



# BENEFIT SUMMARY 2016

Eligibility for TPT's plans is the first day of the month following 30 days from date of hire. Most plans require working a regular schedule of at least 20 hours per week; the health plans require working a regular schedule of 30 hours per week for eligibility.

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|--|---|
| • Health Plans                                 | • Dental Plan                           |
| • Flexible Spending Account                    | • Health Savings Account (HSA)          |
| • Life and Disability Insurance                | •                                       |
| • Employee Assistance Program and Referral     | • Wellness Program                      |
| • 401(k), Holiday, Vacation, Vacation Buy-Back | • Long-Term Care, Banking relationships |
| • MetroTransit Passes and TPT membership       | •                                       |



*This piece is not a contract, but a summary of your benefits. Please refer to your contract (Summary Plan Description or Certificate of Coverage(s)) for more detailed information. In case of conflict, your contract will prevail for all claim adjudication.*

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## HEALTH PLANS SUMMARIES

**Twin Cities PBS** offers three health plans from HealthPartners to all benefit-eligible employees who work at least 30 hours per week.

**About the Health Plans** Employees have the choice between three plans. A summary of benefits is listed below. Preventive care is covered at 100% and there are no referrals needed for these plans.

In-Network	OA \$2,000	Three for Free	\$2000 HSA w/RX
<b>Annual Deductible</b>	None	\$500/single; \$1,500/family	\$2,000/single; \$4,000/family
<b>Out of Pocket Max</b>	\$2,000/single; \$6,000/family	\$3,000/single; \$6,000/family	\$2,000/single; \$4,000/family
<b>Preventive Care</b> <i>Physical, Pre- &amp; Post-Natal, Immunizations, Well Child</i>	You pay nothing	You pay nothing	You pay nothing
<b>Office Visits</b>	You pay \$30 per visit	Receive 3 visits per person covered at 100%. After the 3 visits, you pay 25% after deductible	You pay nothing after deductible
<b>Convenience Clinics</b>	You pay \$10 per visit	You pay 25% after deductible	You pay nothing after deductible

**Twin Cities PBS** contributes to your premium. All 30+ hour per week regular employees are eligible on the first day of the month following 30 days from date of hire. Rates are shown on a per-pay period basis and are effective January 1, 2016:

Per Pay Check	OA \$2,000	Three For Free	\$2000 HSA w/Rx
<b>Employee Only</b>	\$77.16	\$47.12	\$30.71
<b>Family</b>	\$246.43	\$170.88	\$129.69

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## DENTAL PLAN SUMMARY

**Twin Cities PBS** offers dental coverage through Delta Dental Minnesota to all benefit-eligible employees who work at least 20 hours per week.

**About the Dental Plan** This is a comprehensive plan for all dental services and covers preventive care at 100% in-network. You may use any dentist for your dental services; however, using an in-network provider will reduce your out-of-pocket costs. Delta offers two different networks to dentists, ask your dentist for the details of which network coverage they use.

**Twin Cities PBS** contributes to your premium. All 20+ hour per week regular employees are eligible on the first day of the month following 30 days from date of hire.

Per Check Rates	You Pay
Employee Only	\$7.00
Family	\$26.00

## FLEXIBLE SPENDING ACCOUNTS (FSA)

**Twin Cities PBS** sponsors flexible spending accounts to help you pay for everyday medical and child care expenses on a pre-tax basis. The FSA year is January 1 through December 31.

- **Premiums:** Pre-tax contributions for medical and dental premiums.
- **Medical care:** You can set aside pre-tax contributions for medical, dental and vision expenses not paid by your (or your spouse's) insurance plans up to \$2,550 depending on your election. As a reminder, you need to obtain a prescription for over-the-counter medications in order to use your FSA dollars for reimbursement (one prescription per OTC med, per year needed).

**Note that at the end of the plan year, \$500 may be carried over in the Medical Care account. If you have any amount over \$500, it will be forfeited at the end of the plan year (i.e., "use it or lose it").**

- **Limited medical care:** For those with a high deductible health plan, you can elect a limited flexible spending account to be used for dental and vision expenses not paid by your (or your spouse's) insurance plans up to \$2,550 depending on your election.
- **Dependent care:** You can set aside pre-tax contributions for dependent care expenses up to \$5,000 per plan year.

## HEALTH SAVINGS ACCOUNTS (HSA)

**Twin Cities PBS** sponsors a health savings account to help you pay for everyday medical expenses on a pre-tax basis for those employees who elect the high deductible health plan. The HSA year is January 1 through December 31.

- **Medical care:** You can set aside pre-tax contributions for medical, dental and vision expenses not paid by your (or your spouse's) insurance plans up to \$3,350 single and \$6,750 for family. As a reminder, you need to obtain a prescription for over-the-counter medications in order to use your HSA dollars for reimbursement (one prescription per OTC med, per year needed).

***Note that employees over the age of 55, may contribute an additional \$1,000.***

- **Triple tax savings:** An HSA provides you with triple tax savings:
  1. Tax deductions when you contribute to your account
  2. Tax-free earnings through investment
  3. Tax-free withdrawals for qualified medical expenses
- **Portability:** Accounts are completely portable even if you change jobs, change your medical coverage, become unemployed, or move to another state.
- **Ownership:** Funds remain in the account from year to year just like an IRA. There is no "use it or lose it" rules for HSAs.

## LIFE AND AD&D

**Twin Cities PBS provides group term life and Accidental Death and Dismemberment (AD&D) insurance through Cigna to all active full-time and part-time employees at no cost to the employee.**

Coverage is equal to 2x times your annual earnings up to a maximum of \$500,000, plus an additional \$20,000. In terms of figuring life insurance coverage, "annual salary" does not include overtime pay, bonuses or other compensation not received as basic wages. Coverage will end on the last day of employment.

## SHORT AND LONG TERM DISABILITY

**Twin Cities PBS provides Short and Long term disability coverage at no cost to the employee.**

Short Term Disability (STD) and Long Term Disability (LTD) pay is available to all full-time and part-time regular employees offered through Cigna. STD and LTD are programs that continue a portion of your salary in case of lost time due to medical disability. STD benefits begin after an eight (8) day waiting period, on the 9th calendar day of an illness/disability. LTD begins on the 91<sup>st</sup> calendar day of an illness/disability.

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## EMPLOYEE ASSISTANCE PROGRAM

This service is provided by CIGNA, voted the #1 EAP in the industry! PHD & Master's level staff will provide you and your family with extra support to help you with a variety of issues 24/7, 365 days per year. This benefit is provided by Twin Cities PBS at no cost to the employee.

## REFERRAL INCENTIVE PROGRAM

*Twin Cities PBS* will present employees with a cash bonus or a gift certificate of their choice for a referral that results in hiring the referred candidate.

## \$01(K) RETIREMENT PLAN

*Twin Cities PBS* offers a 401(k) retirement and savings plan with Principal Financial. You will be enrolled in this plan the 1<sup>st</sup> of the month following 30 days of service unless you opt-out.

The maximum salary contribution per year for 2016 is \$18,000 with a \$6,000 catch-up to those 50 years of age or older. A matching contribution is made based on the chart. The vesting for the match is automatic at 100%.

EMPLOYEE CONTRIBUTION	COMPANY MATCH
1%	1%
2%	1.5%
3%	2%
4%	2.5%
5%	3%
6%	3.5%

## WELLNESS PROGRAM



**TPTFit!** is the wellness initiative for *Twin Cities PBS*. The Mission of **TPTFit!** is to promote a collaborative and holistic approach to health and wellness through education and initiatives that support making healthy choice in terms of our personal and professional lives.

By putting the responsibility of health and wellness with all employees, we will make every effort to provide opportunities to support them in their total health and wellbeing and in turn help control the costs associated with healthcare. Our goals for **TPTFit!** include:

- Improve and/or maintain an employee's overall health (Physical, Social, Emotional, Financial, Intellectual and Holistic/Spiritual)
- Promote and encourage employee health and wellbeing, as well as disease prevention
- Keep overall healthcare costs down for both **TPT** and the employees

## VACATION

Employees will receive annual vacation leave benefits based upon their years of service:

Status	Years of Service	Working Days
Full Time Employees	0-2	10
	3-7	15
	8-15	20
	16+	25

It is important to remember that accrued unused vacation in excess of 40 hours for regular full time employees is forfeited at the end of each fiscal year (August 31). Forty hours of accrued vacation may be carried into the new fiscal year but must be used by the end of the calendar year.

## VACATION BUY

*TPT* recognizes that from year to year our employee's lives and personal calendars may be different. It is our intent to allow our employees the opportunity to buy additional vacation time annually. The Vacation Buy plan is designed to allow eligible employees to purchase vacation time on a pre-tax basis and to spread the subsequent cost over the calendar year.

## HOLIDAY

***Twin Cities PBS* offers employees the following eleven paid holidays per year:**

- New Year's Eve Day
- Martin Luther King Day
- Independence Day
- Thanksgiving Day
- Christmas Eve
- Floating Holiday (one per fiscal year)
- New Year's Day
- Memorial Day
- Labor Day
- Friday following Thanksgiving
- Christmas Day

## LONG-TERM CARE INSURANCE

Long term care insurance is available to all regular full-time and part-time employees through Unum Provident. LTC is the type of care received either at home or in a facility, when someone needs assistance with activities of daily living (bathing, dressing, toileting, transferring, continence and eating) or suffers severe cognitive impairment (such as Alzheimer's disease).

Unum offers Twin Cities PBS employees a lowered group rate on this benefit. This insurance is 100% employee paid.

## BANKING RELATIONSHIPS

As an employee of Twin Cities PBS, you are eligible for membership at Spire Credit Union. You may also receive banking perks at Bremer Bank.

## METROTRANSIT DISCOUNTS

As an employee of Twin Cities PBS, you are eligible for to purchase discounted MetroTransit Go-To cards through payroll deduction.

## PARKING DISCOUNTS

As an employee of Twin Cities PBS, you are eligible to purchase discounted contract parking through payroll deduction.

## TPT MEMBERSHIP

Become a member and support **TPT**. All memberships \$40 and above receive a year's subscription to **TPT** Magazine, Daily Program Guide, as well as a Member Benefit Card, good for hundreds of dollars of discounts.