



Allina Hospitals & Clinics is proud to provide our employees competitive benefits that help support their health, savings & balance.

Benefits At-A-Glance

Allina is proud to offer benefits that support employee health, savings and balance. These benefits are part of Be Fit, which is aimed at building a healthy and committed employee community with a financially secure future. The benefit options available to you may vary. Please see the accompanying cover letter from your Allina Human Resources representative for more information.



Medical and Pharmacy

- Allina First Plan
- Gold Health Savings Plan
- Bronze Health Savings Plan

Dental

Wellness

- Health screen
- Health coaching
- Lifestyle programs
- Online support
- Condition management
- Tobacco cessation support

Employee Assistance Program

- Counseling
- Child/Eldercare resources
- Budgeting assistance
- Other employee resources



Retirement Savings Plan

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

Pre-Tax Reimbursement Accounts

- Health Care
- Limited Purpose Health Care (for HSA participants only)
- Dependent Care (Day Care)

Health Savings Account (HSA)

- Those who enroll in the Gold Health Savings Plan receive a \$500 contribution from Allina for employee-only coverage or \$1,000 contribution for all other coverage levels (family, etc.)



Paid Time Off (PTO)

Basic Group Life Insurance

- Allina paid 1x base salary

Voluntary Group Life Insurance

- Employee
- Spouse/Same-sex domestic partner
- Dependent children

Accidental Death & Dismemberment (AD&D) Insurance

Income Protection Program

- Allina-paid short-term disability benefit

Group Long-Term Disability (LTD) Insurance

- Allina paid 60 percent after-tax benefit

More Benefits by Marsh

- Legal insurance
- Vision insurance
- Auto and home insurance
- Long-term care insurance
- Identity theft coverage
- Computer Purchase Program

Business Travel Accident Insurance

Tuition Reimbursement

Minnesota's 529 College Savings Plan

Adoption Assistance Program

Benefits may vary based on collective bargaining agreements.

With Be Fit, Allina provides medical coverage that delivers flexibility, as well as tools and resources to help you actively manage your health and well-being.



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

Your medical benefits

Allina offers employees the choice of three medical plans. Each plan offers 100 percent coverage for preventive care, including physical exams, well-child care, immunizations and routine eye exams when in-network providers are used. Allina's medical plans are administered by HealthPartners, which offers an expansive network of more than 700,000 providers from which to choose. Following is a brief description of each plan. Refer to the chart on pages 6-7 for more details about coverage levels.

Allina First Plan

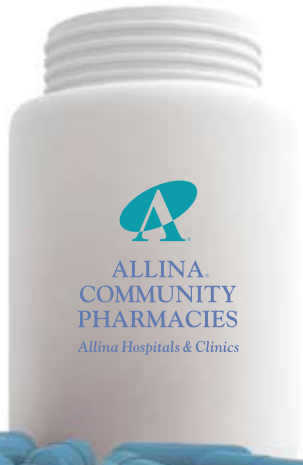
The Allina First Plan provides the highest level of coverage of the medical plans Allina offers. Those who enroll in this plan enjoy low copays and coinsurance when Allina facilities and providers are used for care. While the benefits coverage is highest when Allina facilities are used, the Allina First Plan also offers the option to tap into thousands of providers and facilities that are part of the HealthPartners Broad Access Network. Those who choose this plan must be careful not to use out-of-network providers or facilities as there is no coverage for out-of-network care, except in emergencies.

Gold and Bronze Health Savings Plans

The Health Savings Plans have several features in common, including a Health Savings Account (HSA) administered by Wells Fargo. Employees can use their HSA to save pre-tax dollars to pay for health care expenses. With either plan, the employee must meet a deductible before coverage for most health care expenses begins.

The **Gold Health Savings Plan** is the best choice for those who want more flexibility in choosing their health care providers and facilities. Allina provides a tax-free \$500 (single coverage) or \$1,000 (family coverage) contribution to the HSA of those who enroll in this plan. These dollars can be 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 and can be invested so they grow over time.

The **Bronze Health Savings Plan** features low monthly premiums. In exchange, you will have a higher deductible which means you will pay more before the plan starts to cover some of your costs. You can automatically deduct pre-tax dollars from your paycheck to put toward your HSA to pay for your medical costs. There is no Allina contribution to the HSA for the Bronze Plan. Allina's Bronze plan is a great choice for people who do not anticipate high medical expenses, but would like the financial protection medical coverage provides.



Your pharmacy coverage

Choosing prescription drugs carefully is one choice you have in managing your costs. All three medical plans feature a preferred drug list, which can be viewed at healthpartners.com/allina. Employees are encouraged to fill prescriptions at any of the 15 Allina Community Pharmacies locations or through its free mail service. Go to allina.com/pharmacy for more information about locations and mail delivery.



Your vision benefit

All of Allina's medical plans offer a free annual eye exam. In addition, a 25% discount on all eyewear purchases from any of the 12 Allina Medical Clinic Eye Centers and three Aspen Medical Group retail optometry locations is offered to Allina employees, their dependent children up to age 26 and immediate family members who share the same residence.

Employees may also choose EyeMed Vision Care through Marsh, a voluntary vision program. To see a list of participating providers, go to enrollwithyemed.com and choose ACCESS from the provider locator drop down box.



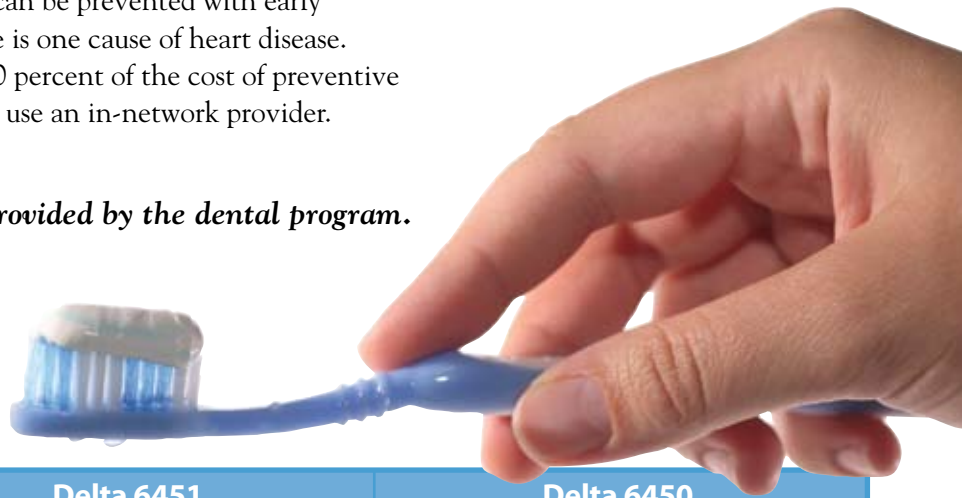
Your wellness

Allina believes your most valuable asset is your good health. As an employee, you have access to many programs and tools designed to help you manage or improve your health. And, by participating in myHealthCheckSM, a program offered through Allina's partnership with Life Time Fitness[®], you may qualify in 2012 for credits on your monthly 2013 health plan premiums. Additional wellness resources include onsite group coaching, personalized health coaching, tobacco cessation therapy, discounts on WeightWatchers memberships and health club memberships, and much more.

Your dental benefit

Dental coverage helps you and your family access routine and preventive dental care at a reasonable cost. Most dental problems can be prevented with early diagnosis and treatment and poor dental hygiene is one cause of heart disease. That's why the Allina dental program covers 100 percent of the cost of preventive exams and cleanings every six months when you use an in-network provider.

Following is an overview of the coverage provided by the dental program.



	Delta 6451		Delta 6450	
	PPO Network	Premier Network & Non-Participating Dentists	PPO Network	Premier Network & Non-Participating Dentists
Deductible	\$25 per person	\$75 per person	\$0	\$25 per person
Maximum Benefit Per Person	\$1,500 combined		\$2,500 combined	
PARTIAL BENEFIT DESCRIPTION	When you receive covered services, you pay:			
Diagnostic Preventative Services	\$0	20% coinsurance	\$0	\$0
Basic Restorative Services (fillings, etc.)	Deductible, then 0%	Deductible, then 20%	\$0	Deductible, then 20%
Periodontics (treatment of gums, etc.)	Deductible, then 20%	Deductible, then 50%	20% coinsurance	Deductible, then 20%
Oral Surgery	Deductible, then 20%	Deductible, then 50%	20% coinsurance	Deductible, then 20%
Endodontics (root canal, etc.)	Deductible, then 20%	Deductible, then 20%	20% coinsurance	Deductible, then 20%
Major Restorative Services (crowns, etc.)	Deductible, then 50%	Deductible, then 50%	50% coinsurance	Deductible, then 50%
Prosthetic Services (bridges & dentures)	Deductible, then 0% - 50% depending on service	Deductible, then 20% - 50% depending on service	0% - 50% coinsurance depending on service	Deductible, then 20% - 50% depending on service
Orthodontics (no adult coverage)	50% covered with \$1,500 lifetime maximum. Dependents ages 8 up to 19 only.		100% covered with \$1,500 lifetime maximum. Dependents ages 8 up to 19 only.	
Out-of-Area Emergency Services	Same benefits as In-Area.		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.

Medical Plan DETAILS

2012

ALLINA FIRST PLAN

GOLD HEALTH SAVINGS PLAN Employer contribution to HSA: \$500 individual; \$1,000 all other coverage levels

BRONZE HEALTH SAVINGS PLAN Employer contribution to HSA: \$0

2012		ALLINA FIRST PLAN			GOLD HEALTH SAVINGS PLAN Employer contribution to HSA: \$500 individual; \$1,000 all other coverage levels			BRONZE HEALTH SAVINGS PLAN Employer contribution to HSA: \$0				
Be Fit Preferred* Deductible	In-Network	\$200 per person, up to a maximum of \$600 per family			\$1,300 individual; \$2,600 all other coverage levels			\$3,000 individual; \$6,000 all other coverage levels				
	Out-of-Network	Does not apply: No out-of network coverage			\$2,600 individual; \$5,200 all other coverage levels			\$6,000 individual; \$12,000 all other coverage levels				
Amount you pay for care	MEDICAL BENEFITS											
	Preventive Care	\$0		No coverage	\$0		No coverage	\$0		No coverage		
	Convenience Care	\$5 copay	\$15 copay	No coverage	Deductible, then 5%	Deductible, then 10%	Deductible, then 40%	Deductible, then 5%	Deductible, then 10%	Deductible, then 40%		
	Office Visits Primary Care	\$10 copay	\$25 copay	No coverage	Deductible, then 15%			Deductible, then 15%				
	Specialists	15%	15%									
	Chiropractic	\$15 copay 15 visit limit	\$25 copay 15 visit limit									
	Mental Health - Group Session	\$5 copay	\$10 copay									
	Mental Health - Individual Session	\$10 copay	\$10 copay									
	Substance Abuse	\$10 copay	\$10 copay									
	Rehabilitative Therapy Physical, Occupational, Speech	Deductible, then 10%	Deductible, then 20%									
	Inpatient/Outpatient Hospital and Surgery	Deductible, then 10%	Deductible, then 40% <small>(out-of-pocket max. does not apply)</small>								Deductible, then 10%	Deductible, then 20%
	Laboratory and Imaging (X-Ray/CT/MRI)	Deductible, then 10%	Deductible, then 20%								Deductible, then 15%	
	Diabetic & Ostomy Supplies	0%	20%				30%			Deductible, then 0%	Deductible, then 20%	Deductible, then 0%
	Urgent Care	10%	20%	25%	Deductible, then 15%		Deductible, then 25%	Deductible, then 15%		Deductible, then 25%		
	Emergency Room	Deductible, then 25%			Deductible, then 25%			Deductible, then 25%				
	PHARMACY BENEFITS											
	Generics	FREE	\$8 copay	No coverage	Deductible, then 15%		Deductible, then 40%	Deductible, then 15%		Deductible, then 40%		
	Brand-name preferred	25%	40%		Deductible, then 25%			Deductible, then 25%				
	Non-preferred	50%	60%		Deductible, then 50%			Deductible, then 60%				
	Insulin (Brand-name preferred)	10%	25%		Deductible, then 15%			Same as Retail**				
Specialty	Same as Retail**		No coverage	Same as Retail**		No coverage	Same as Retail**		No coverage			
Mail Order (93 day supply)	Same as Retail**	No coverage	No coverage	Same as Retail**	No coverage	No coverage	Same as Retail**	No coverage	No coverage			
Annual out-of- pocket maximum	Pharmacy Benefits	\$1,000	No maximum	No maximum	Combined with medical benefit			Combined with medical benefit				
	Medical Benefits	\$3,000 per person, up to a maximum of \$6,000 per family			\$3,000 per person, up to a maximum of \$6,000 per family		\$6,000 per person	\$6,000, up to a maximum of \$12,000 per family		\$12,000 per person		
Annual maximum	\$2 million all medical and pharmacy plans combined per person annual maximum for essential benefits											

Pharmacy benefits ** Same as Retail

Same as retail means that the cost of your specialty and mail order medications is the same as what you would pay for non-specialty generics, brand-name preferred and non-preferred medications.

Mail order prescriptions must be filled at Allina Community Pharmacies. You must fill a specialty prescription at Allina Community Pharmacies to receive Allina Network coverage. You also have the option to fill your prescription at a HealthPartners designated specialty drug vendor to receive Broad Access Network coverage.

Here's a glossary of terms used in the plan descriptions:

Allina Network: All Allina providers and facilities, partnering facilities and providers enrolled in Allina's Integrated Medical Network. View a full list at HealthPartners.com/allina.

Broad Access Network: Providers and facilities that contract to be in the HealthPartners national network, not including the Allina Network described above.

In-network: The combination of the Allina Network and the Broad Access Network.

Essential Benefits: Includes the following: ambulatory patient services, emergency services, hospitalizations, maternity and newborn care, mental health and substance abuse disorder services, prescription drugs, rehabilitative and habilitative services and devices, laboratory services, preventive and wellness services, chronic disease management and pediatric services.

Annual deductible: The amount you must pay each year before your plan begins to pay for certain services. Your deductible counts toward your annual out-of-pocket maximum.

Coinsurance: For some services, you share in the cost of your care by paying a percentage of the total cost of the services you receive. This is called coinsurance. The percentage you pay will be less when you use in-network providers and preferred drugs. Amounts you pay in coinsurance apply toward your annual out-of-pocket maximum.

Copayment: A flat dollar amount you pay for specific services or medical treatments. The cost is the same each time you receive that service. You don't have to meet your plan's deductible before you pay a copayment. The copayment doesn't apply toward your annual deductible, but it does count toward your annual out-of-pocket maximum.

Out-of-pocket maximum: This is the maximum dollar amount you're responsible to pay each year for covered services. Once you reach your annual out-of-pocket maximum, Allina will cover 100 percent of eligible expenses, up to the \$2 million annual maximum for essential benefits. More information about eligible expenses is detailed on MyAllina.

With **Be Fit**, Allina partners with you to build a secure future through contributions to savings plans, investment assistance and financial education.



Your retirement benefit

Allina provides a 401(k) Retirement Savings Plan. You can contribute your own pre-tax dollars to your 401(k) Retirement Savings Plan account through payroll contributions. Allina provides a fifty cent match on every dollar you contribute, up to a maximum matching contribution equal to 2% of your eligible earnings. In addition, Allina will make an annual contribution to your 401(k) Retirement Savings account for eligible earnings paid in the previous calendar year.

To help you save more for retirement, you are automatically enrolled at a 4% pre-tax contribution rate in the ProManage PROgram. This program manages your investment allocations for a monthly fee, but you may opt-out at any time.

Following is an at-a-glance look at the Retirement Savings Plan:

	Employee Pre-Tax Contributions	Allina Match	Annual Allina Contribution										
Eligibility	All employees, immediate plan entry	.5 FTE, immediate plan entry	Once you reach age 21 and accrue one year of service with 1,000 hours, the plan entry date is the first of the following month.										
Auto-Enrollment/ Auto-Increase	<ul style="list-style-type: none"> Auto-enrollment begins at 4% Auto-increase at 1% each year, up to 10% Employees may opt-out at any time 	N/A	N/A										
Benefit	For 2012, the contribution limit is \$17,000 if you are under age 50 and \$22,500 if you are over age 50	\$.50 cents match per \$1, up to a maximum matching contribution of 2% of eligible earnings*	<table border="1"> <thead> <tr> <th>Years of Vesting Service (as of year-end)</th> <th>% of Pay*</th> </tr> </thead> <tbody> <tr> <td>1-5</td> <td>3.00</td> </tr> <tr> <td>6-10</td> <td>3.50</td> </tr> <tr> <td>11-15</td> <td>4.00</td> </tr> <tr> <td>16 or more</td> <td>4.50</td> </tr> </tbody> </table> <p>Contribution for the first year is based on eligible compensation paid from plan entry date to year-end. Once the initial eligibility is met, the contribution is made each year thereafter for the prior calendar year, regardless of the number of hours worked.</p>	Years of Vesting Service (as of year-end)	% of Pay*	1-5	3.00	6-10	3.50	11-15	4.00	16 or more	4.50
Years of Vesting Service (as of year-end)	% of Pay*												
1-5	3.00												
6-10	3.50												
11-15	4.00												
16 or more	4.50												
Timing of Contribution	Each payroll cycle	Each payroll cycle	Made shortly after year-end for prior calendar year.										
Benefit Growth	Earnings based on employee-selected investments	Earnings based on employee-selected investments	Earnings based on employee-selected investments										
Vesting	Immediate	Immediate	2 years										
Form of Benefit Distribution	Lump sum payment, installments	Lump sum payment, installments	Lump sum payment, installments										
Earliest Distribution of Benefit	Age 59 1/2 or upon termination of employment	Age 59 1/2 or upon termination of employment	Age 59 1/2 or upon termination of employment										

*Contributions are capped at the IRS limit (for example, \$250,000 for 2012).

Other savings opportunities

In addition to the Retirement Savings Plan, Allina offers you the opportunity to set aside up to \$5,000 pre-tax dollars in a **Health Care Reimbursement Account**. You can also set aside up to \$5,000 pre-tax dollars in a **Dependent Care (Day Care) Reimbursement Account**. The funds in these accounts can be spent on eligible expenses tax-free.



With Be Fit, Allina provides benefits that help you achieve a healthy work-life balance and plan for the “just in case” events to protect you and your family.



Income Protection

Allina automatically provides income protection of 60 percent of base pay. Payments begin after you are disabled for ten consecutive days and continue for 80 days if you continue to be disabled. If your disability extends beyond the protection payment period, then you may file a claim for Long-Term Disability.

Allina-provided insurance coverage

Allina provides free benefits that protect the financial security of you and your loved ones in cases of disability or death.

- **Long-Term Disability Coverage:** Most benefits-eligible employees are automatically enrolled in Allina-paid Long-Term Disability (LTD) coverage. The LTD Plan is designed to provide a benefit if you suffer a disability lasting longer than 90 days. With LTD coverage, 60 percent of your base salary will be continued if you are unable to work due to an injury or extended illness. All disabilities must be approved by CIGNA and will be paid subject to the terms of Allina’s LTD plan.
- **Basic Life and Accidental Death and Dismemberment Insurance:** Allina pays the full cost of Basic Life and Accidental Death and Dismemberment insurance premiums. Most benefits-eligible employees are automatically enrolled in a benefit level of one times (1x) base salary, up to a maximum of \$1 million, and the coverage changes automatically with salary changes.

Voluntary Group Term Life Insurance

In addition to the insurance Allina provides, you have the opportunity to purchase Voluntary Group Term Life insurance at group rates for yourself, your spouse/same-sex domestic partner and your dependent children. This policy also includes Accidental Death and Dismemberment coverage.

You may increase employee, spouse/same-sex domestic partner and dependent children life insurance by one level or decrease by any level during Benefits Enrollment. You and your spouse/same-sex domestic partner must be “actively at work” for an increase to go into effect.

The premium to cover your children up to age 26 is a flat cost, regardless of the number of children you insure. If your spouse/same-sex domestic partner is also employed by Allina and has selected the Employee Life insurance coverage option, you cannot choose the Spouse Life insurance coverage. In addition, only one Allina-employed parent may elect life insurance for their children.

Other Allina benefits that help with balance:

- Paid Time Off
- Business Travel Accident Insurance
- Tuition Reimbursement
- Minnesota’s 529 College Savings Plan
- Adoption Assistance
- Employee Assistance Program

More Benefits by Marsh

In addition to administering EyeMed Vision Care (see page 4), Marsh also offers a supplemental benefits program called More Benefits by Marsh. Once you enroll in any of these plans, you must call Marsh to cancel coverage or you will continue to be included in the plan and billed accordingly. To cancel coverage, call Marsh at 1-866-305-1043.

Plan options offered during Benefits Enrollment only.

EyeMed Vision Care	<p>EyeMed Vision Care through Marsh is a voluntary vision program. To see a list of participating providers, visit enrollwiththeyemed.com and choose ACCESS from the provider locator drop down box.</p>
Group Legal Plan <i>Provided through Hyatt Legal Plans, a MetLife® company</i>	<p>The MetLaw® Comprehensive Legal Plan gives you access to legal services and representation on a wide range of matters, including wills and estate planning, financial matters, real estate, traffic offenses (no DUI) and more.</p>

Plan options offered year-round. Coverage will rollover each year unless you call Marsh to cancel.

Choice Auto and Home Program <i>Underwritten by MetLife Auto & Home®, Travelers and Safeco® Insurance</i>	<p>Call Marsh for quotes from three of the nation's leading auto and home insurance companies. You could save up to 15 percent just for being an Allina employee.</p>
Group Long-Term Care <i>from CNA</i>	<p>You can economically protect your savings from the rising cost of long-term care. You, your spouse/same-sex domestic partner, parents, parents-in-law, grandparents, and grandparents in-law may apply for coverage. (Subject to evidence of good health.)</p>
ID Theftsmart™ <i>A service provided by Kroll Inc.</i>	<p>If you believe you are a victim of identity theft, a team of licensed investigators will help restore your identity. Continuous credit monitoring is also performed through this industry-leading service.</p>
Computer Purchase Program <i>Provided through Purchasing Power</i>	<p>Purchasing Power offers employees who meet the eligibility requirements the ability to purchase new, brand-name computers through the ease of payroll deduction.</p>



OUR KEY PARTNERS

HealthPartners is Allina's medical and pharmacy benefits administrator. While employees are encouraged to use Allina providers and facilities, the HealthPartners Broad Access Network includes a majority of Minnesota providers and more than half a million providers nationwide. To determine whether your provider is in-network, visit healthpartners.com/allina.

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

Marsh administers Allina's supplemental benefits program, *More Benefits by Marsh*. Through this program, Allina employees may select from the following: vision care, auto and home insurance, legal insurance, long-term care insurance and identity theft coverage.

Fidelity Investments manages Allina's Retirement Savings Plan and is an international provider of financial services and investment resources that help individuals and institutions meet their financial objectives.

Wells Fargo administers Health Savings Accounts for Allina employees who select a Health Savings Plan.

Optum administers Allina's 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. This service is available 24-hours a day, seven days a week.

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