

# 2020 Physician Benefits Overview



As one of the largest employers in Minnesota, Allina Health recruits and retains exceptional people like you by investing in our employees.

*Together, we make it possible.*

At Allina Health, exceptional people make it possible for us to deliver exceptional care.

## That's why your employee benefits are designed to support you.

We believe the best way to provide safe and compassionate care for our patients is by nurturing the passion of those who care for them. That's why we devote extraordinary resources to help you grow and thrive — not only as a professional, but also as a whole person. When you join our team, you have access to a wealth of valuable employee benefits that support the total well-being — mind, body, spirit and community — of you and your family members.

The overview below only begins to skim the surface, so we invite you to read more about all the ways we're here to support you in this guide. Please reference your offer letter (and/or visit *MyAllina* after you begin employment) to review your official benefits package, as your contract may vary.

### Well-being Support

- Online tools/apps
- Classes and programs
- Onsite screenings
- Health coaching
- Healthy lifestyle support
- Condition management
- Tobacco cessation support

### Medical and Pharmacy

- Allina First Plan
- Allina Elevate Plan
- Select Health Savings Plan
- Basic Health Savings Plan

### Dental

#### More VolunBenefits

- Vision insurance
- Legal, auto and home insurance
- Identity theft coverage
- Purchasing Power program
- Accident insurance
- Critical illness insurance

### Employee Assistance Program

### Bright Horizons Back-up Care

### Paid Time Off (refer to employment contract)

#### Retirement Savings Plan

- Annual Allina Health contribution
- Before- and after- tax contributions matched by Allina Health
- Automatic enrollment and automatic contribution increase

#### Physician Deferred Compensation

- 457(b) opportunity

#### Pre-Tax Reimbursement Accounts

- Health Care – up to \$2,700
- Limited Purpose Health Care (for HSA participants only) – up to \$2,700
- Dependent Care (Day Care) – up to \$5,000

#### Health Savings Account (HSA)

Enrollees in the Select plan receive a \$600 HSA contribution from Allina Health for employee-only coverage or \$1,200 for all other coverage levels.

### Short-Term Disability

#### Payment of malpractice insurance coverage

#### Payment of licensure fees

#### Basic Group Life Insurance

1x base salary paid by Allina Health

#### Voluntary Group Life Insurance

Employee, spouse and dependent child(ren)

#### Accidental Death &

#### Dismemberment (AD&D) Insurance

#### Short-Term Disability

Short-Term Disability benefit paid by Allina Health

#### Group Long-Term Disability (LTD) Insurance

60% after-tax benefit paid by Allina Health

#### Business Travel Accident Insurance

#### Tuition Reimbursement/CME

Continuing Medical Education days and CME allowance

#### Minnesota's 529 College Savings Plan

#### Adoption Assistance Program

#### Mission Matters Employee Volunteerism Program

Discover valuable programs, tools, discounts and rewards tailored to you.



## We're "all in" on your well-being

And it's easier than ever for you to be, too.

We know well-being means something different to everyone. Whether it means getting home from your overnight shift in time to get the kids on the bus, losing some extra pounds or squeezing in a nap, you can find support for those moments here. It's all in how you make the most of Allina Health's resources, and finding what works best for you.

A personal well-being assessment is available to help you find the activities and resources that are the best fit for your well-being journey, or you can explore employee programs, activities, articles, videos, personal coaching and more. As you complete the well-being activities of your choice, you'll earn points that can add up to \$250 in well-being dollars, and you decide how you want to use them! Choose from a list of well-being products, memberships, services and gift cards — or, submit a reimbursement request for a well-being-related item that's not already on the list.

Having well-being support is one of the many ways you'll experience Whole Person Care for Us at Allina Health. And when you have the support you need to take care of your whole self, you can focus on what calls so many of us to work in health care: making a difference in people's lives.

### Mission Matters: Employee volunteerism in our communities

Our employees play a critical role in the lives of the patients and family members we serve. This dedication continues outside the walls of Allina Health through volunteer work and giving back to the community in ways that have personal meaning.

We proudly support employee service in the community by making a charitable contribution to the not-for-profit organization of the employee's choice for each 20 hours of volunteer service, up to three times per calendar year.

In addition, we make a charitable contribution when an employee participates in a walk, run or bicycle event that benefits a charitable organization. The more employees who participate in an event, the larger the contribution we make.





Actively manage your well-being with medical coverage that delivers flexibility and support.

## Choose medical coverage that supports your needs

Allina Health offers employees the choice of four medical plans. Each plan offers 100% coverage for preventive care, including physical exams, well-child care, immunizations and routine eye exams when in-network providers are used. Allina Health medical claims are administered by Blue Cross and Blue Shield of Minnesota and Allina Health | Aetna, and pharmacy claims are administered by Express Scripts. With any Allina Health medical plan, you have in-network coverage at more than 2 million providers and more than 45,000 pharmacies throughout the United States. Below is a brief description of each plan. Refer to the chart on pages 6-7 for more details about coverage levels.

**Note: Your medical benefits take effect the first of the month following employment, unless your start date is the first of the month.**

### Allina First Plan

The Allina First Plan, administered by Blue Cross and Blue Shield, provides the highest level of coverage. Those who enroll in this plan enjoy low copays and coinsurance when Allina Health facilities and providers are used for care.

Benefits coverage is highest when you use the Allina First Network, which is comprised of Allina Health and affiliated facilities and providers. In addition, the Allina First Plan also offers the option to utilize thousands of providers and facilities that are part of the Blue Cross Extended Network. While there is typically no coverage for out-of-network care, participants still receive Extended Network coverage in case of emergency.

### Allina Elevate Plan

The Allina Elevate Plan, administered by Allina Health | Aetna, provides a rich benefit within a narrow network. Those who enroll in this plan enjoy a copay based plan with no deductible when used within the Allina Elevate network. While there is no other coverage out-of-network, participants still have urgent and emergency department coverage out-of-network care.

### Select and Basic Health Savings Plans

The Select and Basic Health Savings Plans have several features in common, including access to a Health Savings Account that can be used to save pre-tax dollars to pay for health care expenses. An HSA is an investment tool where the money you save goes in tax-free and can be spent on qualified health care expenses tax-free. Plus, you can use HSA funds for non-health care expenses during retirement (after age 65) with no tax penalty.

Your HSA dollars can be invested and used toward your medical expenses to lower your out-of-pocket costs before you reach the deductible. If you don't use these dollars they carry over from year-to-year, so this could be a great way to save for future health care expenses and/or retirement. With either plan, you must meet a deductible before coverage for most health care expenses begins.

- The **Select Health Savings Plan**, administered by Blue Cross and Blue Shield, is the best choice if you want more flexibility in choosing your health care providers and facilities. Plus, Allina Health makes a tax-free \$600 (individual) or \$1,200 (all other coverage levels) contribution to an HSA when you enroll in this plan.
- The **Basic Health Savings Plan**, administered by Blue Cross and Blue Shield, is a good option for those wanting low monthly premiums. In exchange, you'll have a higher deductible and will pay more before the plan starts to cover some of your costs. There is no contribution from Allina Health to your HSA if you enroll in this plan.

## Your pharmacy coverage

When you enroll in an Allina Health medical plan, you automatically receive prescription drug coverage. With Express Scripts as our pharmacy claims administrator, you have access to one of the nation's largest networks of pharmacies, as well as an extensive drug formulary. To search the network or view the formulary, visit [express-scripts.com/allinahealth](http://express-scripts.com/allinahealth).

Employees are encouraged to fill prescriptions at any Allina Health Pharmacy location or through its free mail service. For information visit [allinahealth.org/pharmacy](http://allinahealth.org/pharmacy).

## Your vision benefits

Each Allina Health medical plan offers a free annual preventive eye exam. A comprehensive eye examination not only checks your vision, it can also check for health issues before you're aware a problem exists.

Plus, take advantage of this employee discount:

- Get up to a 35% discount on all eyewear purchases from any Allina Health clinic optical location. This discount is available to you, your dependent children under age 26 and your immediate family members who share the same residence.

## Your dental benefits

All employees have the option to enroll in the Delta 6451 Plan.

|   | PPO Network   | Premier Network & Non-Participating Dentists    |
|---|---|---|
| Deductible                                  | \$25 per person   | \$75 per person                                 |
| Annual Benefit Maximum (per person)         | \$1,500 combined  |   |
| <b>PARTIAL BENEFIT DESCRIPTION</b>          | <b>When you receive covered services, you pay:</b>                          |   |
| Diagnostic Preventive Services              | \$0   | 20% coinsurance                                 |
| Basic Restorative Services (fillings, etc.) | Deductible, then 0%   | Deductible, then 20%                            |
| Periodontics (treatment of gums, etc.)      | Deductible, then 20%  | Deductible, then 50%                            |
| Oral Surgery                                | Deductible, then 20%  | Deductible, then 50%                            |
| Endodontics (root canals, etc.)             | Deductible, then 20%  | Deductible, then 20%                            |
| Major Restorative Services (crowns, etc.)   | Deductible, then 50%  | Deductible, then 50%                            |
| Prosthetic Services (bridges & dentures)    | Deductible, then 0% - 50% depending on service                              | Deductible, then 20% - 50% depending on service |
| Orthodontics (no adult coverage)            | 50% covered with \$1,750 lifetime maximum. Dependents ages 8 up to 19 only. |   |
| Out-of-Area Emergency Services              | Same benefits as In-Area.   |   |

*Note: If your dentist is a non-participating provider, your provider may charge you the difference between the charged fee and the fee allowed by Delta Dental.*

## Your hearing benefits

When you enroll in an Allina Health medical plan, you and your covered dependents also automatically receive one free annual preventive hearing exam with an in-network provider.

**Allina Health discount:** Take advantage of a 25% discount on hearing aid purchases at any Allina Health clinic Audiology Center.

### More Voluntary Benefits

As an Allina Health employee, you can enroll in additional voluntary benefits, offered through Mercer.

Once you enroll in any of these plans, your coverage will automatically continue unless you call 1-866-305-1043 to cancel. You must enroll in or cancel EyeMed Vision Care, Group Legal, accident insurance and critical illness coverage during Benefits Enrollment. To learn more, visit [morevoluntarybenefits.com](http://morevoluntarybenefits.com).

Offerings include:

- Accident Insurance
- Choice Auto and Home Program
- Critical Illness Insurance
- EyeMed Vision Care
- Group Legal Plan
- Identity Theft Protection
- Purchasing Power Program.

| 2020 Plan Options                             |   | ALLINA FIRST PLAN   |                         |  | NEW: ALLINA ELEVATE PLAN  |                             | SELECT HEALTH SAVINGS PLAN  |                            |                               | BASIC HEALTH SAVINGS PLAN   |                               |                      |                       |  |
|---|---|---|-------------------------|--|---|-----------------------------|---|----------------------------|-------------------------------|---|-------------------------------|----------------------|-----------------------|--|
| <b>Description of Plan</b>                    |   | This low deductible plan is our most popular plan. Many services do not require you to meet the deductible. Plus, while discounts are offered at Allina Health and partner facilities (e.g., Childrens, etc.), the Extended Network includes nationwide access to more than two million in-network providers (including competitors). |                         |  | The Allina Elevate Plan is designed to deliver a simplified experience and drive greater utilization of Allina Health's providers and facilities. This plan is copay-based and does not have a deductible, with the exception of coinsurance for fertility benefits. Coverage is limited to the narrow Allina Elevate Network, plus urgent and Emergency Department care. |                             | The Select Health Savings Plan features lower deductibles than most high-deductible plans offered by other employers. It also provides a generous tax-free HSA contribution from Allina Health. Those who enroll in this plan often do so to leverage the HSA contribution and build tax-free savings to use for qualified health care expenses and retirement. |                            |                               | The Basic Health Savings Plan also features low deductibles and out-of-pocket maximums, plus your coinsurance (the amount you pay after you meet your deductible) is the same as the Select Health Savings Plan. This plan does not include an HSA contribution from Allina Health. |                               |                      |                       |  |
| <b>Deductible</b>                             | In-Network  | \$300 per person, up to a maximum of \$900 per family   |                         |  | \$0   |                             | \$1,400 individual; \$2,800 all other coverage levels   |                            |                               | \$2,000 individual; \$4,000 all other coverage levels   |                               |                      |                       |  |
|   | Out-of-Network  | Does not apply; no coverage   |                         |  | Does not apply; no coverage   |                             | \$3,000 individual; \$6,000 all other coverage levels   |                            |                               | \$6,000 individual; \$12,000 all other coverage levels  |                               |                      |                       |  |
| <b>Health Savings Account</b>                 | Tax-free contribution to your account from Allina Health                          | Does not apply<br><i>Consider setting aside up to \$2,700 tax-free in a Health Care Flexible Spending Account to pay for eligible health expenses.</i>  |                         |  | Does not apply<br><i>Consider setting aside up to \$2,700 tax-free in a Health Care Flexible Spending Account to pay for eligible health expenses.</i>  |                             | Allina Health makes a tax-free contribution of \$600 (individual) or \$1,200 (all other coverage levels) to your HSA in late January  |                            |                               | No contribution from Allina Health  |                               |                      |                       |  |
|   | Maximum contribution amount (set by the IRS)                                      |   |                         |  |   |                             | \$3,550 individual; \$7,100 all other coverage levels<br><i>(This includes a contribution from Allina Health.)</i>  |                            |                               | \$3,550 individual; \$7,100 all other coverage levels   |                               |                      |                       |  |
|   |   | <b>In-Network</b>   |                         | <b>Out-of-Network</b>  | <b>In-Network</b>   |                             | <b>Out-of-Network</b>   | <b>In-Network</b>          |                               | <b>Out-of-Network</b>   | <b>In-Network</b>             |                      | <b>Out-of-Network</b> |  |
|   |   | <b>Allina First Network</b>   | <b>Extended Network</b> |  | <b>Allina Elevate Network</b>   | <b>Allina First Network</b> |   | <b>Extended Network</b>    | <b>Allina First Network</b>   |   | <b>Extended Network</b>       |                      |                       |  |
| <b>Annual out-of-pocket maximum</b>           | Pharmacy Benefits   | \$1,000   | \$2,000                 | No maximum   | Combined with medical benefit   |                             | Combined with medical benefit   |                            | Combined with medical benefit |   | Combined with medical benefit |                      |                       |  |
|   | Medical Benefits  | \$3,500 per person, up to a maximum of \$7,000 per family   |                         |  | \$3,500 per person, up to a maximum of \$7,000 per family   |                             | \$4,000 per person, up to a maximum of \$8,000 per family   |                            | \$7,000 per person            | \$5,000 per person, up to a maximum of \$10,000 per family  |                               | \$12,000 per person  |                       |  |
| <b>Medical Benefits (not a complete list)</b> | <b>Preventive Care</b>  | FREE  |                         | No coverage  | FREE  |                             | FREE  |                            | No coverage                   |   |                               |                      |                       |  |
|   | <b>Convenience Care</b>   | FREE at Allina Health Everyday Clinics, Allina Health Everyday Online and St. Francis Express Care; \$5 copay at MinuteClinics  | \$15 copay              |  | FREE at Allina Health Everyday Clinics, Allina Health Everyday Online and St. Francis Express Care; \$5 copay at MinuteClinics  |                             | Deductible, then FREE at Allina Health Everyday Clinics, Allina Health Everyday Online and St. Francis Express Care; \$5 copay at MinuteClinics   | Deductible, then 10%       | Deductible, then 40%          |   |                               |                      |                       |  |
|   | <b>Office Visits - Primary Care</b>   | \$10 copay  | \$25 copay              |  | \$10 copay  |                             | Deductible, then 10%  | Deductible, then 20%       |                               |   |                               |                      |                       |  |
|   | <b>- Specialists</b>  | 15%   | 30%                     |  | \$50 copay  |                             |   |                            |                               |   |                               |                      |                       |  |
|   | <b>- Mental Health (outpatient)</b>   | \$10 copay  |                         |  | \$10 copay  |                             |   |                            |                               |   |                               |                      |                       |  |
|   | <b>- Substance Abuse (out-patient)</b>  | \$15 copay (15 visit limit)   |                         |  | \$25 copay (15 visit limit)   |                             | \$15 copay  |                            |                               | Deductible, then 15%  |                               |                      |                       |  |
|   | <b>Rehabilitative Therapy (Physical, Occupational, Speech)</b>                    | Deductible, then 20%  |                         |  | Deductible, then 20%  |                             | Inpatient: \$750 copay; Outpatient: \$150 surgery copay and \$50 hospital copay   |                            |                               | Deductible, then 10%  | Deductible, then 20%          |                      |                       |  |
|   | <b>Inpatient/Outpatient Hospital and Surgery (Includes ambulatory facilities)</b> | Deductible, then 10%  |                         |  | \$250 copay, deductible, then 40%   |                             | \$50 copay at stand-alone imaging centers; \$100 copay everywhere else  |                            |                               | Deductible, then 15%  |                               |                      |                       |  |
|   | <b>Laboratory and Imaging (X-Ray/CT/MRI)</b>                                      | Deductible, then 20%  |                         |  | Deductible, then 20%  |                             | FREE  |                            |                               | Deductible, then 0%   | Deductible, then 20%          |                      |                       |  |
|   | <b>Diabetic &amp; Ostomy Supplies</b>   | FREE  | 20%                     |  | FREE  |                             | FREE  |                            |                               |   |                               |                      |                       |  |
|   | <b>Urgent Care</b>  | 10%   | 20%                     |  | 25%   | \$10 copay                  |   | \$100                      |                               | Deductible, then 15%  |                               | Deductible, then 25% |                       |  |
|   | <b>Emergency Department</b>   | Deductible, then 25%  |                         |  | \$300 copay, waived if admitted   |                             | Deductible, then 25%  |                            |                               |   |                               |                      |                       |  |
|   |   | <b>In-Network</b>   |                         | <b>Out-of-Network</b>  | <b>In-Network</b>   |                             | <b>Out-of-Network</b>   | <b>In-Network</b>          |                               | <b>Out-of-Network</b>   | <b>In-Network</b>             |                      | <b>Out-of-Network</b> |  |
|   |   | <b>Allina First Network</b>   | <b>National Network</b> |  | <b>Allina Health Pharmacy</b>   | <b>Allina First Network</b> |   | <b>National Network</b>    | <b>Allina First Network</b>   |   | <b>National Network</b>       |                      |                       |  |
| <b>Pharmacy Benefits</b>                      | <b>RETAIL</b>   | <b>Generics</b>   | \$5 copay               | \$10 copay   | \$5 copay   |                             | No coverage   | Deductible, then \$5 copay | Deductible, then \$10 copay   | Deductible, then 40%  |                               |                      |                       |  |
|   |   | <b>Brand-Name Preferred</b>   | 25%                     | 40%  | \$25 copay  |                             |   | Deductible, then 25%       | Deductible, then 40%          | Deductible, then 60%  |                               |                      |                       |  |
|   |   | <b>Non-Preferred</b>  | 50%                     | 60%  | \$60 copay  |                             |   | Deductible, then 50%       | Deductible, then 60%          | Deductible, then 60%  |                               |                      |                       |  |
|   | <b>Preventive</b>   | Same as retail*   |                         |  | Same as retail*   |                             | Same as retail*<br><i>Deductible does not apply</i>   |                            |                               |   |                               |                      |                       |  |
|   | <b>Specialty</b>  | Same as retail*   |                         | N/A, see sidebar   | \$25 copay  |                             | Same as retail*   |                            | N/A, see sidebar              | No coverage   |                               |                      |                       |  |
| <b>Mail Order (93-day supply)</b>             | Same as retail*   |   | No coverage             | \$5 copay for generics; \$50 copay for brand-name preferred; \$120 copay for non-preferred |   | Same as retail*             |   | No coverage                |                               |   |                               |                      |                       |  |



See the orange Select Health Savings Plan column to understand the amounts you pay for care.

The coinsurance/copays for services on the Basic Health Savings Plan are the same as those on the Select Health Savings Plan.

## Networks

Most of our plans offer you more than two million in-network providers, including partners like Children's as well as competitors like Fairview and Mayo Clinic, to name a few. Plus, enjoy discounts when you choose Allina Health and partner facilities and providers. View the networks at [bluecrossmn.com/allinahealth](http://bluecrossmn.com/allinahealth) (Allina First, Select Health Savings or Basic Health Savings plans) or [allinahealthaetna.com/ah](http://allinahealthaetna.com/ah) (Allina Elevate Plan).

**Allina First Network:** All Allina Health providers and facilities as well as many affiliate partners.

**Allina Elevate Network:** All Allina Health providers and facilities, plus very few others. Coverage outside this network would require referral unless it is for Urgent Care or Emergency Department Care.

**Extended Network:** Providers and facilities that contract to be in the Extended Network, not including the Allina First Network described above.

**National Network:** Retail pharmacies that contract to be in the Express Scripts national network, excluding Walgreens. View a full list at [express-scripts.com/allinahealth](http://express-scripts.com/allinahealth).

## Pharmacy benefits

**\*Same as retail** means that your medications cost the same as retail generics, brand-name preferred and non-preferred medications.

**Mail order prescriptions** must be filled at an Allina Health Pharmacy.

**Specialty prescriptions** must be filled at an Allina Health Pharmacy to receive Allina First Network coverage. If Allina Health Pharmacy is unable to fill your specialty prescription, they will assist you with filling your prescription with the Express Scripts designated specialty drug vendor.

This guide provides highlights of your benefit programs. It does not describe every feature of the benefit programs and is not intended to be a full statement of the plans. The official terms of the benefit programs and plans are contained in the applicable summary plan descriptions, plan documents, and in some cases, collective bargaining agreements ("official legal documents"). If there are any differences between this handbook and the official legal documents, the official legal documents will govern. Copies of the Summary Plan Descriptions (SPDs) and Plan documents are available on *MyAllina* or from the HR Service Center upon written request. Allina Health reserves the right to amend, modify or terminate any benefit program or plan described in this guide at any time, for any reason and in any respect, in whole or in part, at its sole discretion. Through More Voluntary Benefits, Allina Health provides access for employees to buy personal insurance or other products on an employee-pay-all basis. Such benefits are not an Allina Health-sponsored employee benefit plan; however, employees benefit from being able to access group rates.

## Reimbursement accounts help your dollars go further

Allina Health offers three reimbursement account options. If you are interested in participating in these tax-free reimbursement accounts, you must elect your contribution within 30 days from the date of hire. If you choose to set aside tax-free dollars in a Health Care or Limited Purpose Reimbursement Account, you may roll over up to \$500 of your 2020 contribution into 2021; any other unused contributions will be forfeited at the end of the year.

- 1. Flexible Spending Account:** This health care reimbursement account is used to pay for deductibles, copayments and coinsurance related to health, dental and vision expenses. Choose to set aside \$100–\$2,700 annually.
- 2. Limited Purpose Flexible Spending Account:** This health care reimbursement account is ONLY for those who enroll in a medical plan that features a Health Savings Account, such as the Select and Basic Health Savings Plans offered by Allina Health. This account reimburses you for eligible dental and vision expenses. Choose to set aside \$100–\$2,700 annually.
- 3. Dependent Care (Day Care) Reimbursement Account:** This account reimburses you for eligible out-of-pocket dependent care (day care) expenses for eligible dependents under age 13, or your tax dependents of any age who are mentally or physically handicapped and incapable of self-care. Choose to set aside \$100–\$5,000 annually. However, if you're married and file taxes separately, you may only contribute \$2,500 toward this account.

### Bright Horizons Back-Up Care

Allina Health has a partnership with Bright Horizons Back-Up Care to help employees balance the demands of family, life and work. For a low copay\*, you can use this service whenever you need to be at work and you experience a temporary breakdown in normal child or adult/elder care. You can register for this benefit in advance, so that it's ready when the need arises.

Plus, as part of the Bright Horizons Infant Transition Program, 15 additional days of back-up child care during the first year following birth or adoption are available to help parents transition back to work.

\*Employees are also taxed on the amount of services paid by Allina Health, as required by law, if enrolled in the Dependent Care Reimbursement Account.



Find the balance you need,  
and plan ahead for those  
“just in case” events.



## Insurance coverage at no cost to you

Allina Health automatically provides you with disability and life insurance coverage that protects the financial security of you and your loved ones.

- **Short-Term Disability coverage:** Allina Health provides a generous Short-Term Disability benefit to physicians. Benefits begin on the fifth calendar day of disability and continue until the 180th day of disability. For days 5-90, the benefit is 100% of your eligible earnings. For days 91-180, you will receive 80% of your eligible earnings. This includes maternity leave for the period of the disability. If your disability is due to hazardous activity (i.e., auto racing, scuba diving, sky diving, etc.) your benefit is reduced to 60% of your regular pay for days 5-180.
- **Long-Term Disability coverage:** To help protect you financially, Allina Health will provide you with Long-Term Disability coverage at 60% of your prior year eligible earnings. The LTD plan is designed to provide a benefit if you suffer a disability lasting longer than 180 days. This group plan has a maximum monthly benefit of \$20,000 and an “own occupation” definition of disability to age 65. You will be taxed on the premiums paid by Allina Health so that if you should need to use the LTD coverage, the benefit you receive will be non-taxable income. All disabilities must be approved by Prudential and will be paid subject to the terms of the Allina Health LTD plan.
- **Basic Life and Accidental Death and Dismemberment insurance:** Allina Health pays the full cost of Basic Life and Accidental Death and Dismemberment insurance premiums. All benefits-eligible physicians are automatically enrolled in a benefit level of one times (1x) annual eligible earnings, up to a maximum of \$1 million, and the coverage is updated annually.

### Voluntary Group Term Life insurance

In addition to the insurance Allina Health provides, you may purchase Voluntary Group Term Life insurance for yourself, up to 10 times your salary, not to exceed \$5 million.

Accidental Death & Dismemberment insurance is provided automatically in an amount equal to your elected Voluntary Life coverage (up to a maximum of six times salary, not to exceed \$1 million).

You may also purchase Voluntary Group Life insurance for your spouse and your dependent child(ren) at group rates.

#### You'll also receive:

- Payment of your malpractice insurance coverage
- Continuing medical education (CME) days and an annual CME allowance, which includes professional membership dues and professional journal subscriptions
- Payment of licensure fees
- Paid Time Off based on policy and site needs (refer to employment contract)
- Business Travel Accident Insurance
- Minnesota's 529 College Savings Plan
- Adoption Assistance
- Employee Assistance Program



Build a secure future through contributions to your retirement savings plan, with optional investment assistance and other education.



## Your 401(k) Retirement Savings Plan

The Allina Health 401(k) Retirement Savings Plan provides an opportunity for you and Allina Health to work together to build retirement income. We are proud to provide a matching contribution as well as an annual contribution.

|                     | Employee Pre-Tax and Roth Contributions   | Allina Health Matching Contribution   | Allina Health Annual Contribution  |  |           |                 |                                    |                   |        |
|---------------------|---|---|--|--|-----------|-----------------|------------------------------------|-------------------|--------|
| <b>Eligibility</b>  | All employees   | .5 FTE  | Once you reach age 21 and accrue one year of service with 1,000 hours  |  |           |                 |                                    |                   |        |
| <b>Plan entry</b>   | Immediate   | Immediate   | First of the following month after meeting eligibility   |  |           |                 |                                    |                   |        |
| <b>Contribution</b> | 2020 contribution limits<br><u>Under age 50:</u><br>up to \$19,500<br><br><u>Age 50 or older:</u><br>up to \$26,000 | 50 cents match per \$1 you contribute, up to 2% of your eligible annual pay up to IRS limits*.<br><br>If you contribute 4% or more of your eligible annual pay, you will receive the maximum match. | <b>Years of vesting service (as of year end)</b><br>1-5<br>6-10<br>11-15<br>16+  | <b>Contribution up to IRS limit*</b><br>3%<br>3.5%<br>4%<br>4.5% |           |                 |                                    |                   |        |
|                     |   |   | Your first contribution is based on eligible compensation paid from plan entry date to year-end. For example: <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Hire Date</th> <th>Plan entry date</th> <th>Earnings eligible for contribution</th> <th>Contribution Date</th> </tr> </thead> <tbody> <tr> <td>3/5/20</td> <td>4/1/21</td> <td>4/1/21 - 12/31/21</td> <td>1st quarter 2022 for 2021 plan year</td> </tr> </tbody> </table> |  | Hire Date | Plan entry date | Earnings eligible for contribution | Contribution Date | 3/5/20 |
| Hire Date           | Plan entry date   | Earnings eligible for contribution  | Contribution Date  |  |           |                 |                                    |                   |        |
| 3/5/20              | 4/1/21  | 4/1/21 - 12/31/21   | 1st quarter 2022 for 2021 plan year  |  |           |                 |                                    |                   |        |
| <b>Vesting</b>      | Immediate   | Immediate   | Two calendar years with 1,000 or more hours  |  |           |                 |                                    |                   |        |

\*IRS compensation limit is \$285,000 for 2020.

## Savings with Fidelity

We have partnered with Fidelity, our retirement plan administrator, and with ProManage (see sidebar) to help you plan and save more for retirement. Convenient savings features include:

- auto-enrollment at 4% employee contribution rate
- your contributions will auto-increase 1% each year up to 10%
- auto-enrollment in the ProManage *PROgram*™.

To opt-out of any of these easy savings features, employees may contact Fidelity at 1-800-343-0860.

### ProManage *PROgram*

Allina Health partners with ProManage, an independent professional investment service, to manage your investments for a fraction of what it would typically cost to pay an outside financial advisor. All new employees are automatically enrolled in the ProManage *PROgram*, but can opt-out at any time.

## Deferred compensation for you

### 457(b) Non-Qualified Deferred Compensation Plan (457(b) Plan)

In addition to the savings opportunities available under the 401(k) Retirement Savings Plan, you may contribute up to an additional \$19,500 (IRS contribution limit for 2020) on a pre-tax basis to the 457(b) Plan. You may change your election at any time during the year. To set up or change a deferral election, call Fidelity at 1-800-343-0860 or go to [netbenefits.com/atwork](https://netbenefits.com/atwork). At the time of termination, you must opt for either a lump sum or a five year annual installment distribution option.

Because Allina Specialty Associates (ASA) is a taxable entity, ASA physicians are ineligible to participate in the 457(b) Plan.



## Our key partners

**Allina Health | Aetna**, our newest vendor partner, administers the Allina Elevate Plan – offering you access to a broad range of Allina Health providers, as well as many affiliate partners, with the Allina Elevate Plan.

Do you have a question about coverage or need help finding an in-network provider? Call 1-800-343-9264 to speak with an Allina Health | Aetna customer service representative or visit [allinahealthaetna.com/ah](http://allinahealthaetna.com/ah).

**Blue Cross and Blue Shield of Minnesota**, the state's largest non-profit health plan administrator, offers you access to one of the nation's largest networks of providers with the Allina First, Select Health Savings and Basic Health Savings plans.

Do you have a question about coverage or need help finding an in-network provider? Call 1-800-509-5310 and select option 1 to speak with a Blue Cross customer service representative or visit [bluecrossmn.com/allinahealth](http://bluecrossmn.com/allinahealth).

**ConnectYourCare** administers Health Savings Accounts and Flexible Spending Accounts for Allina Health.

**Delta Dental** administers the Allina Health dental plans and is America's largest dental benefits carrier.

**Express Scripts** is the Allina Health pharmacy benefits administrator. Through Express Scripts, you have access to an extensive formulary and one of the nation's largest networks of pharmacies. Call 1-800-509-5310 and select option 2 to speak with an Express Scripts customer service representative or visit [express-scripts.com/allinahealth](http://express-scripts.com/allinahealth).

**Fidelity Investments** manages the Allina Health 401(k) Retirement Savings Plan and non-qualified deferred compensation plans and is an international provider of financial services and investment resources that help individuals and institutions meet their financial objectives.

**Mercer** administers the More Voluntary Benefits program. Through this program, Allina Health employees may select from the following: vision care, auto and home insurance, legal insurance, identity theft coverage, accident insurance, critical illness insurance and the Purchasing Power program.

**Optum** administers the Allina Health Employee Assistance Program, which provides employees and their family members with confidential and professional assistance on a broad range of issues, including grief, family and work-related issues. Also you get six in-person counseling sessions per issue.

*This guide provides a high-level benefits overview. Please talk with your Allina Health human resources representative if you have questions about any of the programs offered by Allina Health.*

This guide is not a full statement of the plans. The terms of these benefit programs are governed by the official legal documents. Allina Health reserves the right to amend, modify or terminate any benefit program or plan described in this handbook at any time, for any reason and in any respect, in whole or in part, at its sole discretion.