

Courage Center Benefits Summary

Health and Welfare Benefits

Medical

Courage Center offers a single medical plan, BlueCross BlueShield Triple Gold. Annual wellness and preventive care services are covered at 100% in-network. Other in-network services are covered at 80% after a \$500/individual deductible has been met. Employees and their dependents are eligible to participate. There are no pre-existing condition limitations.

Monthly Cost	FT	PT
Employee	\$ 92.61	\$111.14
Employee Plus 1	\$318.55	\$382.26
Family	\$432.98	\$519.58

Dental

Employees and their dependents are eligible to participate in a dental benefit plan through Delta Dental. Employees have a choice of Core or Enhanced coverage.

Monthly Cost	Core Plan		Enhanced Plan	
	FT	PT	FT	PT
Employee	\$7.66	\$8.41	\$17.16	\$18.87
Plus 1	\$15.40	\$16.91	\$33.47	\$36.81
Family	\$24.91	\$27.38	\$53.04	\$58.35

Flexible Spending Accounts

Health Care Reimbursement Account (HCFSFA)

Employees can reduce their taxable income by setting aside money pre-tax from each paycheck to pay for eligible health-care expenses not covered under the medical or dental plans. Annual contributions to this account can range between \$50 and \$3,500 per plan year.

Dependent Care Reimbursement Account (DCFSA)

Employees can pay for eligible dependent care expenses with pre-tax dollars, and can contribute between \$50 and \$5,000 per plan year.

Eligibility

Eligibility to participate in benefits plans varies by type and hours worked. The chart below provides more details.

FT (37.5-40 hrs)	PT (30-37.4 hrs)	PT (20-29 hrs)	PT (1-19 hrs)
Medical	Medical		
Wellness	Wellness	Wellness	
EAP	EAP	EAP	EAP
Dental	Dental		
Life	Life	Life	
AD&D	AD&D	AD&D	
PTO	PTO	PTO	
STD	STD	STD	
LTD	LTD	LTD	
HCFSFA	HCFSFA	HCFSFA	
DCFSA	DCFSA	DCFSA	
403(b)	403(b)	403(b)	403(b)

Benefits coverage begins on the first day of the month following 30 days of employment.

Optional coverage plans are available for the employee, their spouse or domestic partner, and dependent children.

Disability Insurance

Short-Term (STD) and Long-Term (LTD) Disability benefits are provided to all benefit eligible employees at no cost. The STD benefit provides salary continuation at 50% of base salary the first year of eligibility then at 75% thereafter. Should the disability continue more than 90 days, application can be made for LTD, which provides a benefit at 60% of base salary.

Life Insurance

Employees receive a basic company benefit of two times annual salary and have the option of purchasing additional life and accidental death and dismemberment (AD&D) insurance. Employees also have the option of purchasing life and AD&D insurance for spouse, domestic partner, and/or children.

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Wellness

We believe investing in the health of our employees is important. As a health care organization, our employees serve as examples to our clients. Healthy Possibilities gives you an opportunity to receive an incentive payment for working on reducing the health risks that are within your control. When we work toward better health, we all benefit from lower healthcare costs.

Incentive Payment	Points	In Med Plan	Not in Med Plan
Screening/HRA*	40	\$ 240	\$ 60
Weight Health	20	\$ 120	\$ 30
Exercise Health	20	\$ 120	\$ 30
Nutrition Health	20	\$ 120	\$ 30
	100	\$ 600	\$ 150

* Not eligible for any incentive payout if not complete.

Retirement Benefit

403(b) Retirement Plan

The 403(b) plan allows employees to make pre-tax contributions into a retirement savings plan. Participants may be eligible for matching funds. Additionally, through this plan, eligible employees receive a base contribution from Courage Center.

Lifestyle Benefits

Time Off Benefits

Courage Center strongly believes in work/life balance. Employees begin earning paid time off (PTO) with the first hour of work.

Years of Service	Hours earned per hour worked	PTO days per year (full time equivalent)
1 – 4	.0923	24
5 – 9	.1154	30
10 – 14	.1308	34
15 or more	.1385	36

Employees use PTO for vacation, personal time, illness, and holidays.

Designated holidays are: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day.

Employee Assistance Plan

Free confidential, professional counseling services for everyday issues and concerns as well as reference and referral services.

Protection Services

Employees can easily complete essential life and health legal documents online at no cost for Last Will & Testament, Living Will, and Power of Attorney.

Identity theft resolution services, including access to personal case managers who will work with employees to resolve identity theft issues.

Employee Perks

Courage Center is able to provide access to highly discounted entertainment, retail, and services throughout the Twin Cities. Through our employee perks program, employees have enjoyed unique access to the arts, which enriches and balances their life.

