



LAKES & PRAIRIES COMMUNITY ACTION PARTNERSHIP, INC.
SUMMARY OF EMPLOYEES BENEFIT
Effective January 1, 2025

Lakes & Prairies Community Action Partnership, Inc. offers employees the option of **Health Insurance, Dental Insurance, Flexible Benefits, Thrift Retirement Account, Long Term Disability, Life Insurance, Vision Insurance, Short Term Disability, Accident Insurance and Cancer Insurance**, based on an employee's status.

HEALTH INSURANCE – MEDICA

\$500.00 DEDUCTIBLE

	<u>Monthly Premiums</u>	<u>Employer Cost</u>	Open Network <u>Employee Costs - Monthly & Per Pay Period</u>
Single	\$ 857.24	\$559.00	\$ 298.24 (\$149.12 ppp)
Single plus dependents	\$1,518.36	\$778.00	\$ 740.36 (\$370.18 ppp)
Family	\$2,224.42	\$801.00	\$1,423.42 (\$711.71 ppp)
			Essentia Network <u>Employee Costs</u>
Single	\$ 685.78	\$559.00	\$ 126.78 (\$ 63.39 ppp)
Single plus dependents	\$1,214.68	\$778.00	\$ 436.68 (\$218.34 ppp)
Family	\$1,779.52	\$801.00	\$ 978.52 (\$489.26 ppp)

HIGH DEDUCTIBLE HEALTH PLAN – HDHP - \$3,500-SINGLE, \$7,000 FAMILY

	<u>Monthly Premiums</u>	<u>Employer Cost</u>	Open Network <u>Employee Costs</u>
Single	\$ 742.04	\$559.00	\$ 183.04 (\$ 91.52 ppp)
Single plus dependents	\$1,314.30	\$778.00	\$ 536.30 (\$268.15 ppp)
Family	\$1,925.48	\$801.00	\$1,124.48 (\$562.24 ppp)
			Essentia Network <u>Employee Costs</u>
Single	\$ 593.62	\$559.00	\$ 34.62 (\$ 17.31 ppp)
Single plus dependents	\$1,051.44	\$778.00	\$ 273.44 (\$136.72 ppp)
Family	\$1,540.38	\$801.00	\$ 736.38 (\$369.69 ppp)

Employees electing HDHP Plan are encouraged to open a Health Savings Account (HSA), you are responsible to open your HSA account.

DENTAL INSURANCE – DELTA DENTAL of MN

DENTAL PLAN

	<u>Monthly Premiums</u>	<u>Employer Cost</u>	<u>Employee Costs</u>
Single - Employee	\$ 46.27	\$46.27	\$0.00 (\$0.00 ppp)
Employee + Spouse	\$ 88.77	\$46.27	\$42.50 (\$21.25 ppp)
Employee + Children	\$ 108.91	\$46.27	\$62.64 (\$31.32 ppp)
Family (Employee, Spouse + Children)	\$ 169.18	\$46.27	\$122.91 (\$61.46 ppp)

1. An eligible employee shall become a participant effective as of the first day of the month coinciding with or next following the date on which they met the eligibility requirements.
2. No health history is required to participate.
3. Lakes & Prairies Community Action Partnership, Inc. will pay \$559 per month for Health Insurance for each full-time employee with the single plan, \$778 for single plus dependents plan, and \$801 a month for family plan and a pro-rated amount for each eligible part-time employee. The balance of the premium is covered by the eligible employee.

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4. Lakes & Prairies will pay \$46.27 per month for Dental Insurance for each full-time employee and a pro-rated amount for each eligible part-time employee.
5. Eligible employees having valid waivers to participation in our health and/or dental plans may elect to receive the “cash in lieu” option. Health: \$265.00/month; Dental: \$23.14/month for full-time employees or a prorated amount for part-time employees), provided they submit proof of valid waiver (such as a certificate of insurance documenting that they have adequate insurance coverage through another valid source) and attest that they will notify employer when the valid waiver no longer exists.
6. To be eligible for these insurance options you must work at least 30 hours per week.
7. Family and Medical Leave (**employee must have worked for Lakes & Prairies for at least 12 months and 1250 hours.**)

NOTE: If you are a part-time employee, or you want single plus dependents(s) coverage, or you want family coverage, the difference between the amount the agency pays, and the total premium is the amount you owe and will be withheld from your paycheck.

FLEXIBLE BENEFITS PLAN:

This Plan allows employees to use pre-tax dollars to pay for their share of qualified benefits provided by employers.

The agency will pay for the monthly service fee no matter what the employment status. Under this plan, employees can tax shelter their health/dental premium costs, medical costs not covered by insurance, and dependent care costs.

MUTUAL OF AMERICA – THRIFT PLAN 403(b): (Retirement Plan)

At the time of hire, or any time thereafter, you may enroll in the Thrift Plan 403(b) Retirement Savings Plan. Eligible employees may contribute immediately. Employees must be employed by CAPLP for one year and have completed 1000 hours of service to receive a matching 2% contribution.

Also, after completing at least one year of service and at least 1,000 hours of service within that twelve-month period, per the personnel policies of CAPLP, you will become eligible for the following benefit: each pay period CAPLP will contribute 5% of your gross salary to the Thrift Plan.

Prior to your eligibility date, a letter notifying you that you are nearing completion of the required hours will be sent to you.

EARNED TIME ACCRUAL:

Full and part-time employees will be entitled to accrue Earned Time. Earned Time is accrued per pay period. Lakes & Prairies has 24 pay periods in a year. Earned Time may be used for vacation and sick leave.

Years of Service	Accrual/Pay Period
0-5	8.1250
6-10	9.0000
11-15	9.8333

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Life Insurance:

Active employees who work at least 20 hours/week are eligible the first of the month following employment.

This \$15,000 Life Insurance Policy is paid by Lakes & Prairies. Employees can purchase additional life insurance at their expense.

Long Term Disability Insurance:

Active employees who work at least 30 hours/week are eligible the first of the month following employment. If you have a qualifying disability, you are eligible for the benefit after 180 days of missed work.

USABLE LIFE

Voluntary Short Term Disability Program:

Active employees who work at least 30 hours/week can purchase short term disability insurance. The cost of the insurance is based on your cap salary figure.

Cancer Insurance:

Employees may purchase Cancer Care Elite coverage.

Accident Insurance:

Employees may purchase Accident Insurance coverage.

AVESIS

Vision Insurance:

Employees may choose from two plan options: Examinations + Equipment or Equipment Only. Choose the plan that best fits your needs.

Plan A - \$10 copay	<u>Plan 983 (Equipment Only)</u>	<u>Plan 982 (Examinations + Equipment)</u>
Employee Only:	\$8.98 Monthly	\$11.73 Monthly
Employee + 1	\$15.73 Monthly	\$20.55 Monthly
Employee + 2	\$23.32 Monthly	\$31.08 Monthly

This benefit is 100% employee paid.

EMPLOYEE ASSISTANCE PROGRAM (EAP):

Your employee assistance program (EAP) is a problem-solving resource that is available to you or members of your family. Lakes & Prairies covers the cost of initial assessment, additional problem solving counseling sessions and referral service. Your employee assistance program is as close as your phone and is confidential. No records go to your employer that identifies you as a user of the service.

HOLIDAYS: (Lakes & Prairies 503:1)

The following listed days shall be paid holidays for all personnel according to the Chart of Benefits

– Please see personnel manual for full details.

- New Year's Day
- Martin Luther King Jr. Day
- Presidents Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Veterans Day
- Thanksgiving Day
- Friday following Thanksgiving Day
- Christmas Day
- A "floating holiday", which may be used at the employee's discretion but MUST not affect day to day operations and be approved by the supervisor.

JURY DUTY: (Lakes & Prairies 702:1)

When an “Eligible” staff member is called for jury duty, he\she will be excused on paid jury leave. When such absences occur, the Agency will pay the employee for the straight-time hours, for up to 30 days, that called employee would have normally worked. When the employee receives compensation for the Jury Duty, the employee will be required to sign over the Jury Duty reimbursement to the Agency. This absence will not be charged against any other leave, provision, or Earned Time.

Benefit	Full Time	Part Time	Seasonal	Temporary
Retirement 403B Thrift	Y	Y	Y	Y
Thrift Plan (Agency Funded)	Y	Y	Y	N
Health Insurance	P	P	P	N
Dental Insurance	Y	P	P	N
Long Term Disability	Y	Y	Y	N
Life Insurance	Y	Y	Y	N
Premium Conversion/Flex Spending Account	Y	Y	Y	N
Health Savings Account	Y	Y	Y	N
Earned Time	Y	P	P	N
Holiday	Y	P	P	Y – pertaining to 503.1, section e.; otherwise N
Jury Duty	Y	P	P	N
Leave of Absences Family Medical (must complete 1 yr. and 1250 hours of work) (as provided by statue)	Y	Y	Y	N
Personal Leave	Y	P	P	N
Military	Y	P	P	N
Education	Y	Y	Y	N
Public Service	Y	Y	Y	N

Benefit Key

Y = Yes

P = Yes, Prorated

N = No