



Park Nicollet®

HealthPartners®

# 2017 Annual Enrollment Benefits Guide

MINNESOTA NURSES ASSOCIATION



**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. Health care premiums nationwide are increasing by double digits, and our plan will have a 4 percent increase this year. Park Nicollet's benefits offer you freedom and flexibility to pursue the things you love to do, and take good care of yourself. Whatever your passions in life, we want to help you to enjoy them with the peace of mind that these benefits provide.

Information on the many benefits Park Nicollet offers are also included in this booklet for your review to determine what fits for your family.

Again this year, Park Nicollet offered opportunities for team members to balance their busy work life with personal health. Through the Be Well program, we offered financial incentives for working out regularly, a financial incentive for completing wellness activities three times this year, and a 2017 healthcare premium discount for participations throughout the year. We are happy to offer these and other opportunities again in 2017.

A handwritten signature in cursive script that reads "Cara Hull". The signature is written in a dark ink and is positioned above the printed name.

Cara Hull

Vice President, Human Resources & Planning

## Welcome to annual enrollment for 2017

Park Nicollet MNA team member health plan benefit options will remain the same for 2017. We are pleased to announce that the healthcare premium increase will be held to 4% for 2017. Read about your options in this guide so that you 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](http://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 Hyatt Legal Plan directly to re-enroll for 2017.

### Health Plan Highlights:

**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 Facets at: [Departments/Be Well/Be Well Rewards](#).

**Online benefits enrollment** – Benefits enrollment is available online through “Employee Self Service.” You will have immediate confirmation of your benefit elections – it’s environmentally friendly and supports Park Nicollet’s green initiatives. You will need to contact Hyatt Legal Plan (see page 23) to enroll in the legal service. For additional benefits, see pages 25 through 26 of this guide.

**Affordable Care Act (ACA)** – Team members working in a non-benefit eligible status will be reviewed annually to determine if they have worked an average of 30 eligible hours per week over the previous 12 months. If team members meet the requirements, they will be offered health coverage for themselves and eligible dependents in the subsequent year. For additional information, see page 9.

**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.

**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.

## 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 an 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 make the process easier.
- Consider putting dollars into your FSA 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 "Employee Self Service." See page 21 for step-by-step instructions.
- Benefits will automatically carry over (meaning your benefit elections will stay the same as last year) if you don't take any action. There is one exception – you must call Hyatt Legal Plan directly to enroll for 2017.
- Attend a site visit or call the designated benefits support number. 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 health, dental, FSA and life insurance benefits, MNA team members must be scheduled at least 32 hours each pay period; this is considered .4 FTE. To be eligible for the optical plan or the legal plan, MNA team members must be scheduled .5 FTE or 40 hours per pay period. MNA team members are eligible for long-term disability if scheduled .6 FTE or 48 hours per pay period.

Benefits are effective on the first of the month following the date you are hired or become newly benefits eligible.

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
- 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

If you enroll a new dependent online, Park Nicollet's dependent verification center, Aon Hewitt, will ask you to verify your relationship with your spouse and dependents. In December you will be contacted by mail from the Aon Hewitt 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](http://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

**virtuwell®** – The 24/7 online clinic – Getting sick is no fun. But getting treated and feeling better is easy with virtuwell, a 24/7 online clinic. It treats over 50 common conditions like: cold, flu, sinus infection, pink eye and bladder infection. The cost for the services is just a \$15 co-pay for you and your enrolled family members.

Visit **[virtuwell.com](http://virtuwell.com)** to get started.

**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.

**Coverage for tobacco cessation** – You have 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.

If Park Nicollet doesn't pay a claim in full, the claim would be passed to the secondary health plan. If HealthPartners needs information to coordinate your benefits, you will receive a letter in the mail. For dependents covered by both parents, the following rules apply:

- The plan of the parent whose birthday occurs first during the year is the primary health plan.
- If parents share the same birthday, the plan that has been in effect the longest is primary.
- If one plan uses the gender rule, meaning the male parent's plan is always primary, then both plans must use gender rules.



## 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

HEALTH PLAN 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	None	None	
Calendar year out-of-pocket maximum	\$1,500 individual \$3,000 family	\$5,000 individual \$10,000 family	
Calendar year separate Rx out-of-pocket	\$500 individual \$1,000 family	\$1,000 individual \$2,000 family	
Preventive healthcare			
Routine physical and eye examinations	Plan pays 100%	No coverage	
Preventive prenatal	\$15 co-pay for first visit, then plan pays 100%	\$30 co-pay, then plan pays 60% for first visit, then plan pays 60% each visit thereafter	
Preventive postnatal care	Plan pays 100%	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	\$15 co-pay	\$30 co-pay, then plan pays 60%	
Mental/chemical healthcare	\$15 co-pay	\$30 co-pay, then plan pays 60%	
Physical, occupational and speech therapy	\$15 co-pay	\$30 co-pay, then plan pays 60%	
Chiropractic care (for neuromusculoskeletal conditions only) 15 visits per year.	\$15 co-pay	No coverage	
Emergency care			
Urgently needed care at an urgent care clinic or medical center	\$15 co-pay	\$30 co-pay, then plan pays 60%	
Emergency care at a hospital ER	\$75 co-pay		
Online care			
virtuwell	\$15 co-pay		
Inpatient hospital care			
Illness or injury	Plan pays 100%	\$500 co-pay per admission, then plan pays 60%	
Mental/chemical health care	Plan pays 100%	\$500 co-pay per admission, then plan pays 60%	
Outpatient care			
Outpatient hospital surgery	\$75 co-pay	\$150 co-pay, then plan pays 60%	
Outpatient MRI and CT	Plan pays 100%	Plan pays 100%	
Durable medical equipment			
Durable medical equipment and prosthetic devices	Plan pays 80%	Plan pays 50%	
PHARMACY HIGHLIGHTS		Pharmacy @ Park Nicollet and HealthPartners; benefit level 1	
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% (\$15 min/\$30 max)	Plan pays 70% (\$20 min/\$35 max)	Plan will reimburse 60% of eligible charges
Brand from the formulary	Plan pays 70% (\$15 min/\$30 max)	Plan pays 70% (\$20 min/\$35 max)	Plan will reimburse 60% of eligible charges
Specialty Rx	Plan pays 70% (\$15 min/\$30 max)	Plan pays 70% (\$20 min/\$35 max)	Plan will reimburse 60% of eligible charges

HEALTHPLAN 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	None		None
Calendar year out-of-pocket maximum	\$1,500 individual \$3,000 family		\$5,000 individual \$10,000 family
Calendar year separate Rx out-of-pocket	\$500 individual \$1,000 family		\$1,000 individual \$2,000 family
Preventive healthcare			
Routine physical and eye examinations	Plan pays 100%		No coverage
Preventive prenatal	\$15 co-pay after deductible for first visit, then plan pays 100%	\$15 co-pay after deductible for first visit, then plan pays 100%	\$30 co-pay after deductible then plan pays 60% for first visit, then plan pays 60% each visit thereafter
Preventive postnatal care	Plan pays 100%		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	\$15 co-pay	\$15 co-pay	\$30 co-pay, then plan pays 60%
Mental/chemical healthcare	\$15 co-pay	\$15 co-pay	\$30 co-pay, then plan pays 60%
Physical, occupational and speech therapy	\$15 co-pay	\$15 co-pay	\$30 co-pay, then plan pays 60%
Chiropractic care (for neuromusculoskeletal conditions only)	\$15 co-pay	\$15 co-pay	No coverage
Emergency care			
Urgently needed care at an urgent care clinic or medical center	\$15 co-pay	\$15 co-pay	\$30 co-pay, then plan pays 60%
Emergency care at a hospital ER	\$75 co-pay		
Online care			
virtuwell	\$15 co-pay		
Inpatient hospital care			
Illness or injury	Plan pays 100%	Plan pays 100%	\$500 co-pay, then plan pays 60%
Mental/chemical health care	Plan pays 100%	Plan pays 100%	\$500 co-pay, then plan pays 60%
Outpatient care			
Outpatient hospital surgery	\$75 co-pay	\$75 co-pay	\$150 co-pay, then plan pays 60%
Outpatient MRI and CT	Plan pays 100%	Plan pays 100%	Plan pays 100%
Durable medical equipment			
Durable medical equipment and prosthetic devices	Plan pays 80%		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% (\$15 min/\$30 max)	Plan pays 70% (\$20 min/\$35 max)	Plan will reimburse 60% of eligible charges
Brand from the formulary	Plan pays 70% (\$15 min/\$30 max)	Plan pays 70% (\$20 min/\$35 max)	Plan will reimburse 60% of eligible charges
Specialty Rx	Plan pays 70% (\$15 min/\$30 max)	Plan pays 70% (\$20 min/\$35 max)	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](http://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](http://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](mailto: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 approximately 4% due to increased use of the plan.

<b>BIWEEKLY MNA HEALTH PLAN PREMIUMS</b>		
	MNA team member premium (what you pay)	PN and team member total combined biweekly premium
<b>PARK NICOLLET FIRST</b>		
Team member	\$53.84	\$358.94
Team member + 1*	\$221.19	\$884.76
Team member + family	\$323.50	\$1,293.96
<b>PERSONAL CHOICE PLAN</b>		
Team member	\$107.65	\$412.76
Team member + 1*	\$353.91	\$1,017.48
Team member + family	\$517.58	\$1,488.04

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).

Your contribution will be taken biweekly (24 deductions per year).

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



**SmartCare<sup>SM</sup>**

**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](http://parknicollet.com/smartcare) for FAQs, pricing and more.

## Dental plan

The dental plan will remain the same in 2017. Dental rates will increase 2.5% due to increased use of the plan over the prior 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 which 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 will now have access to orthodontic network discounts at three of the largest clinic systems in Minnesota: 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
- If you have gum disease in general, with recommendations from your network dentist you may be eligible for additional cleanings

### 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 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](http://healthpartners.com/park).

To locate a dentist in your area, visit [healthpartners.com/park](http://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 of an enrolled dependent.

Biweekly Dental Premiums	MNA team member biweekly premium (what you pay)	PN and team member total combined biweekly premium
Team Member	\$0.00	\$23.17
Team Member +1	\$21.19	\$45.92
Team Member + Family	\$44.12	\$68.86

<b>Dental Plan Highlights</b>	<b>Benefit Level 1</b>	<b>Benefit Level 2</b>	<b>Benefit Level 3</b>	<b>Out-of-network*</b>
Partial listing of covered services	HealthPartners Dental Group	Park Dental Group	Remaining HealthPartners network	
<b>Deductibles</b>				
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
<b>Preventive and Basic Dental Care</b>				
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
<b>Major Services</b>				
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 \$1000 per calendar yr	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, lifetime benefit for under age 19 dependents, braces, installation, treatment, removal	50% benefit up to \$1500 lifetime maximum			
<b>Annual Maximum</b>				
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. **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"> <li>Plastic lenses (single vision, bifocal, trifocal, progressive)</li> <li>Plastic, polycarbonate &amp; Trivex Progressive Computer Lens – Task Lens</li> <li>1.67 &amp; 1.74 Progressive Computer Lens – Task lens</li> <li>Polycarbonate Lenses (single vision, bifocal, trifocal, progressive)</li> <li>Trivex (single vision, bifocal, trifocal, progressive)</li> </ul>	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"> <li>Antireflective coating</li> <li>Polished edge</li> <li>Tints</li> <li>Transition lenses (Plastic, Poly, or Trivex)</li> <li>Polarized lenses (Plastic, Poly, or Trivex)</li> <li>Computer Lens Transitions (All)</li> </ul> Free form Progressive lenses are not available in the Standard option.	You pay \$45 You pay \$20 You pay \$15 You pay \$60 You pay \$60 You pay \$30
	Premium lenses (includes antireflective coating, polished edge) <ul style="list-style-type: none"> <li>Back side progressive</li> <li>High index</li> </ul>	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)
	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
Team member +1*	\$7 biweekly
Team member + family	\$11 biweekly

\*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](http://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](http://parknicollet.com) for locations and hours.
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](http://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](http://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](http://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"> <li>You</li> <li>You eligible dependents (spouse and children)</li> <li>Anyone you can claim as a tax eligible dependent</li> </ul>	<ul style="list-style-type: none"> <li>Deductibles</li> <li>Co-payments</li> <li>Prescription glasses and contacts</li> <li>Braces and</li> </ul>
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"> <li>Children younger than age 13 who live with you</li> <li>Disabled spouse or dependent incapable of self-care</li> <li>Daycare expenses must be for a dependent you claim on your federal tax return</li> <li>A tax dependent adult</li> </ul>	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.  <b>Participants must sign a new claim form every year</b> to receive regular, monthly reimbursements. Be sure to check the "recurring" box on the form.	Work-related expenses for parking  Methodist contract rates FT, biweekly: \$22.21 (24x/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.	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](http://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 1800-438-6388. 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 <sup>rd</sup> 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 <sup>nd</sup> Floor Lobby
Park Nicollet Wayzata Clinic	Wednesday, Nov. 9	11 a.m. – 1 p.m.	3 <sup>rd</sup> 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 <sup>nd</sup> 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](http://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"> <li>• Simple and complex wills</li> <li>• Trusts (revocable and irrevocable)</li> <li>• Powers of attorney (healthcare, financial, childcare)</li> <li>• Living wills</li> <li>• Codicils</li> </ul>	<p>Financial matters</p> <ul style="list-style-type: none"> <li>• Negotiations with creditors</li> <li>• Debt collection defense</li> <li>• Personal bankruptcy</li> <li>• Identity theft defense</li> <li>• Tax audit representation (municipal, state or federal)</li> </ul>	<p>Real estate matters</p> <ul style="list-style-type: none"> <li>• Sale, purchase or refinancing of your primary residence</li> <li>• Home equity loans</li> <li>• Tenant negotiations</li> <li>• Eviction defense</li> <li>• Security deposit assistance</li> <li>• Boundary/title disputes</li> <li>• Property tax assessment</li> <li>• Zoning applications</li> </ul>
<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>Familylaw</p> <ul style="list-style-type: none"> <li>• Adoption</li> <li>• Uncontested guardianship</li> <li>• Name change</li> <li>• Protection from domestic violence</li> <li>• Prenuptial agreement</li> <li>• Juvenile court proceedings</li> </ul>	<p>Traffic matters</p> <ul style="list-style-type: none"> <li>• Defense of traffic tickets (excludes DUI)</li> <li>• Driving privileges restoration (including DUI)</li> </ul>
<p>Defense of civil lawsuits</p> <ul style="list-style-type: none"> <li>• Administrative hearings</li> <li>• Civil litigation defense</li> <li>• Incompetency defense</li> <li>• School hearings</li> <li>• Pet liabilities</li> </ul>	<p>Document preparation</p> <ul style="list-style-type: none"> <li>• Affidavits</li> <li>• Deeds</li> <li>• Mortgages</li> <li>• Demand letters</li> <li>• Notes</li> </ul>	<p>Personal property protection</p> <ul style="list-style-type: none"> <li>• Consultations and document review for personal property issues</li> <li>• Assistance for disputes over goods and services</li> </ul>
<p>Immigration assistance</p> <ul style="list-style-type: none"> <li>• Preparation of affidavits and powers of attorney</li> <li>• Review of immigration documents</li> </ul>	<p>Consumer protection</p> <ul style="list-style-type: none"> <li>• Disputes over consumer goods and services</li> <li>• Small claims assistance</li> </ul>	<p>Family Matters™</p> <ul style="list-style-type: none"> <li>• Separate plan for parents of participants for estate planning documents</li> <li>• Available for an additional fee</li> <li>• Easy enrollment online or by phone</li> </ul>

The monthly cost is increasing to \$33.50 effective January 1, 2017.

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**

### **403(b)**

Park Nicollet offers a 403(b) retirement savings plan that is available to team members from 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 by accessing [parknicollet.trretire.com](http://parknicollet.trretire.com)

Team members with over a year of service will also be eligible for any employer matching contributions. Matching contributions may be made on the first 4 percent of team member deferrals on a discretionary scale as long as a team member has worked 1,000 hours and is employed on December 31. All team members and employer contributions are 100 percent vested from the first day of employment.

### **MNA Pension**

Park Nicollet contributes 100 percent of the funds for the MNA defined benefit pension plans. This is a multi-employer plan (six hospitals participate) called Twin City Hospitals – MNA Pension Plan. A defined benefit plan uses a definite, predetermined formula to calculate the pension benefits payable. For more information, see your pension plan summary plan description available in HR.



## Additional benefits – a comprehensive list

### Time away from work

Vacation pay is earned on compensated hours. Your union has an established agreement on the number of hours and weeks of vacation team members earn. For a listing of the hourly vacation accrual rates and paid holidays, visit FACETS/HR/Time away from work/Paid time off, vacation and holidays.

### Park Nicollet offered benefits

Benefit	Description	Additional information
Adoption assistance	This benefit provides financial assistance for eligible expenses when adopting a child.	See MNA contract for adoption assistance criteria.
Continuing education & tuition reimbursement	<p>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:</p> <ul style="list-style-type: none"> <li>• Rasmussen College</li> <li>• University of Phoenix</li> <li>• Capella</li> <li>• St. Catherine's University</li> <li>• Concordia University</li> <li>• Bethel University</li> <li>• Augsburg College</li> </ul>	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.	See MNA contract for details.
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.	See MNA contract for details.
Group life insurance (Standard)	<p>\$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

Long-term disability (Standard)	<p>Park Nicollet provides this benefit at no cost to eligible MNA team members:</p> <ul style="list-style-type: none"> <li>• MNA are eligible the first of the month following date of hire if scheduled at least .6 FTE</li> <li>• 65% benefit is provided following 3 months of qualified disability</li> </ul>	<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>	<p>Facets/HR/Time away from work/ Request a leave of absence</p>
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>	<p>Facets/HR/Benefits/See more about benefits</p>
Travel assistance	<p>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.</p>	<p>Facets/HR/Benefits/See more about benefits/Voluntary benefits and discounts</p>
Long Term Care insurance (Unum)*	<p>You can enroll yourself and your spouse in this benefit to assist in covering the cost for assistance with activities of daily living.</p>	<p>Facets/HR/Benefits/See more about benefits/ Voluntary benefits and discounts</p>
Accident, critical illness or cancer insurance (Colonial)*	<p>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.</p>	<p>Facets/HR/Benefits/See more about benefits/ Voluntary benefits and discounts</p>
Supplemental life insurance (Standard)	<p>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.</p>	<p>Facets/HR/Benefits/See more about benefits/Life insurance benefits</p>
Auto, homeowners and renters insurance (MetLife)*	<p>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.</p>	<p>Facets/HR/Benefits/See more about benefits/ Voluntary benefits and discounts</p>

\*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	<b>healthpartners.com/park</b>
Optical and contact lens plan	Optical and contact lens	952-993-2897	Facets/HR/Benefits/See more about benefits/Optical insurance
Legal Services	Hyatt Legal Plan	800-438-6388	<b>metlife.com/mybenefits</b>
Retirement benefit plans	Transamerica	952-993-1685 952-993-1676 800-755-5801	<b>parknicollet.trretire.com</b>
Long Term Care	Unum	800-227-4165	<b>parknicolletltc.com</b>
Accident, cancer, critical illness	Colonial	763-450-2061, x107	<b>coloniallife.com</b>

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

