

## **Benefit Package For ProAct, Inc.**

All full-time employees working 30 or more hours per week are eligible for the following benefits:

**Health Insurance:** We offer a high deductible plan with a health savings account. ProAct offers 5 different plan options (Passport, Elect, Park Nicollet ACO, Fairview/North Memorial/Health East ACO and Mayo Clinic ACO) and the premiums vary by plan.

The Medica website offers more information on the providers for each plan. The high deductible plan is a \$4,000.00 per person deductible - \$8,000.00 per family deductible per plan year. After the deductible is met it is a 75/25 plan until the out of pocket maximum is reached which is \$6500 per person or \$13,000 per family per plan year.

ProAct currently contributes \$130.00 per month to the health savings plan for each employee enrolled in one of ProAct's health insurance plans. . If you are not familiar with health savings accounts and would like more information, please feel free to contact Jo Ann Peine for more detail.

Eligible employees opting to not take ProAct's health insurance are given an additional annual benefit allowance of \$1,560.00 **IF** they can prove they have other health insurance coverage.

**Dental Insurance:** ProAct currently offer 2 Delta Dental plans. Each plan works with a different network of dentists and the coverages are different for each plan. The Delta Dental website provides more information on the network of dentists.

**Life Insurance:** ProAct provides all eligible employees with a 1 x annual salary life insurance policy and a \$2000 policy on all eligible dependents. There is no cost to the employee for this coverage. There is also voluntary life insurance employees have the option of purchasing. The premium for this coverage is age-rated based on the employee's age (premium for spouse is based on the employee's age).

**Long-term disability insurance:** Is available for employees to purchase. Employees can purchase coverage which pays, for approved claims, 60% of wages after a 90 day waiting period.

Employees are eligible for the benefits listed above on the first day of the month following 2 months of employment.

**Paid holidays:** New employees are eligible for paid holidays immediately. New Year's Day, Memorial Day, 4th of July, Labor Day, Thanksgiving Day and the day after and Christmas are the set holidays ProAct is closed. ProAct also offers 2 other holidays that may or may not be designated. For example, if the 4th of July falls on a Thursday in a given year, Friday, July 5th may be designated as a floating holiday so ProAct employees can enjoy an extended weekend. Employees employed as of January 1<sup>st</sup> will receive designated and non-designated floating holidays. Employees hired after January 1<sup>st</sup> ARE NOT be eligible for non-designated floating holidays for that calendar year.

**Paid Time Off Benefits (PTO):** We do not offer sick and vacation time but offer PTO. For 0 through 3 years of employment employees can earn up to 128 hours of PTO (.0616 for each hour worked; if an employee takes time off without pay or works less than 40 hours in a week the annual accrual will be reduced accordingly).

**401(k) Plan:** Employees who meet eligibility criteria can begin participating in ProAct's 401(k) retirement plan at the start of the 1st quarter after 1 year of employment. An employee who begins employment on January 4, 2016 would be eligible to begin participation on April 1, 2017. ProAct currently matches employee contributions. Employees contributing 1, 2 or 3% will receive a 100% match. If the employee contributes 4%, ProAct matches 3.5% and if the employee contributes 5% ProAct contributes 4% which is the maximum contribution.