

EMPLOYEE BENEFITS 2019

The Hills Youth and Family Services offers benefits to all employees working 30 or more hours per week. Benefits begin on the 1st day of the month following one full month of employment.

Benefit providers are:

- Medica Health Insurance
- Delta Dental Insurance
- Principal Investment Group
- Superior USA Flexible Spending
- Guardian Life and Long Term Disability
- NonProfit Insurance Trust Worker's Compensation

For questions contact:

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 HR Representative
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ELECTED BENEFITS

YOU MAY PICK WHICH OF THESE BENEFITS YOU WANT.

Health

Choose one:

Which deductible you want:

\$2,000 Single
\$4,000 Family

\$5,000 Single
\$10,000 Family

The network you want:

Medica Choice
 Passport: A nationwide network, including Essentia and St Luke's.

Essentia ChoiceCare: This network includes Essentia of MN, ND, and WI.

Costs per pay period:

Plan	Passport 2000	Passport 5000	ChoiceCare 2000	ChoiceCare 5000
Single	\$74.79	\$50.31	\$42.04	\$22.01
Family	\$179.92	\$121.02	\$101.15	\$52.95

Dental

This plan fully covers routine cleanings and a part of other services.

Cost Per Pay Period:
 Single \$3.75
 Family \$11.00

Flex

Choose one or both:

Dependent Care Health Savings

Put away up to \$5,000 pre-tax to pay for child care services

Put away up to \$2,700 pre-tax to use for health care expenses

Decide:

How much you wish to contribute this year.

Retirement

Choose:

What kind of account you want:

ROTH: pay tax now

Pre-Tax: pay tax later

How much you will put aside:

Dollar amount

Percent

How you will invest it:

Do it for me

Do it myself

The 2019 contribution limits:
 Pre-Tax and ROTH: \$19,000
 Employees age 50+ may contribute an additional \$6,000

AUTOMATIC BENEFITS

PROVIDED AT NO COST TO THE EMPLOYEE

Life and Long Term Disability

Financial protection for you and your family in the case of long-term injury or death.

Employee Assistance Program

Free consultations with:
 Legal Professionals
 Financial Consultants
 Psychological Counselors

HOW TO ENROLL

1. Choose your benefits and fill out the forms:
 - Medica Health
 - Delta Dental
 - Principal Retirement
 - Superior Flex
 - Guardian Life and Long Term Disability
 - Waiver Form (if waiving benefits)
2. Read and sign the Privacy Notice.
3. Turn paperwork in to Human Resources.

THE RULES

Medical and Dental premiums are taken out of two paychecks per month, before tax.

Medical, Dental, and Flex choices are final for the calendar year. You will not be able to change them without a qualifying event such as a birth or marriage.

You may alter your Retirement contributions at any time. Contact HR to make changes.