

# 2017 Physician Benefits Overview



With Be Fit, Allina Health provides benefits that support the total well-being of *you* and your family members.

# It's all about *your* well-being.

“Well-being is about the combination of our love for what we do each day, the quality of our relationships, the security of our finances, the vibrancy of our physical health and the pride we take in what we have contributed to our communities. Most importantly, it’s about how these elements interact.”

— Gallup

## *Your* benefits at-a-glance

As one of the state’s largest employers, Allina Health recruits and retains exceptional employees by offering valuable benefits that support the total well-being of our employees and their family members. These benefits are part of Be Fit, which is aimed at building an engaged employee population committed to caring for ourselves, each other and our communities. We invite you to read more about the benefit options available to you in your offer letter, as your benefits may vary.

### **Medical and Pharmacy**

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

### **Dental**

#### **Healthy Lifestyle**

- Be Fit health screening
- Health coaching
- Classes and programs
- Online tools/apps
- Condition management
- Tobacco cessation support

### **Employee Assistance Program**

- Counseling
- Child/Eldercare resources
- Budgeting assistance and more

### **More Benefits by Be Fit**

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

### **Retirement Savings Plan**

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

### **Physician Deferred Compensation**

- Mutual Fund Account with Allina Health contribution
- 457(b) opportunity

### **Pre-Tax Reimbursement Accounts**

- Health Care – up to \$2,550
- Limited Purpose Health Care (for HSA participants only) – up to \$2,550
- 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.

### **Paid Time Off**

#### **Income Protection**

#### **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**

#### **Income Protection Program**

Short-term disability benefit paid by Allina Health

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

60% after-tax benefit paid by Allina Health

#### **Back-up Care Advantage Program**

#### **Adoption Assistance Program**

#### **Business Travel Accident Insurance**

#### **Tuition Reimbursement/CME**

Continuing Medical Education days and CME allowance

#### **Minnesota’s 529 College Savings Plan**

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



## *Your* health plan benefits

Allina Health offers employees the choice of three 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 pharmacy claims are administered by Express Scripts. With any Allina Health medical plan, you have in-network coverage at more than 900,000 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 4-5 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 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 tap into 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.

### Select and Basic Health Savings Plans

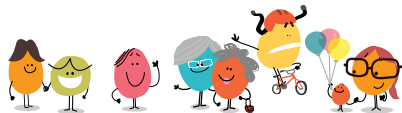
The Select and Basic Health Savings Plans have several features in common, including access to a Health Savings Account that can be used to save pre-tax dollars to pay for health care expenses. An HSA is the only investment tool available where the money you save goes in tax-free and can be spent on 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. With either plan, you must meet a deductible before coverage for most health care expenses begin.

- The **Select Health Savings Plan** 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. Remember, you carry over the funds you do not use, so this plan could be a great way to save for future health care expenses and/or retirement.
- The **Basic Health Savings Plan** is an option if you don't anticipate high medical expenses, but would like the financial protection medical coverage provides. In exchange for low monthly premiums, 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.



Compare *your* medical plan options



Need help picking a medical plan?

Meet ALEX.

ALEX is a smart and interactive plan comparison tool that explains your medical plan options and helps you choose which is best for you. You can access ALEX by visiting [myalex.com/befit/2017/options](http://myalex.com/befit/2017/options).

Based on information specific to your demographics (married, single, kids, etc.) and how you use health care (procedures, office visits, prescriptions, etc.), ALEX makes a plan recommendation and explains why that plan may be a good fit for you.

PHARMACY BENEFITS:

**\*Same as retail** means that your specialty and mail order 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.

2017			ALLINA FIRST PLAN		SELECT HEALTH SAVINGS PLAN			BASIC HEALTH SAVINGS PLAN						
Deductible	In-Network		\$300 per person, up to a maximum of \$900 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 coverage		\$3,000 individual; \$6,000 all other coverage levels			\$6,000 individual; \$12,000 all other coverage levels						
Health Savings Account	Tax-free contribution to your account from Allina Health		Does not apply <i>Consider setting aside up to \$2,550 tax-free in a Health Care Reimbursement 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 amount you can contribute to your account				\$3,400 individual; \$6,750 all other coverage levels <i>(Maximum includes contribution from Allina Health)</i>			\$3,400 individual; \$6,750 all other coverage levels						
Amount you pay for care	MEDICAL BENEFITS		In-Network		Out-of-Network	In-Network		Out-of-Network	In-Network		Out-of-Network			
			Allina First Network	Extended Network		Allina First Network	Extended Network		Allina First Network	Extended Network				
	Preventive Care		FREE		No coverage	FREE		No coverage	FREE		No coverage			
	Convenience Care		\$5 copay	\$15 copay		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		Deductible, then 10%	Deductible, then 20%		Deductible, then 10%	Deductible, then 20%				
	- Specialists		15%	30%										
	- Mental Health (Group)		\$5 copay	\$10 copay										
	- Mental Health (Individual)		\$10 copay											
	- Substance Abuse		\$10 copay											
	- Chiropractic		\$15 copay (15 visit limit)	\$25 copay (15 visit limit)		Deductible, then 15%			Deductible, then 40%	Deductible, then 15%		Deductible, then 40%		
	Rehabilitative Therapy <i>(Physical, Occupational, Speech)</i>		Deductible, then 10%	Deductible, then 20%		Deductible, then 15%				Deductible, then 15%				
	Inpatient/Outpatient Hospital and Surgery <i>(Includes ambulatory facilities)</i>		Deductible, then 10%	\$250 copay, deductible, then 40%		Deductible, then 10%	Deductible, then 20%			Deductible, then 10%			Deductible, then 20%	
	Laboratory and Imaging <i>(X-Ray/CT/MRI)</i>		Deductible, then 10%	Deductible, then 20%		Deductible, then 15%				Deductible, then 15%				
	Diabetic & Ostomy Supplies		0%	20%		No coverage	Deductible, then 0%	Deductible, then 20%	Deductible, then 40%	Deductible, then 0%	Deductible, then 20%	Deductible, then 40%		
	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		In-Network		Out-of-Network	In-Network		Out-of-Network	In-Network		Out-of-Network			
			Allina First Network	National Network		Allina First Network	National Network		Allina First Network	National Network				
	RETAIL	Generics		\$5 copay	\$10 copay	No coverage	Deductible, then \$5 copay	Deductible, then \$10 copay	Deductible, then 40%	Deductible, then \$5 copay	Deductible, then \$10 copay	Deductible, then 40%		
		Brand-Name Preferred		25%	40%		Deductible, then 25%	Deductible, then 40%		Deductible, then 25%	Deductible, then 40%			
		Non-Preferred		50%	60%		Deductible, then 50%	Deductible, then 60%		Deductible, then 50%	Deductible, then 60%			
	Preventive		Same as retail*			No coverage	Same as retail* <i>Deductible does not apply</i>		No coverage	Same as retail* <i>Deductible does not apply</i>		No coverage		
	Specialty		Same as retail*	N/A, see sidebar			Same as retail*	N/A, see sidebar		Same as retail*	N/A, see sidebar			
	Mail Order <i>(93-day supply)</i>		Same as retail*	No coverage			Same as retail*	No coverage		Same as retail*	No coverage			
			Same as retail*				Same as retail*			Same as retail*				
	Your annual out-of-pocket maximum	Pharmacy Benefits		\$1,000	\$2,000	No maximum	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			\$7,000 per person	\$6,000 per person, up to a maximum of \$12,000 per family		\$12,000 per person				

Glossary of key terms

**NETWORKS:**  
View a full list of in-network providers and facilities at [bluecrossmn.com/allinahealth](http://bluecrossmn.com/allinahealth).

**In-Network:** The combination of the Allina First Network and the Extended Network.

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

**Extended Network:** Providers and facilities that contract to be in the Blue Cross 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).

**OTHER TERMS:**

**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. Coinsurance counts toward your annual out-of-pocket maximum.

**Copay:** You pay a flat dollar amount 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 copay. The copay doesn't apply toward your annual deductible, but it does count toward your out-of-pocket maximum.

**Out-of-pocket maximum:** The maximum dollar amount you're responsible to pay each year for covered services. Once you reach your annual out-of-pocket maximum, Allina Health will cover 100% of eligible expenses for essential benefits. More information about eligible expenses is detailed on *MyAllina*.

We support *your* total well-being with programs, tools, discounts and rewards tailored to you.



## *Your* Well-being Program

We believe the well-being of you and your family is your most valuable asset. Being well is about more than physical health — it's about emotional, social, financial and career health and how you engage in your community. That's why we offer benefits-eligible employees and their spouses enrolled in a medical plan a rich array of programs and convenient tools as well as discounts and rewards to make it easier and more engaging to be well. You and your enrolled spouse have many choices that are uniquely personalized to you based on your risks, interests and location.

When you engage in the Be Fit Well-being Program, you're not only investing in yourself, you're also earning valuable rewards. We offer Be Fit premium credits (credits toward your health insurance premiums) and Amazon gift cards when you and your medical-enrolled spouse participate in activities throughout the year.

If eligible, you will automatically receive the highest Be Fit premium credits if you enroll in a medical plan for 2017.

### **Mission Matters: Employee Volunteerism**

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!



## 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](https://express-scripts.com/allinahealth).

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

## 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 vision benefits

**Don't forget your free 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. That's why each Allina Health medical plan offers a free annual preventive eye exam.

**Enjoy employee discounts at Allina Health,** including 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.

Employees also receive a discount of \$150 per eye when you have Laser Vision Correction surgery at Phillips Eye Institute. Learn more at [allinahealth.org/peilasik](https://allinahealth.org/peilasik).

**You also have the option to enroll in EyeMed Vision Care,** part of More Benefits by Be Fit (see below), which can help save you money on eye exams, eyeglasses and contact lenses — and even provides discounts on laser vision correction and additional vision care purchases.

## 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 Benefits by Be Fit

As an Allina Health employee, you can enroll in additional benefits through More Benefits by Be Fit, 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 or Group Legal coverage during Benefits Enrollment. To learn more, visit [morebenefitsbybefit.com](https://morebenefitsbybefit.com).

Offerings include:

- Choice Auto and Home program
- EyeMed Vision Care
- Group Legal Plan
- Identity Theft Protection
- Purchasing Power program.



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.

- **Income protection (short-term disability):** Allina Health provides a generous income protection 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 (LTD) 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.

During your initial enrollment for Voluntary Life insurance, coverage amounts greater than \$850,000 or five times your salary require evidence of insurability (proof of good health). When you apply for coverage that requires evidence of insurability, an application will be emailed to you.

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 (PTO) based on policy and site needs
- Business Travel Accident Insurance
- Minnesota's 529 College Savings Plan
- Adoption Assistance
- Employee Assistance Program

## 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 45 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 2017 contribution into 2018; any other unused contributions will be forfeited at the end of the year.

- 1. Health Care Reimbursement 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–\$2,550 annually.
- 2. Limited Purpose Reimbursement 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–\$2,550 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.

### Back-Up Care Advantage Program

Allina Health has a partnership with the Bright Horizons Back-Up Care Advantage Program 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 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.





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 Contributions	Allina Health Matching Contribution	Allina Health Annual Contribution			
Eligibility	All employees	.5 FTE	Once you reach age 21 and accrue one year of service with 1,000 hours			
Plan entry	Immediate	Immediate	First of the following month after meeting eligibility			
Contribution	2017 contribution limits  <u>Under age 50:</u> up to \$18,000  <u>Age 50 or older:</u> up to \$24,000	50 cents match per \$1 you contribute, up to 2% of your eligible annual pay up to IRS limits*.  If you contribute 4% or more of your eligible annual pay, you will receive the maximum match.	Years of vesting service (as of year end)			
			Contribution up to IRS limit*			
			1-5 3%			
			6-10 3.5%			
			11-15 4%			
			16+ 4.5%			
			Your first contribution is based on eligible compensation paid from plan entry date to year-end. For example:			
			Hire Date	Plan entry date	Earnings eligible for contribution	Contribution Date
			3/5/17	4/1/18	4/1/18 - 12/31/18	1st quarter 2019 for 2018 plan year
Vesting	Immediate	Immediate	Two calendar years with 1,000 or more hours			

\*IRS compensation limit is \$270,000 for 2017.

## 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, 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

## Mutual Fund Account Plan

As an added benefit for physicians, Allina Health makes a 5% contribution each pay period to your Mutual Fund Account based on your actual (eligible) earnings.

For most physicians, contributions and any investment returns are tax sheltered until payout. For employees of Allina Specialty Associates, contributions are FICA-taxable in the year deferred and balances are income taxed upon payout.

Each year you have an opportunity to elect a payout date for the specific plan year. If no election is made, the distribution will default to two years following the current plan year.

For balances remaining in this account in the case of voluntarily terminating employment, please see non-compete provisions listed in the sidebar.

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

In addition to the savings opportunities available under the 401(k) Retirement Savings Plan, you may contribute up to an additional \$18,000\* to the 457(b) Non-Qualified Deferred Compensation 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 visit [netbenefits.com/atwork](http://netbenefits.com/atwork).

### ***Additional elective deferral for Allina Specialty Associates only***

Because Allina Specialty Associates is a taxable entity, its physicians are ineligible to participate in the 457(b) Non-Qualified Deferred Compensation Plan. That's why Allina Health offers physicians of this group the opportunity to defer up to an additional \$18,000\* of their regular compensation on a pre-tax basis to their Mutual Fund Account. Elections may only be made during Benefits Enrollment each year and cannot be changed after enrollment ends. Each year the payout date elected for the Mutual Fund Account will also apply to this additional elective deferral amount.

\*IRS contribution limit for 2017.

## Non-Compete Provisions

Your Mutual Fund Account is subject to certain legally required non-compete provisions. Amounts remaining in your Mutual Fund Account at the time of voluntary termination prior to age 67 will be paid to you upon completion of the two-year non-compete period.

If you compete with Allina Health during the two-year period within a radius of 10 miles, you will forfeit the dollars remaining in your account. These non-compete provisions are different from the non-compete that may exist in your employment agreement and may not be waived, except in the event of an involuntary termination of employment without cause.

If you work at a regional location with Allina Health, a Substantial Risk of Forfeiture acknowledgement will be mailed to your home address. This document will detail the provisions of the non-compete.

For employees of Allina Specialty Associates, please reference the plan document for specific non-compete provisions.



## Our key partners

**Blue Cross and Blue Shield of Minnesota**, the state's largest non-profit health plan administrator, is pleased to offer you access to one of the nation's largest networks of providers.

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) to search the networks.

**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 Allina Health supplemental benefits program, More Benefits by Be Fit. Through this program, Allina Health employees may select from the following: vision care, auto and home insurance, legal insurance, identity theft coverage and 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.

*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.