



Park Nicollet[®]
HealthPartners[®]

2017 Annual Enrollment Benefits Guide

PARK NICOLLET TEAM MEMBERS



Enroll online between
October 28, 2016 and
November 14, 2016

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Dear team member,

Our mission as an organization is to improve health and well-being in partnership with our members, patients and community. This mission starts with each of us taking care of ourselves and our family members.

Park Nicollet is pleased to offer annual enrollment for 2017 benefits. Park Nicollet is adding complementary programs to the health plans that provide additional support when you or your family may need it. The additional 2017 benefits include:

- The Omada Program – this online program promotes health habits you can live with long-term. It reduces your risk for type 2 diabetes and heart disease.
- Physicians Neck & Back Advantage program – this custom program is for members struggling with chronic neck and/or back pain.
- HealthPartners Nationwide Network has been added to the plans when you are out-of-area. This in-network option will now be available to dependents who live in another state as well as to you when you are traveling out of the HealthPartners covered area.

See more details within the booklet on the above enhancements.

Again this year, Park Nicollet offers opportunities for team members to balance their busy work life with personal health. Through the Be Well program, we offer financial incentives for working out regularly, completing the Health Risk Assessment and a healthcare premium discount for participants who complete the three step program. We are happy to offer these and other opportunities again in 2017.



Cara Hull

Vice President, Human Resources & Planning

Welcome to annual enrollment for 2017

Park Nicollet team member health plan benefit options will remain the same for 2017. Read about your options in this guide so that you may make the best decisions for you and your family. Then, follow the instructions for online enrollment between Friday, October 28 and Monday, November 14. You need to access “Employee Self Service” at work or at home (myinfo.healthpartners.com/employee) during these dates to make changes. Your current benefit elections will roll over to 2017 if you do not make changes. There is one exception; you must contact the Legal Plan directly to re-enroll for 2017.

Health Plan Highlights:

Park Nicollet is happy to announce several enhancements to the health plan benefits in 2017.

Omada - A whole new way to get healthy

Omada® is a breakthrough online program that inspires healthy habits you can live with long-term. It connects the latest in science and technology with real human support to help you lose weight, keep it off, and reduce your risks for type 2 diabetes and heart disease. If you're at risk for type 2 diabetes or heart disease, Park Nicollet's plans will cover the entire cost of the program for enrolled members to support a healthier lifestyle – approximately a \$600 value. More information will be coming in January about this exciting new program.

HealthPartners Nationwide Network added to the health plans when you are out-of-area:

The health plans will now offer members nationwide access to providers through an alliance with Cigna HealthCare. While HealthPartners works with Cigna to provide members with a national network, HealthPartners administers the health plan coverage and processes the claims. This in-network option will now be available to dependents who live out of HealthPartners network coverage as well as to you when you are traveling. If you have questions about the network or claims, contact HealthPartners member services at 952-883-5878.

Physicians Neck & Back Clinic Advantage program:

Park Nicollet recommends Physicians Neck & Back Clinic (PNBC) for team members struggling with chronic neck and/or back pain. PNBC is a physician guided spinal strengthening program that uses specialized equipment to isolate key neck and back muscles. Benefits of the program include:

- high rate of success in avoiding neck or back surgeries
- increased function
- decreased chronic pain
- stronger core

As a new benefit starting in 2017, members are covered at 100% for PNBC Advantage visits. After your treatment is completed, you will also have 6 months of free access to the PNBC CORE program to maintain your spinal fitness. For more information, visit ResumeActivity.com or call a new patient coordinator at 651-735-2225.

Premium increase: The premiums for health plans will increase 4% in 2017. In an environment where the individual health plan market is seeing double digit premium increases, Park Nicollet is happy to be able to limit the increase for team members in the upcoming year.

SmartCare is a convenient option for you to meet you and your family's primary care needs. SmartCare is an enhanced, team-based version of primary care that's offered at our St. Louis Park location. There are many different ways to receive your care:

- traditional office visits
- scheduled telephone visits
- video visits
- e-visits in MyChart

See more about this convenient option on page 14 of this booklet.

Online benefits enrollment – Benefits enrollment is available online through “Employee Self Service.” You will have immediate confirmation of your benefit elections and it's environmentally friendly. You will need to contact Hyatt Legal Plan (see page 23) to enroll in the legal service. For additional benefits, see pages 25 through 27 of this guide.

What can I do during annual enrollment for 2017?

This year during annual enrollment, you may:

- Enroll yourself and your eligible dependents in health, dental and optical/contact lens benefits
- Re-enroll to increase, decrease, start or stop a Flexible Spending Account (FSA) election
- Add eligible dependents to your benefit plans
- Decline coverage for yourself or your dependents
- Designate your life insurance beneficiaries
- Enroll in Hyatt Legal services for 2017

Changes made during annual enrollment will remain in effect for the entire 2017 plan year as long as you remain eligible for benefits. You may add or cancel coverage during the year only if you have a qualifying event. A qualifying event includes: marriage, divorce, legal separation, birth, adoption or change in custody of a child, employment status change for your spouse, or death of a dependent. You can enroll or cancel coverage up to 31 days from the qualifying event.

Should you experience a qualifying event during the year, call the Human Resources Service Center at 952-993-1660. You will be advised to forward the appropriate documentation within 31 days of the date of the event for Park Nicollet to process your changes. If you miss the 31-day window, the next opportunity for enrollment will be fall of 2017 for benefits effective Jan. 1, 2018.

Things to think about

- Compare available plans and choose wisely so you select a plan that fits your needs. The comparisons in this guide will help make the process easier.
- Consider putting dollars into your Flexible Spending Accounts so that you have tax-free dollars to spend on healthcare, dependent care and work-related transportation costs during the year.
- Make your benefit decisions and enroll online to have benefit coverage for 2017. Benefits will carry over, but it's still important to review your benefits information, make changes, and/or enroll online by Monday, November 14.
- Complete your Be Well Rewards program by November 30, 2016 to receive a \$120 health premium credit in 2017.

Online enrollment

- Enroll online anytime during annual enrollment through "My Self Service." See page 21 for step-by-step instructions.
- Automatic benefit carry over (meaning your benefit elections will stay the same as last year) if you don't take any action.
- There is one exception to automatic carry over; you will need to call Hyatt Legal directly to enroll in the legal service for next year.
- Attend a site visit for personal assistance. See the full schedule on page 22.
- If you have any questions, call the Human Resources Service Center at 952-993-1660.

Eligibility requirements

To be eligible for benefits, biweekly paid team members must be scheduled at least 48 hours each pay period; this is considered .6 FTE. Those covered under union contracts must be scheduled at least 40 hours each pay period; this is considered .5 FTE. Monthly paid team members must be scheduled .6 FTE to be considered eligible for benefits.

Benefits are effective on the first of the month following the date you are hired or become newly benefits eligible (for example, the number of hours you work increases to at least 48 hours per pay period).

In addition to the eligibility requirements outlined above, the Affordable Care Act requires that team members working in a non-benefit eligible status be reviewed annually to determine if they worked an average of 30 eligible hours per week over the previous 12 months. If team members meet this requirement, they will be offered health coverage for themselves and any eligible dependents in the subsequent year.

Eligible dependents include:

- Your spouse (see additional requirements on this page)
- Dependent children up to age 26 (see below)
- Disabled children age 26 and over (must submit medical documentation and be approved by vendor)

The Park Nicollet plans cover eligible children up to age 26 (through the end of the month in which they turn 26). An eligible child is one of the following:

- Biological child
- Step-child
- Legally adopted child or a child legally placed for adoption in your home
- A child under the team member's legal guardianship as ordered by a court
- A child who is considered an alternate recipient under a qualified medical court support order

Insurance is available to your spouse if:

1. Spouse is not employed or;
2. Spouse does not meet eligibility requirements for employer's health and/or dental plan or;
3. Spouse is employed but employer does not offer a group health and/or dental plan or;
4. Spouse is employed but pays more than 50 percent of total monthly premium for employer's coverage*
 - a. For example, if the total single monthly premium at your spouse's employer was \$500, 50% of that premium would be \$250. Your spouse would be eligible to enroll in our plan if he/she was required to pay \$251/month or more because that is over 50% of the total monthly premium.

* Documentation will be required.

If you enroll a new dependent online, Park Nicollet and/or its dependent verification center, Aon Hewitt, will ask you to verify your relationship with your spouse and dependents. The following may occur:

1. Request for affidavit of spouse status for health coverage.
2. If you add new dependents to your benefits in 2017, in December you will be contacted by mail from the Dependent Verification Center who will request that you submit documentation to verify your dependent relationship. Unverified dependents will be removed from benefits coverage.

Examples of documentation may include, but are not limited to:

- Marriage certificate
- Tax returns
- Birth certificates for children

Health and pharmacy plans

HealthPartners will continue to administer your health, pharmacy, and dental benefits, as well as your flexible spending accounts. You'll still have the same comprehensive coverage, and plan options will not be changing for 2017. Visit healthpartners.com/park for information about providers, prescription formularies, health clubs and more.

There are two health plan options for 2017:

- Park Nicollet First Plan (which includes Park Nicollet and HealthPartners health systems)
- Personal Choice Plan

Be Well Rewards—Be Well will be providing a wide-range of opportunities for team members to enhance their wellness goals and receive a health plan premium discount. Program steps include completing the online health assessment, participating in two wellness activities, and getting the influenza immunization. Team members who complete the online health assessment by 11:59 p.m. on April 30, 2017 will receive an extra \$30 in the last May or first June paycheck. Team members can earn up to \$390 each year by completing the Be Well Rewards program and participating in Frequent Fitness! More details on the Be Well Rewards program and deadlines can be found on page 12 or on Facets at: Departments/Be Well/Be Well Rewards.

Frequent Fitness—Park Nicollet is pleased to continue offering the Frequent Fitness program through HealthPartners. You can save up to \$20 on your monthly health club dues when you work out at a participating club eight or more times each month. Just tell your health club that you are a HealthPartners member to sign up.

virtuwell®: Sick? Click. Cured. Your 24/7 online clinic – if you are enrolled in the health plan, unlimited virtuwell visits are available to you without a deductible or co-payment! As a reminder, this online clinic treats over 50 common conditions like: cold, flu, sinus infection, pink eye and bladder infection. You will get a diagnosis, treatment plan and a prescription if needed – all in about 30 minutes. Visit virtuwell.com to get started.

HealthPartners RxCheckup—This program pairs plan members with an experienced clinical pharmacist to help them get the best results from their medicines. Think of your RxCheckup pharmacist as part of your healthcare team that focuses specifically on your medicines. If you're a candidate for this program, HealthPartners will send you an invitation with information about how to make an appointment.

You can also see a Park Nicollet pharmacist without an invitation from HealthPartners. Park Nicollet has RxCheckup pharmacists at eight clinics and four pharmacies throughout our system. Be sure to ask for a Park Nicollet location if you are contacted by HealthPartners RxCheckup.

Coverage for tobacco cessation – You have 100% coverage for over-the-counter tobacco cessation products when you have a prescription for those products from your doctor.

Claims processing if you have other health plan coverage – Coordination of benefits is used to ensure that healthcare claims are coordinated if you're insured by more than one health plan. If double coverage exists, the employer covering the person with the claim is considered the primary health plan, meaning that employer pays the claim first. For example, if you have coverage from Park Nicollet and from your spouse's employer or Medicare, in most cases Park Nicollet is considered primary.

Reporting requirements under the Affordable Care Act (ACA) - Reporting requirements under the ACA require Park Nicollet Health Services to issue annual statements, Form 1095-C, to each employee who is considered full time under ACA or who took our self-insured medical coverage. The form for 2016 coverage must be postmarked by January 31, 2017. The tax form reports whether your employer offered you minimum levels of affordable health care coverage in compliance with the ACA Employer Responsibility provisions. It also reports whether you and your dependents took that coverage. Similar to your W-2, the Form 1095-C contains information you may need to report as part of your income tax submission for the applicable tax year. For information about how this will affect your individual taxes, please consult a tax advisor.

Affordable Care Act and your benefits

Your health care benefits are important to us because we know how important they are to you and your family. Information in this section informs you about your employer-sponsored health insurance coverage and information you need to enroll.

The health care reform law, also known as the Affordable Care Act (ACA), is federal legislation passed in 2010 that requires all Americans to carry health insurance coverage that meets certain requirements or pay a penalty to the government. All of the plans we offer meet those requirements. You won't have to pay a penalty if you choose to get your health insurance coverage through your employment with us.

This law is multi-faceted and has an impact on both employers and individuals. Various provisions of the ACA have been implemented since 2010. In 2015 a piece of this legislation went into effect which requires employers to expand eligibility for health coverage to all team members working on average 30 hours or more per week (actual hours worked, not just FTE) and certain temporary employees, even if they are not otherwise eligible for benefits.

At Park Nicollet, we offer health coverage to all regular non-union team members scheduled at least .6 FTE, and all regular union team members scheduled at least .5 FTE, which already includes the majority of team members covered by these ACA provisions. In addition, we have expanded eligibility for the health plans for team members who actually work more than a 30 hour average per week. The Human Resources Department will review average hours worked during specific periods as outlined by ACA requirements to determine eligibility for health coverage based on actual average hours worked for those who are not otherwise considered benefits eligible. Team members who are determined to be eligible for health coverage under the expanded provisions will receive a notification via email. Team members who are determined to be eligible will have the option to enroll in health coverage only, although they are not required to take coverage through the organization.

We are also required to let you know that you can purchase health insurance through the government run health insurance exchange in your state of residence, and team members considering this alternative should know:

1. Park Nicollet will not pay for plans purchased through the health insurance marketplaces;
2. You will not be able to pay for that coverage in pre-tax dollars; and
3. Because you are eligible for our employer-sponsored coverage, you may not be eligible for financial assistance from the government to help purchase coverage.

We expect that most people will find that signing up for the coverage you're offered through Park Nicollet Health Services is the best option. If you're thinking of getting coverage another way, please review your options carefully. If you have questions regarding the ACA or benefit eligibility please contact the Human Resources Service Center at 952-993-1660.

HIPAA Notice of Privacy Practices

Your HealthPartners health plan has a Notice of Privacy Practices (NPP) that describes your rights as a health plan member and how your health plan uses and discloses your protected information. You may obtain a copy of the NPP on Facets under HR/Benefits/See more about benefits/Benefit plan documents and required notices, or from your Human Resources/Benefits department.

2017 health plan comparison

HEALTHPLAN HIGHLIGHTS		PARK NICOLLET FIRST PLAN	
Partial listing of covered services	Park Nicollet and HealthPartners providers; benefit level 1	Out-of-network	
Deductible and out-of-pocket maximums			
Lifetime maximum	Unlimited		
Calendar year deductible	\$500 individual \$1,000 family	\$1,000 individual \$2,000 family	
Calendar year out-of-pocket maximum	\$2,500 individual \$4,000 family	\$5,000 individual \$9,000 family	
Calendar year separate Rx out-of-pocket	\$2,500 individual \$3,000 family	\$5,000 individual \$7,000 family	
Preventive healthcare			
Routine physical and eye examinations	Plan pays 100%	No coverage	
Preventive prenatal	\$25 co-pay after deductible for first visit, then plan pays 100%	\$50 co-pay after deductible then plan pays 60% for first visit, then plan pays 60% each visit thereafter	
Preventive postnatal care	Plan pays 100%	After deductible, plan pays 60%	
Adult immunizations	Plan pays 100%	Plan pays 100% for flu vaccine. No coverage for any other immunizations	
Office visits			
Illness or injury	\$25 co-pay after deductible	\$50 co-pay after deductible, then plan pays 60%	
Mental/chemical healthcare	\$25 co-pay after deductible	\$50 co-pay after deductible, then plan pays 60%	
Physical, occupational and speech therapy	\$25 co-pay after deductible	\$50 co-pay after deductible, then plan pays 60%	
Chiropractic care (for neuromusculoskeletal conditions only) 15 visits per year.	\$25 co-pay after deductible	\$50 co-pay after deductible, then plan pays 60%	
Emergency care			
Urgently needed care at an urgent care clinic or medical center	\$25 co-pay after deductible	\$35 co-pay after deductible	
Emergency care at a hospital ER	\$100 co-pay after deductible		
Online care			
virtuwell	Unlimited visits, deductible and co-pay does not apply		
Inpatient hospital care			
Illness or injury	Plan pays 90% after deductible	\$600 co-pay after deductible, then plan pays 60%	
Mental/chemical health care	Plan pays 90% after deductible	\$600 co-pay after deductible, then plan pays 60%	
Outpatient care			
Outpatient hospital surgery	\$150 co-pay after deductible	\$300 co-pay after deductible, then plan pays 60%	
Outpatient MRI and CT	Plan pays 95%, deductible does not apply	After deductible, plan pays 60%	
Durable medical equipment			
Durable medical equipment and prosthetic devices	After deductible, plan pays 80%	After deductible, plan pays 50%	
PHARMACY HIGHLIGHTS		PARK NICOLLET FIRST PLAN	
Partial listing of covered services	Pharmacy @ Park Nicollet and HealthPartners; benefit level 1	All other in-network pharmacies; benefit level 2	Out-of-network
Retail pharmacy - Preferred Rx formulary			
Generic from the formulary	Plan pays 70% (\$10 min/\$25 max)	Plan pays 70% (\$20 min/\$35 max)	Plan will reimburse 60% of eligible charges
Brand from the formulary	Plan pays 70% (\$25 min/\$45 max)	Plan pays 70% (\$35 min/\$55 max)	Plan will reimburse 60% of eligible charges
Specialty Rx	\$150 co-pay	\$150 co-pay	Plan will reimburse 60% of eligible charges

HEALTH PLAN HIGHLIGHTS	PERSONAL CHOICE PLAN		
Partial listing of covered services	Park Nicollet and HealthPartners providers; benefit level 1	All other in-network providers; benefit level 2	Out-of-network
Deductible and out-of-pocket			
Lifetime maximum	Unlimited		
Calendar year deductible	\$500 individual \$1,000 family		\$1,000 individual \$2,000 family
Calendar year out-of-pocket maximum	\$2,500 individual \$4,000 family		\$5,000 individual \$9,000 family
Calendar year separate Rx out-of-pocket	\$2,500 individual \$3,000 family		\$5,000 individual \$7,000 family
Preventive healthcare			
Routine physical and eye examinations	Plan pays 100%		No coverage
Preventive prenatal	\$25 co-pay after deductible for first visit, then plan pays 100%	\$35 co-pay after deductible for first visit, then plan pays 100%	\$50 co-pay after deductible then plan pays 60% for first visit, then plan pays 60% each visit thereafter
Preventive postnatal care	Plan pays 100%		After deductible, plan pays 60%
Adult immunizations	Plan pays 100%		Plan pays 100% for flu vaccine. No coverage for any other immunizations
Office visits			
Illness or injury	\$25 co-pay after deductible	\$35 co-pay after deductible	\$50 co-pay after deductible, then plan pays 60%
Mental/chemical healthcare	\$25 co-pay after deductible	\$35 co-pay after deductible	\$50 co-pay after deductible, then plan pays 60%
Physical, occupational and speech therapy	\$25 co-pay after deductible	\$35 co-pay after deductible	\$50 co-pay after deductible, then plan pays 60%
Chiropractic care (for neuromusculoskeletal conditions only)	\$25 co-pay after deductible	\$35 co-pay after deductible	\$50 co-pay after deductible, then plan pays 60%
Emergency care			
Urgently needed care at an urgent care clinic or medical center	\$25 co-pay after deductible	\$35 co-pay after deductible	\$35 co-pay after deductible
Emergency care at a hospital ER	\$100 co-pay after deductible		
Online care			
virtuwell	Unlimited visits, deductible and co-pay does not apply		
Inpatient hospital care			
Illness or injury	Plan pays 90% after deductible	Plan pays 80% after deductible	\$600 co-pay after deductible, then plan pays 60%
Mental/chemical health care	Plan pays 90% after deductible	Plan pays 80% after deductible	\$600 co-pay after deductible, then plan pays 60%
Outpatient care			
Outpatient hospital surgery	\$150 co-pay after deductible	\$175 co-pay after deductible	\$300 co-pay after deductible, then plan pays 60%
Outpatient MRI and CT	Plan pays 95%, deductible does not apply	Plan pays 95%, deductible does not apply	After deductible, plan pays 60%
Durable medical equipment			
Durable medical equipment and prosthetic devices	After deductible, plan pays 80%		After deductible, plan pays 50%
PHARMACY HIGHLIGHTS	Pharmacy @ Park Nicollet and HealthPartners; benefit level 1	All other in-network pharmacies; benefit level 2	Out-of-network
Partial listing of covered services	Retail pharmacy – PreferredRx Formulary		
Generic from the formulary	Plan pays 70% (\$10 min/\$25 max)	Plan pays 70% (\$20 min/\$35 max)	Plan will reimburse 60% of eligible charges
Brand from the formulary	Plan pays 70% (\$25 min/\$45 max)	Plan pays 70% (\$35 min/\$55 max)	Plan will reimburse 60% of eligible charges
Specialty Rx	\$150 co-pay	\$150 co-pay	Plan will reimburse 60% of eligible charges

Reward yourself with \$120 in 2017

Complete the Three-Step Be Well Rewards program by November 30, 2016:

Step 1: Online Health Assessment

Go to: healthpartners.com/wellbeing to complete the confidential, annual online health assessment. The health assessment takes about 5 to 7 minutes to complete.

Step 2: Two Wellness Activities

Tell us what you did by logging into healthpartners.com/wellbeing.

Wellness activities include, but are not limited to:

- Preventive health exam
- Wellness seminars and classes
- Activity events and clubs
- Journaling nutrition or activity
- Quitting tobacco use
- Financial wellness
- Massages
- Campaigns such as Frosty Challenge
- Setting up your Health Directive
- Participation in stress reduction courses or trainings such as MBSR

Step 3: Influenza Immunization

Get the influenza immunization in the fall of 2016. Attend a local flu clinic through Park Nicollet or go to a site convenient to you.

For flu clinic information, reporting directions, contraindications and more, please refer to the influenza site on Facets: Life & Career/Health & Safety/Flu immunization.

For more details on the Be Well Rewards program, please refer to the Be Well website on Facets: Life & Career/Wellness/Be Well Rewards, email: wellness@parknicollet.com or call **952-993-3902**.



*Frequent Fitness and the Be Well Rewards health premium credit of \$120 is available to eligible team members with an FTE status of 0.6 or greater who completed all required steps in the prior year and select health insurance through Park Nicollet.

**Team members who carry an FTE status of 0.1 or greater are eligible to participate in all steps above as well as Frequent Fitness, but do not receive \$120 premium credit for completing all steps (if you do not carry the health insurance).

Don't forget to complete this program EVERY year!

Health premiums for 2017

For 2017, overall health plan premiums have increased 4%.

BIWEEKLY HEALTH PLAN PREMIUMS					
	Non-contract, Physician and MNA-NC* premium (what you pay)	ADIT premium (what you pay)	Local #70 premium (what you pay)	SEIU Healthcare MN premium (what you pay)	PN and team member total biweekly premium (what PN plus you pay combined)
PARK NICOLLET FIRST PLAN					
Team member	\$38.41	\$38.41	\$35.99	\$35.99	\$240.01
Team member + 1**	\$106.51	\$106.51	\$147.91	\$147.91	\$591.65
Team member + children	\$141.13	\$141.13	\$180.00	\$180.00	\$720.05
Team member + family	\$172.90	\$172.90	\$238.81	\$238.81	\$955.27
PERSONAL CHOICE PLAN					
Team member	\$60.72	\$55.20	\$41.40	\$41.40	\$276.03
Team member + 1**	\$163.30	\$204.12	\$243.58	\$170.10	\$680.39
Team member + children	\$198.73	\$248.41	\$316.90	\$207.01	\$827.03
Team member + family	\$263.64	\$329.58	\$452.67	\$274.62	\$1,098.57

* Includes MNA team members who are enrolled in the non-contract health plan.

**Team member + 1 can be an eligible child or spouse.

We are pleased to continue a Be Well premium credit toward your 2017 health care premiums. The \$30 quarterly credit will be given to team members who successfully completed the three-step Be Well program in 2016. The credit will be paid out the second paycheck of each quarter (January, April, July and October).

Paid biweekly: Your contributions will be taken biweekly (24 times per year).

Paid monthly: Your contributions will be taken monthly (12 times per year). To calculate your contributions, multiply the numbers above by two.



SmartCareSM

Affordable, convenient, team-based care

SmartCare is an enhanced, team-based version of primary care that's offered at our St. Louis Park location. There are many different ways to receive your care:

- Traditional office visits
- Video visits
- Scheduled telephone visits
- E-visits in MyChart

What is team-based care?

The SmartCare team consists of doctors, physician assistants, nurse practitioners, registered nurses, licensed practical nurses and medical assistants. This team works with you to reach a common goal of delivering high-quality care with great experiences at a low cost. Many common health concerns can be resolved through video visits, scheduled phone visits and e-visits in MyChart. We're also able to provide enhanced services – our registered nurses work under doctor supervision to manage and resolve many conditions. Our diverse team offers you high-quality care that's convenient.

How will I know which type of visit is best for my concern?

We'll work with you on a case-by-case basis to decide which option is best.

What if I want to see a specific care team member?

Our team will make this happen; we want to meet your needs.

What if it's determined during my scheduled telephone visit that labs or vital signs are needed?

We offer many convenient solutions. For example, if we need your blood pressure or weight, you may have it taken at any Park Nicollet Clinic location near you.

Park Nicollet SmartCare

Park Nicollet Clinic – St. Louis Park
3800 Park Nicollet Blvd., Suite 150
St. Louis Park, MN 55416

Hours: Monday – Friday, 7 a.m. to 7 p.m.
Saturday, 8 a.m. to noon

Appointments: 952-993-1190
Clinician Finder Team: 952-993-2460

email: smartcare@parknicollet.com

Visit parknicollet.com/smartcare for FAQs, pricing and more.

Dental plan

The dental plan benefits will remain the same in 2017. Dental rates will increase 2.5% for next year. With the Park Nicollet dental plan administered by HealthPartners, you will have access to:

- The freedom to choose your provider – each family member can choose their own clinic and dentist
- 58,000 dentists at more than 140,000 locations nationwide
- 100% coverage for most preventive dental services
- Sealants on the first and second molars covered for all ages, every three years
- Coverage for dental implants
- Little Partners program covers services, done by a network dentist for children 12 and younger, at 100% in network coverage. No deductibles or coinsurance. Plus, there's no annual limit on the amount of dental coverage your child can receive.
- In addition to the orthodontic coverage provided for kids, all members over 18 years old have access to orthodontic network discounts at HealthPartners Dental Group, Three Rivers Orthodontics, and Orthodontic Care Specialists.
- If you are pregnant or have diabetes and are at risk for gum disease, you will get 100% coverage for extra exams, cleanings and more services aimed at keeping you healthy.

Making the most of your HealthPartners dental plan

You have three in-network benefit levels to choose from, with varying benefits in each level. Your benefit level will depend on your dentist's participation in the HealthPartners network:

- Benefit Level 1 = HealthPartners Dental Group clinics with more than 20 general dental and specialty clinics throughout the Twin Cities and St. Cloud. The annual benefit maximum for this level is \$3,000.
- Benefit Level 2 = Park Dental clinics. The annual benefit maximum for this level is \$2,000.
- Benefit Level 3 = 58,000 dentists throughout Minnesota and across the country. The annual benefit maximum for this level is \$1,500.

If you have questions about your dental coverage, contact HealthPartners Member Services at **952-883-5878 or 855-865-7648** (toll free) or visit healthpartners.com/park.

To locate a dentist in your area, visit healthpartners.com/park and select the Find a doctor or specialist option. You'll be able to search for dentists by name, clinic name, city or ZIP code.

Newborn enrollment for dental plans

If you are already enrolled in dental benefits, your newborn infant, including a newly adopted child, may be enrolled at any time before age 3. After age 3, enrollment is by qualifying event or the next annual enrollment only. The team member must notify Human Resources within 31 days of any change in eligibility.

Biweekly Dental Premiums	Non-contract and Physician biweekly premium (what you pay)	Contract team members biweekly premiums (what you pay)	PN and team member total biweekly premium (what PN plus you pay combined)
Team Member	\$6.60	\$0.00	\$23.17
Team Member +1*	\$12.25	\$21.19	\$45.92
Team Member + children	\$15.19	\$32.13	\$58.45
Team Member + Family	\$17.67	\$44.12	\$68.86

*Team member + 1 can be a spouse or a child.

Dental Plan Highlights	Benefit Level 1	Benefit Level 2	Benefit Level 3	Out-of-network*
Partial listing of covered services	HealthPartners Dental Group	Park Dental Group	Remaining HealthPartners Network	
Deductibles				
Calendar year deductible - team member	None	None	\$25	\$50
Calendar year deductible - team member + 1	None	None	\$25 per person	\$50 per person
Calendar year deductible - team member + children	None	None	\$25 per person; \$75 per family per calendar year	\$50 per person; \$150 per family per calendar year
Calendar year deductible - team member + family	None	None	\$25 per person; \$75 per family per calendar year	\$50 per person; \$150 per family per calendar year
Preventive and Basic Dental Care				
Routine exams, cleanings, all x-rays, sealants	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%
Basic care including, fillings, extractions, root canals, periodontics, oral surgery	Plan pays 100%	Plan pays 100%	Plan pays 100% after deductible	Plan pays 80% after deductible
Major Services				
Crowns	Plan pays 80%	Plan pays 80%	Plan pays 60% after deductible	Plan pays 50% after deductible
Prosthetics: bridges and dentures	Plan pays 50%	Plan pays 50%	Plan pays 50% after deductible	Plan pays 50% after deductible
Prosthetic repairs, adjustments	Plan pays 50%	Plan pays 50%	Plan pays 50% after deductible	Plan pays 50% after deductible
Dental implants	Plan pays 50% up to \$1500 per calendar year	Plan pays 50% up to \$1000 per calendar year	After deductible, plan pays 50% up to \$1000 per calendar year	After deductible, plan pays 50% up to \$1000 per calendar year
Orthodontics				
Orthodontics, lifetime benefit for under age 19 dependents, braces, installation, treatment, removal	50% benefit up to \$1500 lifetime maximum			
Annual Maximum				
Annual Maximum benefit per covered member (excluding orthodontics)	\$3,000	\$2,000	\$1,500	\$1,000

*You are responsible for any amounts above the reasonable and customary charges if you use an out-of-network dentist.

Optical and contact lens plan

We are pleased to offer a Park Nicollet optical and contact lens pretax benefit for team members and their family members again this year. The benefits and premiums are the same as those offered last year. As with the medical and dental plans, you'll want to determine whether the benefits and their associated premiums are a good fit for you and your family. **Please note that eye exams are covered by the health plans.**

Frequency of coverage	Eyeglasses benefit	Once every 12 months
	Contact lens benefit	Unlimited
Optical (prices are per pair of lenses)	Frame benefit	Coverage up to \$140 off standard or premium orders
	<ul style="list-style-type: none"> Plastic lenses (single vision, bifocal, trifocal, progressive) Plastic, polycarbonate & Trivex Progressive Computer Lens – Task Lens 1.67 & 1.74 Progressive Computer Lens – Task lens Polycarbonate Lenses (single vision, bifocal, trifocal, progressive) Trivex (single vision, bifocal, trifocal, progressive) 	You pay \$20 You pay \$65 You pay \$90 You pay \$60 You pay \$70
	Upgraded options (added to standard lenses price) <ul style="list-style-type: none"> Antireflective coating Polished edge Tints Transition lenses (Plastic, Poly, or Trivex) Polarized lenses (Plastic, Poly, or Trivex) Computer Lens Transitions (All) 	You pay \$45 You pay \$20 You pay \$15 You pay \$60 You pay \$60 You pay \$30
	Free form Progressive lenses are not available in the Standard option.	
	Premium lenses (includes antireflective coating, polished edge) <ul style="list-style-type: none"> Back side progressive High index 	50% off retail price 50% off retail price
	Additional glasses or prescription sunglasses (Does not include package prices.) Sundry products (lens cleaner, spec chains, CL solutions) etc. Non-prescription sunglasses (this includes non-prescription Maui Jims and all clips, excluding Chemistrie)	40% off (Unlimited) 20% off (Unlimited) 20% off (Unlimited)
Contact lenses	Disposable Conventional Replacement contact lenses This plan not valid on specialty contact lenses.	You pay cost +25% You pay cost +25% You pay cost +25%

The optical and contact lens plan premiums are not changing for 2017.

Biweekly optical plan premiums for 2017

Team member	\$5 biweekly or \$10 monthly
Team member +1*	\$7 biweekly or \$14 monthly
Team member + Children	\$9 biweekly or \$18 monthly
Team member + family	\$11 biweekly or \$22 monthly

*Team member + 1 can be a spouse or a child



How to use your eyeglasses benefit:

1. Visit one of the nine Park Nicollet Optical Store locations (Bloomington, Brookdale, Burnsville, Carlson Parkway, Chanhassen, Maple Grove, Minneapolis, St. Louis Park, and Shakopee). Visit parknicollet.com for hours and locations.
2. Select your choice of frames. If the frame price is \$140 or less you will not owe any money for the frame. If the frame price is over \$140, you will pay the amount that is over \$140.
3. Select your choice of lenses. For plastic lenses, your cost is \$20. If you wish to upgrade or add other lens options, consult the pricing on the previous page.
4. Your glasses will be manufactured by Park Nicollet Optical's own in-house laboratory to your specifications and available for pick up within two to four business days.
5. The eyeglasses benefit is offered once every 12 months, per individual enrolled in the program.

How to use your contact lens benefit:

1. Visit one of the nine Park Nicollet Contact Lens Store locations (Bloomington, Brookdale, Burnsville, Carlson Parkway, Chanhassen, Maple Grove, Minneapolis, St. Louis Park, and Shakopee). Visit parknicollet.com for hours and locations.
2. Once you have a contact lens prescription, the technician will help you select the best lenses for your vision and personal needs.
3. To purchase your contact lenses, you pay Park Nicollet's cost to buy the lenses, plus 25%.
4. The contact lens benefit is unlimited for each individual enrolled in the program.

There are some plan exclusions, including:

1. Certain brand-name vision materials for which the manufacturer imposes a no-discount price requirement.
2. For safety, children 18 and younger must purchase polycarbonate lenses.
3. Products covered by any state or federal governmental program, including Workers' Compensation.
4. Contact lens service fees or contact lenses for cosmetic use.
5. Replacement of lost or broken eyeglass lenses, frames or contact lenses.
6. Nonprescription glasses, sunglasses and cosmetic-tinted contact lenses without vision correction.
7. Corneal refractive therapy lenses and services.
8. Other offers, discounts, package pricing or prior purchases (note: vendor rebates are accepted).

Flexible spending accounts

HealthPartners will continue to administer our flexible spending accounts in 2017. You will be able to log in at healthpartners.com/park to submit your claims online or print a form to send the claim to HealthPartners by fax, interoffice mail or US mail.

What is an FSA?

A flexible spending account (FSA) is an account that you elect to provide you with specific tax advantages. It allows you to contribute part of your regular earnings, deducted from your paychecks, on a pretax basis. You decide how much to put into your FSA, up to the maximum annual amount allowed by the IRS. When you have an eligible expense, you simply pay yourself back from your FSA. If you use all of your FSA dollars, you are responsible for paying any remaining expense out of pocket. View a list of eligible expenses at healthpartners.com/park.

You can choose from four types of flexible spending accounts:

- Healthcare
- Dependent Care (typically, daycare expenses for your children up to age 13 or a tax dependent adult)
- Parking (to allow you to pay for parking at work)
- Mass transit (for example, bus passes to allow you to get to work)



Benefits of an FSA:

- Tax savings – money you put into your FSA is tax-free
- Control – you decide how much money you put into your FSA and how it is used (subject to IRS rules)
- Family friendly – The healthcare FSA allows you to pay for eligible expenses for your legal spouse and dependent children even if they are not covered on your Park Nicollet health plan

Can I claim healthcare expenses for my dependent?

You can be reimbursed for a dependent's medical expenses under the Healthcare FSA if the individual qualifies as your dependent under tax laws. Tax eligible dependents must meet all of the following criteria:

- A relative or individual who has lived with you for the entire year as a member of the household
- You provided more than half of that individual's total support for the calendar year
- The individual was a US citizen or resident for part of the calendar year in which the tax year began

Can I claim dependent care (daycare) expenses for my dependent?

You can be reimbursed for a dependent's daycare expenses under the Dependent Care FSA if the individual qualifies as your dependent under tax laws. Tax eligible dependents must meet all of the following criteria:

- A relative or individual who has lived with you for the entire year as a member of the household
- You provided more than half of that individual's total support for the calendar year
- The individual was a US citizen or resident for part of the calendar year in which the tax year began
- Child care expenses for children up to age 13 (you must stop the deduction when your dependent turns 13)
- Daycare expenses for a disabled spouse or dependent incapable of self-care
- The provider of the daycare must be someone you or your spouse cannot claim as a dependent.

Are you divorced or legally separated? If so, both you and your (former) spouse can be reimbursed for your child's medical expenses, as long as one of you can claim the child as a dependent under tax laws.

What happens to unverified expenses in my healthcare FSA?

Unverified expenses in 2016 will need to be verified or they will carry over into 2017. If they are not verified within the required time frame, your account may be suspended.

The grace period

Park Nicollet will continue to offer the IRS grace period for the healthcare account, which allows you to access your 2016 healthcare funds for claims incurred through March 15, 2017 (must be submitted to HealthPartners by May 31, 2017).

Any money left in your FSA after May 31, 2017 will be forfeited. The balance cannot be rolled over or be paid out to you.

Dependent care, parking and mass transit FSAs do not have a grace period.

Benny card for healthcare FSA

The HealthPartners Benny card works like a debit card. You may use it for eligible healthcare expenses such as deductibles, co-pays, and prescriptions. You will need to save receipts to verify your expenses upon request by HealthPartners. Those receipts can be submitted online at healthpartners.com/park. You will continue to have the option to submit paid, eligible expenses for reimbursement.

FSA options for 2017

FSA Option	Annual minimum and maximum limits (2016)	Whose expenses are eligible	Examples of eligible out of pocket expenses
Healthcare FSA (with Benny card) (2017 annual maximum to be determined by IRS)	Minimum: \$100 Maximum: \$2,550	<ul style="list-style-type: none"> You You eligible dependents (spouse and children) Anyone you can claim as a tax eligible dependent 	<ul style="list-style-type: none"> Deductibles Co-payments Prescription glasses and contacts Braces and orthodontics
Dependent care FSA (2017 annual maximum to be determined by IRS)	If you and your spouse file separate tax returns: Minimum: \$100 Maximum: \$2,500 If you and your spouse file joint tax returns: Minimum: \$100 Maximum: \$5,000	<ul style="list-style-type: none"> Children younger than age 13 who live with you Disabled spouse or dependent incapable of self-care Daycare expenses must be for a dependent you claim on your federal tax return A tax dependent adult 	Expenses for daycare provider or after-school or elder-care programs while you and your spouse work, look for work, or attend school full-time
Parking FSA (2017 annual maximum to be determined by IRS)	Minimum: \$24 Maximum: \$3,060	Only your own parking expenses are eligible for reimbursement. Participants must sign a new claim form every year to receive regular, monthly reimbursements. Be sure to check the "recurring" box on the form.	Work-related expenses for parking Methodist contract rates FT, monthly: \$44.42 (12x/yr) FT, biweekly: \$22.21 (24x/yr) PT, monthly: \$28.16 (12x/yr) PT, biweekly: \$14.08 (24x/yr)
Mass transit FSA (2017 annual maximum to be determined by IRS)	Minimum: \$24 Maximum: \$3,060	Only your own mass transit expenses are eligible for reimbursement.	Expenses related to getting to and from work, such as bus pass

How to enroll or make changes for 2017

You are now prepared to take action during annual enrollment Friday, October 28 through Monday, November 14, 2016. All changes made during annual enrollment will be effective January 1, 2017.

1. Login to Employee Self Service at work (through Facets) or at home (myinfo.healthpartners.com/employee).
2. In the menu on the left under "Bookmarks," select "Annual Enrollment." The Annual Enrollment menu will appear.
3. Click "Enroll in Benefits" to begin the enrollment process.
4. If you wish to make changes, you only have to take action on those benefits you wish to change. For example, if you only want to change your medical coverage – select the "medical" check box, and follow the steps to make the change to that plan. Some boxes may be pre-checked because the system requires that you take action on those plans.
5. Continue through the process until you see "Congratulations! You have successfully completed your 2017 benefit enrollment." **If you exit prior to this statement, your benefits will not update.**
6. Once your enrollment is complete, you will have the option to email and/or print your confirmation statement for your records. Remember to click [Sign Out] in the upper right corner when you are done.
7. *Optional:* To enroll in the Hyatt Legal Plan, call 1-800-438-6388. If you were enrolled in the legal benefit for 2016, your enrollment will not roll over for 2017.

Dependent Verification: If you request to add a new dependent to your plan(s), you will be subject to our dependent verification process and will be sent information to your home address.

To enroll from Home/Offsite: If you have not set up your myInfo Employee Self Service password while at work, you will not be able to enroll offsite until you do. To set up your myInfo Employee Self Service password, while at work go to <http://intranet.parknicollet.com/Lawson/Pages/myInfo.aspx>

Technical Issues: For login and password questions, contact the IS&T helpdesk at 952-967-6600.

Benefit Plan Questions: Contact the Park Nicollet HR Service Center at 952-993-1660.

As a reminder, you will not receive a confirmation statement in the mail.

Annual enrollment site visits

Representatives from Human Resources-Benefits, the Optical Store, and HealthPartners will be available to answer your questions at some Park Nicollet locations at designated times between Monday, October 31 and Friday, November 14. If you are not able to stop by during the scheduled times, please contact the HR Service Center at 952-993-1660.

LOCATION	MEETING DATE	MEETING TIME	ROOM
Park Nicollet Eagan Clinic	Monday, Oct. 31	11 a.m. – 1 p.m.	Community Room
TRIA Orthopaedic Center	Tuesday, Nov. 1	11 a.m. – 1 p.m.	TRIA Conference Room D
TRIA Orthopaedic Center	Tuesday, Nov. 1	1:15 – 2 p.m.	PTEC Meeting Room 2
Park Nicollet Methodist Hospital	Thursday, Nov. 3	8 a.m. – 4 p.m.	Vending Area/Cafeteria
Park Nicollet Maple Grove Clinic	Friday, Nov. 4	11 a.m. – 1 p.m.	3 rd Floor Community Room
Park Nicollet Maple Grove Clinic	Friday, Nov. 4	11 a.m. – 1 p.m.	Surgery Center Conference Room
Park Nicollet St. Louis Park (3800 Building)	Tuesday, Nov. 8	11 a.m. – 1 p.m.	2 nd Floor Lobby
Park Nicollet Wayzata Clinic	Wednesday, Nov. 9	11 a.m. – 1 p.m.	3 rd Floor Break Area
Park Nicollet Burnsville Clinic	Thursday, Nov. 10	11 a.m. – 1 p.m.	Conference Room A
Park Nicollet Methodist Hospital	Friday, Nov. 11	8 a.m. – 4 p.m.	Vending Area/Cafeteria
Park Nicollet St. Louis Park (3800 Building)	Monday, Nov. 14	11 a.m. – 1 p.m.	2 nd Floor Lobby
LOCATION	MEETING DATE	MEETING TIME	DEDICATED PHONE NUMBER
Park Nicollet Champlin Clinic	Monday, Oct. 31	11 a.m. – 1 p.m.	952-993-1607
Westside Business Center	Tuesday, Nov. 1	11 a.m. – 1 p.m.	952-993-1605
Park Nicollet Shakopee Clinic	Tuesday, Nov. 1	11 a.m. – 1 p.m.	952-993-1608
Park Nicollet Chanhassen Clinic	Wednesday, Nov. 2	11 a.m. – 1 p.m.	952-993-1605
Park Nicollet Plymouth Clinic	Wednesday, Nov. 2	11 a.m. – 1 p.m.	952-993-1608
Park Nicollet Rogers Clinic	Wednesday, Nov. 2	11 a.m. – 1 p.m.	952-993-1610
Park Nicollet Carlson Parkway Clinic	Friday, Nov. 4	11 a.m. – 1 p.m.	952-993-1608
Park Nicollet Prior Lake Clinic	Friday, Nov. 4	11 a.m. – 1 p.m.	952-993-1602
Park Nicollet Brookdale Clinic	Monday, Nov. 7	11 a.m. – 1 p.m.	952-993-1608
Park Nicollet Prairie Center Clinic	Tuesday, Nov. 8	11 a.m. – 1 p.m.	952-993-1605
Park Nicollet Bloomington Clinic	Wednesday, Nov. 9	11 a.m. – 1 p.m.	952-993-1610
Park Nicollet Melrose Center	Wednesday, Nov. 9	11 a.m. – 1 p.m.	952-993-1610
Park Nicollet Lakeville Clinic	Thursday, Nov. 10	11 a.m. – 1 p.m.	952-993-1608
Park Nicollet Minneapolis Clinic	Thursday, Nov. 10	11 a.m. – 1 p.m.	952-993-1602

Hyatt Legal plan

Team members are eligible for this benefit if scheduled at least .5 FTE (minimum of 40 hours each pay period).

To enroll or re-enroll in the legal services benefit for 2017, you must take action by Monday, November 14, 2016. If you are currently enrolled, your 2016 enrollment in this plan will stop Dec. 31, 2016. If you do not enroll by the deadline, you will have to wait until the next annual enrollment to enroll. **To enroll in this legal service, call Hyatt Legal Plan (part of MetLife) at 800-438-6388, or visit metlife.com/mybenefits.**

The Hyatt Legal Plan gives you access to a large network of experienced attorneys who provide you with a wide variety of legal services. When you use a participating attorney, legal representation is available to you for all covered services with no deductibles or claim forms to fill out. The plan provides coverage for you and your eligible dependents. Covered legal services include:

<p>Estate planning documents</p> <ul style="list-style-type: none"> • Simple and complex wills • Trusts (revocable and irrevocable) • Powers of attorney (healthcare, financial, childcare) • Living wills • Codicils 	<p>Financial matters</p> <ul style="list-style-type: none"> • Negotiations with creditors • Debt collection defense • Personal bankruptcy • Identity theft defense • Tax audit representation (municipal, state or federal) 	<p>Real estate matters</p> <ul style="list-style-type: none"> • Sale, purchase or refinancing of your primary residence • Home equity loans • Tenant negotiations • Eviction defense • Security deposit assistance • Boundary/title disputes • Property tax assessment • Zoning applications
<p>Elder law matters</p> <p>Consultations and document review for issues related to your parents including Medicare, Medicaid, prescription plans, nursing home agreements, leases, notes, deeds, wills and powers of attorney as these affect the participant</p>	<p>Family law</p> <ul style="list-style-type: none"> • Adoption • Uncontested guardianship • Name change • Protection from domestic violence • Prenuptial agreement • Juvenile court proceedings 	<p>Traffic matters</p> <ul style="list-style-type: none"> • Defense of traffic tickets (excludes DUI) • Driving privileges restoration (including DUI)
<p>Defense of civil lawsuits</p> <ul style="list-style-type: none"> • Administrative hearings • Civil litigation defense • Incompetency defense • School hearings • Pet liabilities 	<p>Document preparation</p> <ul style="list-style-type: none"> • Affidavits • Deeds • Mortgages • Demand letters • Notes 	<p>Personal property protection</p> <ul style="list-style-type: none"> • Consultations and document review for personal property issues • Assistance for disputes over goods and services
<p>Immigration assistance</p> <ul style="list-style-type: none"> • Preparation of affidavits and powers of attorney • Review of immigration documents 	<p>Consumer protection</p> <ul style="list-style-type: none"> • Disputes over consumer goods and services • Small claims assistance 	<p>Family Matters™</p> <ul style="list-style-type: none"> • Separate plan for parents of participants for estate planning documents • Available for an additional fee • Easy enrollment online or by phone

If you enroll in the plan, a monthly premium of \$33.50 will be deducted from your paycheck. Then, when you need legal assistance, you can choose a Hyatt Legal Plan attorney to help you. Because your legal advisers are immediately available, you save time trying to find a qualified attorney when you need assistance.

Retirement benefits

Park Nicollet offers team members comprehensive retirement benefits. Transamerica is the vendor for 401(k) and 403(b) plan offerings. Transamerica can be reached online at parknicollet.trretire.com or 1-800-755-5801 from 7 a.m. to 8 p.m.

401(k)– Non-contract and ADIT team members

Park Nicollet offers a 401(k) retirement savings plan that is available to team members beginning on their date of hire. Team members may defer any whole percentage of their salary on either a pre-tax or Roth after-tax basis, up to the IRS annual limit; catch-up contribution for those ages 50 and older are also permitted. Team members may change their salary deferral savings percentages at any time. Team members with more than one year of service will also be eligible for employer matching contributions. Matching contributions may be made on the first 4% of team member deferrals on a discretionary scale as long as the team member has worked 1,000 hours and is employed on the last day of the plan year (Dec. 31). All team member contributions and employer matching contributions are 100% vested from the first day of employment.

In addition, Park Nicollet will make a 100% employer-funded non-elective contribution (formerly the pension plan contribution) to eligible team members. Team members will become eligible for this contribution on the first entry date (Jan. 1 or July 1) following 1 year of service (with 1,000 hours). After meeting this initial eligibility requirement, automatic employer contributions will be made by Park Nicollet annually as long as the following two requirements are met- 1,000 hours worked and you are employed as of the last day of the plan year (Dec. 31).

The non-elective contribution formula is as follows: 4.5 percent of eligible compensation, up to \$265,000; plus an additional 5.2% on eligible compensation above 100 percent of the 2016 Taxable Wage Base (\$118,500), up to \$265,000.

Example 1	Salary \$45,000: $\$45,000 \times 4.5\% = \$2,025$ non-elective contribution
Example 2	Salary \$120,000
Step 1	$\$120,000 \times 4.5\% = \$5,400$
Step 2	$(\$120,000 - \$118,500) \times 5.2\% = \78
Step 3	Add totals from Step 1 and Step 2 ($\$5,400 + \78) = \$5,478 non-elective contribution

Non-elective employer contributions are subject to the following vesting schedule:

0 to 2 years of service	0% vested
2 to 3 years of service	33.33% vested
3 to 4 years of service	66.66% vested
4 years or more	100% vested

Pension– MNA, Local 70, and SEIU contract team members

Park Nicollet contributes 100 percent of the funds for the contract-specified defined benefit pension plans. These are multi-employer plans (six hospitals participate). A defined benefit plan uses a definite, predetermined formula to calculate the pension benefits payable. For more information, see your contract pension summary plan description, available in HR, posted to Facets, or through your local contract representative.

403(b)– MNA, Local 70, and SEIU contract team members

Park Nicollet offers a 403(b) retirement savings plan that is available to contract team members beginning on their date of hire. Team members may defer any whole percentage of their salary on either a pre-tax or Roth after-tax basis up to the IRS annual limit; catch up contributions for those ages 50 and older are also permitted. Team members may change their salary deferral savings percentages at any time.

All team member contributions are 100 percent vested from the first day of employment.

Additional benefits – a comprehensive list

Paid time off (PTO) or vacation

Park Nicollet provides pay for time away from work based on your length of service. PTO or vacation pay is a team member benefit.

Non-contract team members

PTO is a bank of accrued hours for non-contract, non-exempt team members and a bank of days for exempt team members to use to take time off. PTO is a combination of vacation, sick, personal holidays and holidays. For a listing of the schedules, see Facets > HR > Time away from work > PTO, vacations and holidays.

ADIT, Local 70, and SEIU team members

Vacation time is accrued as you work. Each union has an established agreement on the number of hours and weeks of vacation team members accrue. For a listing of the hourly vacation accrual rates and paid holidays, see Facets > HR > Time away from work > PTO, vacations and holidays.

Park Nicollet offered benefits

Benefit	Description	Additional information
Adoption assistance*	This benefit provides financial assistance for eligible expenses when adopting a child.	Facets/HR/Benefits/See more about benefits/Adoption reimbursement
Continuing education & tuition reimbursement	At Park Nicollet we are committed to continuous individual learning and growth. In addition to our continuing education program and tuition reimbursement benefits, we have partnered with these local schools to offer additional discounts: <ul style="list-style-type: none"> • Rasmussen College • University of Phoenix • Capella • St. Catherine's University • Concordia University • Bethel University • Augsburg College 	Facets/HR/Benefits/See more about benefits/Tuition reimbursement and continuing education
Discount services	AAA membership, banking discounts, etc.	Facets/HR/Benefits/See more about benefits/Voluntary benefits and discounts
Employee health clinic	Clinicians are available to serve you each weekday at the employee health clinic on the Methodist campus. There is no cost to you for this care.	Facets/HR/Health and safety/ See more about health and safety/ Employee health clinic
Funeral leave	Paid leave in order to support you following the loss of a family member.	Facets/HR/Time away from work/ Request a leave of absence
Jury duty*	Park Nicollet will grant paid leaves of absence for those who are required to serve on a jury. Proof of jury service, including verification of dates and times, may be required. Team members are not required to turn over their court issued check.	Facets/HR/Time away from work/ Request a leave of absence

Group life insurance (Standard)	<p>Non-contract team members scheduled at least .6 FTE receive 2x annual base pay up to \$400,000 or flat \$50,000</p> <p>Contract team members scheduled at least .5 FTE receive \$50,000</p> <p>Team members covered by group life insurance also have travel assistance insurance.</p>	Facets/HR/Benefits/See more about benefits/Life insurance benefits
Short-term disability (Standard)	<p>Park Nicollet provides this benefit at no cost to eligible team members:</p> <p>Non-contract team members are eligible at .6 FTE after six months of employment.</p> <ul style="list-style-type: none"> • Non-exempt – after a 7 calendar day waiting period, Park Nicollet provides 60% base pay for weeks 2 through 26 of disability • Exempt – after a 7 calendar day waiting period, Park Nicollet provides 100% of base pay for weeks 2-8 and 60% of base pay weeks 9-26 of disability • Clinicians – Park Nicollet provides 100% base pay for up to 8 weeks and 60% pay weeks 9-26 of disability • Physicians, podiatrists, PhD psychologists – Park Nicollet provides 100% base pay for up to 12 weeks and 80% pay weeks 13-26 of disability <p>SEIU team members are eligible at .8 FTE after 90 days of employment</p> <ul style="list-style-type: none"> • Park Nicollet provides 50% of pay starting on the 20th day of disability for a maximum of 26 weeks 	<p>Facets/HR/Benefits/See more about benefits/Disability insurance benefits</p> <p>The vendor must approve the disability</p>
Long-term disability (Standard)	<p>Park Nicollet provides this benefit at no cost to the following eligible team members:</p> <ul style="list-style-type: none"> • Non-contract non-exempt, exempt, and clinicians are eligible at .75 FTE and receive a 60% benefit after 26 weeks of disability • Physicians, podiatrists, PhD psychologists are eligible at .6 FTE and receive a 60% benefit after 26 weeks of disability • ADIT are eligible after 60 days of employment at .8 FTE and receive a 60% benefit after 90 days of disability • Local 70 are eligible after 90 days of employment at 1.0 FTE and receive a 60% benefit after 90 days of disability 	<p>Facets/HR/Benefits/See more about benefits/Disability insurance benefits</p> <p>The vendor must approve the disability.</p>
Primary caregiver pay	<p>If a team member has been employed for at least 5 years and is required to provide direct care for an immediate family member who has been approved for FMLA, the team member may be eligible for this benefit.</p>	Facets/HR/Time away from work/ Request a leave of absence
Sick child care*	<p>Hennepin Home Health Care provides child care for sick children of team members. Zip code limits may apply. Park Nicollet subsidizes 82.5% of the cost.</p>	Facets/HR/Benefits/See more about benefits

Travel assistance	Toll-free emergency assistance, evacuation and pre-trip information available to you, your spouse and dependents 24 hours a day when traveling 100+ miles from home.	Facets/HR/Benefits/See more about benefits/Voluntary benefits and discounts
Long Term Care insurance (Unum)*	You can enroll yourself and your spouse in this benefit to assist in covering the cost for assistance with activities of daily living.	Facets/HR/Benefits/See more about benefits/ Voluntary benefits and discounts
Accident, critical illness or cancer insurance (Colonial)*	You can enroll yourself and your family members in one or more of these benefits which provide you with supplemental payment should a covered event occur.	Facets/HR/Benefits/See more about benefits/ Voluntary benefits and discounts
Supplemental life insurance (Standard)	If eligible for group term life insurance, you can add supplemental life insurance for yourself and/or your spouse at any time by answering medical questions and being approved by the vendor. You can enroll children up to age 26 at any time.	Facets/HR/Benefits/See more about benefits/Life insurance benefits
Auto, homeowners and renters insurance (MetLife)*	You can obtain a quote for coverage and if you enroll the premium is deducted from your paycheck. You can enroll in or stop this election at any time.	Facets/HR/Benefits/See more about benefits/ Voluntary benefits and discounts

*Team members are eligible for this benefit if scheduled at least .5 FTE (minimum of 40 hours per pay period).

Where to find information

For questions about...	Contact	Phone number	Online
Enrolling and eligibility	Human Resources	952-993-1660	Facets/HR/Benefits/See more about benefits/Enroll in benefits
Be Well/Wellness	Healthy Living	952-993-3902	Facets/HR/Wellness
Health plan, pharmacy, dental, FSA and Frequent Fitness benefits	HealthPartners	952-883-5878 1-855-865-7648	healthpartners.com/park
Optical and contact lens plan	Optical and contact lens	952-993-2897	Facets/HR/Benefits/See more about benefits/Optical insurance benefits
Legal Services	Hyatt Legal Plan	800-438-6388	metlife.com/mybenefits
Retirement benefit plans	Transamerica	952-993-1685 800-755-5801	parknicollet.trretire.com
Long Term Care	Unum	800-227-4165	parknicolletltc.com
Accident, cancer, critical illness	Colonial	763-450-2061, x107	coloniallife.com

If any discrepancy exists between this booklet and the Summary Plan Description(s), the Summary Plan Description(s) will supersede.

