

2012 Benefits for Nurses and other Professionals



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

Benefits overview

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.



Medical

Pharmacy

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 Benefits

Options depend upon your collective bargaining agreement

Pre-Tax Reimbursement Accounts

- Health Care
- Dependent Care (Day Care)



Vacation/Sick time

Basic Group Life Insurance

Voluntary Group Life Insurance

- Employee
- Spouse/Same-sex domestic partner
- Dependent child(ren)

Accidental Death & Dismemberment (AD&D) Insurance

Group Long-Term Disability (LTD) Insurance

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 benefit

The medical plans offered by Allina provide coverage for free preventive care, including physical exams, well-child care, immunizations and routine eye exams, when you use an in-network provider. You are encouraged to use Allina facilities and providers for your health care needs, as your out-of-pocket expenses may be reduced for some services.

Please refer to your accompanying cover letter from your Allina Human Resources representative for the plans available to you.

For In-Network Benefits, You Pay:

| Partial Listing of Covered Services | Advantage Plan* | 250 Plan | Plus Plan*** | Choice Plan |
|-------------------------------------|--|--|---------------|---|
| Out-of-Pocket Maximum | Member \$500 Family \$1,000 | Member \$1,250 Family \$2,500 | \$0 | \$3,000 combined with out-of-network benefits |
| Deductible | \$0 | Member \$250 Family \$500 | \$0 | \$0 |
| Inpatient Hospital Care | \$0 | \$150 copay,** deductible, then 20% | \$150 copay** | \$150 copay** |
| Emergency Outpatient Hospital Care | \$25 copay | \$25 copay,** deductible, then 20% | \$25 copay | \$40 copay |
| Urgent Care Visits | \$15 copay | Deductible, then 20% | \$0 | \$15 copay |
| Preventive Care | \$0 | \$0 | \$0 | \$0 |
| Office Visits | \$15 copay | Deductible, then 20% | \$0 | \$15 copay |
| Chiropractic | \$15 copay | Deductible, then 20% | \$0 | \$15 copay |
| Annual Maximum | \$2 million all medical and pharmacy plans combined per person annual maximum for essential benefits**** | | | |

* The Advantage Plan requires you and each covered family member to select a primary care clinic when you enroll in this plan.

** Copay waived if an Allina hospital is used. The copay does not apply for mental and chemical health services.

*** Some bargaining unit agreements may not allow new enrollees into the Plus Plan. Refer to MyAllina for your benefit options and costs.

**** Essential Benefits include 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.

For Out-of-Network Benefits, You Pay:

| Partial Listing of Covered Services | Advantage Plan | 250 Plan | Plus Plan | Choice Plan |
|-------------------------------------|--|--|--|--|
| Out-of-Pocket Maximum | Member \$500 Family \$1,000 | Member \$2,000 Family \$4,000 | Member \$1,300 Family \$2,600 | \$3,000 combined with in-network benefits |
| Deductible | \$0 | Member \$500 Family \$1,000 | Member \$300 Family \$600 | Member \$300 Family \$900 |
| Inpatient Hospital Care | \$0 - Emergency Only | Deductible, then 30% | Deductible, then 20% | Deductible, then 20% |
| Emergency Outpatient Hospital Care | \$25 copay | \$25 copay, deductible then 20% | \$25 copay | \$40 copay |
| Urgent Care Visits | No coverage | Deductible, then 30% | Deductible, then 20% | Deductible, then 20% |
| Preventive Care* | | Not covered | Not covered | Not covered |
| Office Visits | | Deductible, then 30% | Deductible, then 20% | Deductible, then 20% |
| Chiropractic | | Deductible, then 30% 15 visits per year | Deductible, then 20% 15 visits per year | Deductible, then 20% 15 visits per year |
| Annual Maximum | \$2 million all medical and pharmacy plans combined per person annual maximum for essential benefits** | | | |

* In some cases, there is coverage for certain out-of-network preventive care. See *MyAllina* for details.

** Essential Benefits include 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.



Your pharmacy coverage

When you choose any Allina medical plan option, you automatically receive prescription drug coverage. Go to healthpartners.com/allina to review the formulary (preferred drug list).

Following is the pharmacy benefit available to MNA represented employees at Abbott Northwestern, Buffalo, Phillips Eye Institute, Mercy, New Ulm, Owatonna (LPNs only), St. Francis, United and Unity hospitals.

| In-Network Benefit (partial list of services) | Advantage | 250 | Plus | Choice |
|---|--|--|--|--|
| Retail Pharmacy | | | | |
| Preferred (31 day supply) | \$11 copay | \$11 copay | N/A | N/A |
| Non-Preferred (31 day supply) | \$26 copay | \$26 copay | N/A | N/A |
| Rx Outpatient Benefit (34 days/100 units, whichever is greater) | N/A | N/A | \$11 copay | \$11 copay |
| Mail Order Pharmacy - Allina Community Pharmacy Only | | | | |
| Preferred (93 day supply) | \$33 copay | \$33 copay | N/A | N/A |
| Non-preferred (93 day supply) | \$78 copay | \$78 copay | N/A | N/A |
| Maintenance List Drugs* Rx Outpatient Benefit (90 days/100 units, whichever is greater) | N/A | N/A | \$11 copay | \$11 copay |
| Out-of-Network Benefit (partial list of services) | Advantage | 250 | Plus | Choice |
| Retail Pharmacy | | | | |
| Preferred (31 day supply) | Greater of \$26 copay or 40% coinsurance | Greater of \$26 copay or 40% coinsurance | N/A | N/A |
| Non-preferred (31 day supply) | Greater of \$26 copay or 40% coinsurance | Greater of \$26 copay or 40% coinsurance | N/A | N/A |
| Rx Outpatient Benefit (90 days/100 units, whichever is greater) | N/A | N/A | Greater of \$26 copay or 40% coinsurance | Greater of \$26 copay or 40% coinsurance |
| Maintenance List Drugs Rx Outpatient Benefit (90 days/100 units, whichever is greater) | N/A | N/A | Greater of \$26 copay or 40% coinsurance | Greater of \$26 copay or 40% coinsurance |

(Note to RNs at Unity: This pharmacy benefit corresponds with the "Option A" medical plan noted in your benefit options and costs.)

Following is the pharmacy benefit available to MNA represented employees at Cambridge, Owatonna (RNs only), River Falls and Unity hospitals.

| Benefit (partial list of services) | Allina Network | Broad Access Network | Out of Network |
|---------------------------------------|------------------|----------------------|----------------|
| Generics | FREE | \$8 copay | No coverage |
| Brand-name preferred | 25% | 40% | No coverage |
| Non-preferred | 50% | 60% | No coverage |
| Specialty* | Same as retail** | Same as retail** | No coverage |
| Insulin (brand-name preferred) | 10% | 25% | No coverage |
| Mail Order*** (93-day supply) | Same as retail** | No coverage | No coverage |
| Annual out-of-pocket maximum | \$1,000 | No maximum | No maximum |

* 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.

** 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.



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% 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. The dental option available to you is noted on your cover letter from your human resources representative.



| | Delta 6451 | | Delta 6450 | | DentalChoice | |
|--|---|------------------------------------|--|------------------------------------|--|--|
| | PPO Network | Premier Network/ Out-of-Network | PPO Network | Premier Network/ Out-of-Network | PPO Network/ Premier Network | Out-of-Network |
| Deductible (does not apply to diagnostic, preventive services or orthodontics) | \$25 per person | \$75 per person | \$0 per person | \$25 per person | \$0 | \$50 per person, up to maximum of \$150 per family |
| Annual Maximum Per Person | \$1,500 combined | | \$2,500 combined | | \$2,500** | \$1,750** |
| Partial Benefit Description | When you receive covered services, you pay: | | | | | |
| Diagnostic and Preventive Services | \$0 | 20% Coinsurance | \$0 | \$0 | \$0 | 20% Coinsurance |
| Basic Restorative Services (fillings, etc.) | Deductible, then \$0 | Deductible, then 20% | \$0 | Deductible, then 20% | 0%-20% Coinsurance | Deductible, then 30%-60% |
| Periodontics (treatment of gums, etc.) | Deductible, then 20% | Deductible, then 50% | 20% Coinsurance | Deductible, then 20% | 20% Coinsurance | Deductible, then 20% |
| Oral Surgery | Deductible, then 20% | Deductible, then 50% | 20% Coinsurance | Deductible, then 20% | 0%-20% Coinsurance | Deductible, then 20%-50% |
| Endodontics (root canal, etc.) | Deductible, then 20% | Deductible, then 20% | 20% Coinsurance | Deductible, then 20% | 20% Coinsurance | Deductible, then 20%-30% |
| Major Restorative Services (crowns, etc.) | Deductible, then 50% | Deductible, then 50% | 50% Coinsurance | Deductible, then 50% | 30% Coinsurance | Deductible, then 60% |
| Prosthetic Services | Deductible, then 0%-50% | Deductible, then 20%-50% | 0%-50% Coinsurance | Deductible, then 20%-50% | 20%-50% Coinsurance | Deductible, then 60% |
| 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. | | 50% covered with \$2,000 lifetime maximum from Delta Dental network provider or \$1,500 lifetime maximum from out-of-network dentists. Dependents ages 8 up to 19 only.*** | |

* Coverage level depends on service.

** The combined annual maximum for PPO & Premier and out-of-network providers shall not exceed \$2,500. Benefits paid to PPO & Premier providers apply towards the \$1,750 Non-Participating benefit maximum.

*** The combined lifetime orthodontic maximum benefit for PPO & Premier and out-of-network providers shall not exceed a lifetime maximum of \$2,000. Benefits paid to PPO & Premier providers apply towards the \$1,500 out-of-network benefit maximum.



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 enrollwitheyemed.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, such as myHealthCheckSM, a program offered through Allina's partnership with Life Time Fitness[®]. Additional wellness resources include onsite group coaching, personalized health coaching, tobacco cessation therapy, discounts on WeightWatchers memberships and health club memberships, and much more.

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



Your Retirement Savings Plan

Allina's 401(k) Retirement Savings Plan gives you the opportunity to actively plan for your retirement.

Starting to save early can make a big difference in reaching your retirement goals. Because your participation in the Retirement Savings Plan is a critical component of your future, enrollment is open to most employees regardless of scheduled hours or length of employment.

You may contribute your own before-tax dollars in your Retirement Savings Plan account through payroll contributions. Benefits-eligible employees are automatically enrolled at a 4% pre-tax contribution rate in the ProManage PROgram. This contribution rate automatically increases 1% each calendar year until it reaches 10% unless you choose to opt out, reduce or increase your contribution. You are always 100% vested in your pre-tax contributions to the plan.

The ProManage PROgram is a managed accounts program where your investment allocations are managed for you for a monthly fee. You may opt-out of this program at any time.

For match-eligible employees only

You are match-eligible if your collective bargaining unit specifically provides for matching contributions and:

- you are scheduled to work 1,000 or more hours in a calendar year, or;
- you have completed 1,000 or more hours during your first 12-months of employment, or;
- you have completed 1,000 or more hours during any calendar year.

For match-eligible employees, Allina provides a fifty cent match on every dollar you contribute, up to a maximum matching contribution equal to 2% of your eligible earnings. Contributing at least 4% of your pay ensures that you maximize your contributions from Allina. However, you may need to contribute more to have adequate retirement income.

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.



Your Allina Pension Account Plan

As your partner in building financial security, Allina offers the Allina Pension Account Plan to eligible employees. You may be covered under the Allina Pension Account Plan if your collective bargaining agreement specifies participation. Your benefit increases in value each year through an Allina contribution and an annual interest credit.

Highlights of your Allina Pension Account Plan

- You automatically become a participant in the plan when you reach age 21 and complete one or more years of service with Allina in which you have 1,000 hours of service.
- You are credited with one year of vesting service for each calendar year in which you work at least 1,000 hours.
- You are 100% vested in the plan when you have three years of vesting service or if you are employed by Allina at age 65.
- Allina provides a contribution for each calendar year in which you work at least 1,000 hours after you meet the participation requirements.
- Your contribution is based on your annual pensionable earnings times the contribution percentage.
- Your annual contribution varies by your years of vesting and can range from 3.25% to 5.75%.
- Allina also credits your account with a 4% interest credit each year.

Your Twin Cities Hospitals Minnesota Nurses Association Pension Plan

If your collective bargaining agreement specifies, and you meet the eligibility and vesting requirements identified in your union pension Summary Plan Description, you will receive a pension benefit from your union plan. The Twin Cities Hospitals Minnesota Nurses Association Pension Plan benefit is administered by Wilson McShane Corporation.



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.



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. If you're covered under a Collective Bargaining Agreement (CBA), your benefits may differ. Please refer to your CBA for your specific LTD and life insurance benefits.

- **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're 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 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. See *MyAllina* for a definition of “actively at work.”

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 benefits that help provide balance

- Vacation and sick time
- Business Travel Accident insurance
- Tuition reimbursement
- Minnesota's 529 College Saving Plan
- Adoption Assistance
- Employee Assistance Program

If you are covered under a Collective Bargaining Agreement (CBA), your benefits may differ.

Refer to your CBA for your specific LTD and life insurance benefits.



More Benefits by Marsh

In addition to administering EyeMed Vision Care (see page 7), 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.

| Enroll or cancel your current coverage during Benefits Enrollment only | |
|---|--|
| EyeMed Vision Care | EyeMed Vision Care through Marsh is a voluntary vision program. To see a list of participating providers, go to enrollwitheyemed.com and choose ACCESS from the provider locator drop down box. |
| Group Legal Plan <i>Provided through Hyatt Legal Plans, a MetLife® company</i> | 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. |
| 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> | 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. |
| Group Long-Term Care <i>from CNA</i> | 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.) |
| ID Theftsmart™ <i>A service provided by Kroll Inc.</i> | 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. |
| Computer Purchase Program <i>Provided through Purchasing Power</i> | Purchasing Power offers employees who meet the eligibility requirements the ability to purchase new, brand-name computers through the ease of payroll deduction. |

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.

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.