your family can access the following services anytime – online, on the mobile app or with a toll-free call:</p> <ul style="list-style-type: none"> ▪ Information and referrals on family matters, such as child and elder care, pet care, vacation planning, moving, car buying, college planning and more ▪ Legal information and referrals for family law, estate planning, consumer and civil law ▪ Financial guidance on household budgeting and short- and long-term planning 	<p><i>EmployeeConnect</i>SM offers a wide range of information and resources you can research and access on your own. Expert advice and support tools are just a click away when you visit GuidanceResources.com or download the <i>GuidanceNow</i>SM mobile app. You'll find:</p> <ul style="list-style-type: none"> ▪ Articles and tutorials ▪ Videos ▪ Interactive tools, including financial calculators, budgeting worksheets and more



Take advantage of *EmployeeConnect*SM

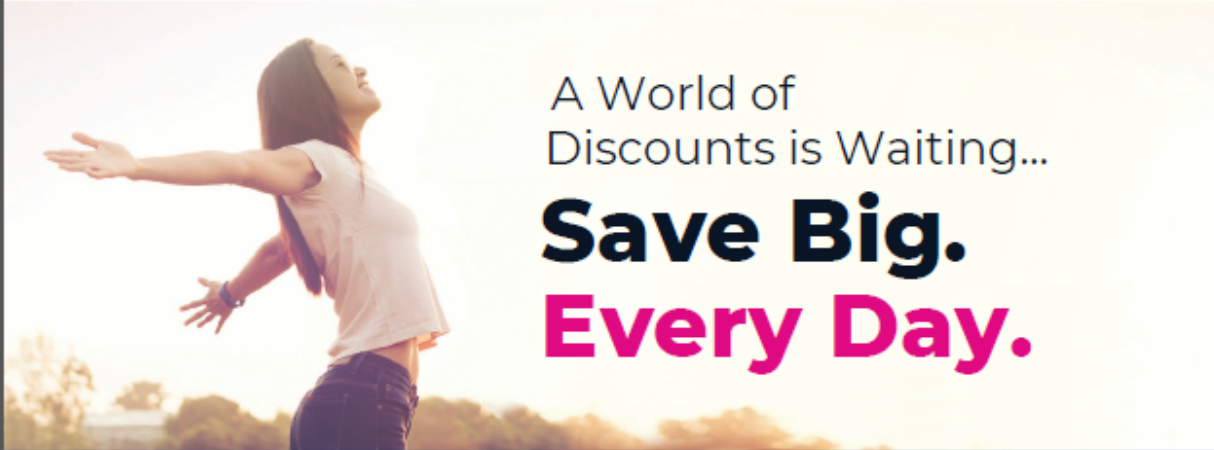
For more information about the program, visit GuidanceResources.com, download the *GuidanceNow*SM mobile app or call 888-628-4824.

GuidanceResources.com login credentials:

Username: LFGSupport Password: LFGSupport1

NEW in 2024 – BENEFITHUB DISCOUNT MARKETPLACE

NORTH MEMORIAL
Ambulatory Surgery Center
Made One



A World of
Discounts is Waiting...

**Save Big.
Every Day.**

Welcome to your new discount marketplace!

**Enjoy discounts, rewards, and perks on 1,000s of brands
you love in a variety of categories:**

- Travel
- Auto
- Electronics
- Apparel
- Local Deals
- Education
- Entertainment
- Restaurants
- Health & Wellness
- Beauty & Spa
- Tickets
- Auto & Home Insurance

Hertz

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It's easy to access and start saving!

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Questions? Call 1-866-664-4621 or email customer care@benefithub.com

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