

# 2024 Benefits Overview

## For Nurses and Other Professionals



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 *HRCConnect* after you begin employment) to review the details of your benefits package, as your contract may vary if you are part of a union.

### Well-being Support

- Online tools/apps
- Classes and programs
- Well-being and lifestyle coaching
- Healthy lifestyle support
- Condition management
- Emotional support through Employee Assistance Program
- Financial resources

### Medical and Pharmacy

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

### Dental

#### Voluntary Benefits

- Vision Insurance
- Auto and Home Insurance
- Identity Protection
- Purchasing Power program
- Accident Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance
- Legal Plan

### Time Away from Work to Rest and Recuperate

#### Retirement Savings Plan

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

#### Pre-Tax Reimbursement Accounts

- Health Care – up to \$3,050
- Limited Purpose Health Care (for HSA participants only) — up to \$3,050
- Dependent Care (Day Care) — up to \$5,000

#### Health Savings Account (HSA)

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

#### Basic Group Life Insurance

1x base salary paid by Allina Health

#### Supplemental Group Life Insurance

Employee, spouse and/or dependent child(ren)

### Accidental Death & Dismemberment (AD&D) Insurance

#### Voluntary Short-Term Disability (STD)

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

60% after-tax benefit paid by Allina Health

#### Bright Horizons Back-up Care

#### Adoption Assistance Program

#### Amma Parenting Classes

#### Doula Reimbursement

#### Business Travel Accident Insurance

#### Education Benefits

- Tuition Reimbursement
- Student Loan Coaching
- Public Service Loan Forgiveness (PSLF) Coaching

#### Minnesota's 529 College Savings Plan



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

And we'd like to help you go *all in* too.

Well-being means something different to everyone. Whether it means finding time to unwind, improving your finances or learning to cook healthier meals, 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.

As you navigate your own well-being journey, check out the programs, activities, articles, videos, personal coaching and tools on countless topics. No matter what your goals, there is something to help you!

Plus, Allina Health provides you with \$100 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. (Amount prorated based on month of hire.)

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.

### Emotional well-being support for you and your family

Through our partnership with Optum, we provide much more than a traditional Employee Assistance Program (EAP). Confidential consultations and counseling are available when and how you need it for everyday issues or more serious challenges. Choose from in-person, telephone, or virtual sessions, including Talkspace online therapy. A variety of legal and financial support services are also available, plus so much more.

This benefit is available to you and members of your household. Provided at no cost to you by Allina Health.

### Tap into free programs for your everyday well-being needs.

As part of your employee benefits, you have access to a wide variety of well-being programs, at no cost to you!

- **For your wallet:** Enrich financial experts answer questions and help you budget. Plus, tap into a variety of employee discounts at BenefitHub.
- **For your fridge:** Have groceries delivered to your doorstep with a free Shipt membership.
- **For your fitness and nutrition:** The Penny George Institute of Health and Healing offers coaching, consults, cooking classes and more.
- **For help coping:** Emotional Well-being Support with your Employee Assistance Program provides emotional support and free counseling.
- **For new parents:** Amma Parenting provides prenatal and new parent classes.



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. Below is a brief description of each plan. Refer to the chart on pages 6-7 for more details about your coverage options.

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

### 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.

### Premier Health Savings Plan

The Premier Health Savings Plan, administered by Blue Cross and Blue Shield, provides a simplified high-deductible benefit within a narrow network. Those who enroll in this plan will have a deductible that will have to be met, but afterward, coverage is 100% 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. With this plan you are eligible to contribute to a Health Savings Account that can be used to save pre-tax dollars to pay for health care expenses. 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.

### Allina First Plan

The Allina First Plan, administered by Blue Cross and Blue Shield, provides a high 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.

### Select Health Savings Plan

The Select Health Savings Plan, administered by Blue Cross and Blue Shield, is a great choice if you want more flexibility in choosing your health care providers and facilities. With this plan you are eligible to contribute to a Health Savings Account that can be used to save pre-tax dollars to pay for health care expenses.

### Health Savings Account (HSA)

If you elect the Premier or Select Health Savings Plan, you will be eligible to contribute to a Health Savings Account. The 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-healthcare 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 healthcare expenses and/or retirement. With either plan, you must meet a deductible before coverage for most health care expenses begins.

## 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) (note: Walgreens is not included).

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 hearing aid benefits

When you enroll in an Allina Health medical plan, you and your covered dependents receive one free annual preventive hearing exam with an in-network provider and a hearing aid benefit that covers hearing aid exams, prescribed hearing aids, impressions, fittings, and more up to a maximum of \$3,000 per year, every three calendar years.

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

## Your dental benefits

Delta 6451 Plan	PPO Network	Premier Network and Non-Participating Dentists
Deductible	\$25 per person	\$75 per person
Annual Benefit Maximum (per person)	\$1,500 combined	
PARTIAL BENEFIT DESCRIPTION	When you receive covered services, you pay:	
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

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 these vision benefits:

- The Allina Elevate Plan and Premier Health Savings Plan also include coverage for glasses or contact lenses (see page 6).
- Get up to a 30% 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.

The EyeMed Vision Plan, part of your Voluntary Benefit options (see page 9), can also help save you money on eye exams, eyeglasses and contact lenses — and even provides discounts on laser vision correction and additional vision care purchases.

2024 PLAN OPTIONS		ALLINA FIRST PLAN copay/coinsurance + broad network			ALLINA ELEVATE PLAN copay + narrow network			SELECT HEALTH SAVINGS PLAN high deductible + broad network			PREMIER HEALTH SAVINGS PLAN high deductible + narrow network						
Description of Plan		This plan provides Allina First Network discounts at Allina Health and partner facilities (e.g., Childrens, etc.), plus nationwide access to more than two million Extended Network providers. Many services do not require you to meet the deductible.			This copay-based plan is designed to deliver a simplified experience and drive greater utilization of Allina Health providers in the Allina Elevate Network. There is no deductible, with the exception of coinsurance for fertility benefits. Coverage is limited to in-network plus ED and urgent care.			This plan features lower deductibles than what most employers offer, Allina First Network discounts at Allina Health and partner facilities, plus nationwide access to Extended Network providers. Enroll in this plan to leverage the HSA and build tax-free savings for qualified health care expenses and retirement.			This plan is designed to provide excellent benefits and low premiums by using Allina Health providers in the Allina Elevate Network, plus ED and urgent care coverage. Enroll in this plan to leverage the HSA and build tax-free savings for qualified health care expenses and retirement. After meeting the deductible, there are no additional expenses at point of care.						
Deductible	In-Network	\$500 per person, up to a maximum of \$1,000 per family			\$0			\$1,600 individual; \$3,200 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			\$3,200 individual; \$6,400 all other coverage levels			\$2,500 individual; \$5,000 all other coverage levels						
Health Savings Account	Tax-free contribution to your account from Allina Health	Does not apply			Does not apply			No contribution from Allina Health			Allina Health makes a tax-free contribution of \$600 (individual) or \$1,200 (all other coverage levels) to your HSA in late January.						
	Maximum contribution amount (set by the IRS)	Consider setting aside up to \$3,050 tax-free in a Health Care Flexible Spending Account to pay for eligible health expenses.			Consider setting aside up to \$3,050 tax-free in a Health Care Flexible Spending Account to pay for eligible health expenses.			\$4,150 individual; \$8,300 all other coverage levels			\$4,150 individual; \$8,300 all other coverage levels (This includes a contribution from Allina Health.)						
Network		In-Network		Out-of-Network	In-Network		Out-of-Network	In-Network		Out-of-Network	In-Network		Out-of-Network				
		Allina First Network	Extended Network		Allina Elevate Network	Allina First Network		Extended Network	Allina Elevate Network		Out-of-Network						
Annual out-of-pocket maximum	Pharmacy Benefits	\$1,000	\$2,000	No maximum	Combined with medical benefit			Combined with medical benefit			Combined with medical benefit		No coverage				
	Medical Benefits	\$4,000 per person, up to a maximum of \$8,000 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	\$2,000 per person, up to a maximum of \$4,000 per family		\$2,500 per person, up to a maximum of \$5,000 per family				
Medical Benefits (not a complete list)	Preventive Care	FREE		No coverage	FREE			FREE		No coverage	FREE		No coverage				
	Convenience Care	FREE at Allina Health Everyday Online and St. Francis Express Care; \$5 copay at MinuteClinics	\$15 copay		FREE at Allina Health Everyday Online and St. Francis Express Care; \$5 copay at MinuteClinics			Deductible, then FREE at Allina Health Everyday Online and St. Francis Express Care; \$5 copay at MinuteClinics	Deductible, then 10%		Deductible, then 40%	Deductible, then 100% covered					
	Office Visits - Primary Care	\$10 copay	\$25 copay		\$10 copay			Deductible, then 10%	Deductible, then 20%								
	- Specialists	15%	30%		\$50 copay				Deductible, then 15%								
	- Mental Health (outpatient)	\$10 copay			\$10 copay				Deductible, then 15%								
	- Substance Abuse (outpatient)	\$15 copay (15 visit limit)			\$25 copay (15 visit limit)				Deductible, then 10%			Deductible, then 20%					
	- Chiropractic	Deductible, then 20%			\$10 copay				Deductible, then 15%								
	Rehabilitative Therapy (Physical, Occupational, Speech)	\$250 copay, deductible, then 40%			Inpatient: \$750 copay; Outpatient: \$150 surgery copay and \$50 hospital copay				Deductible, then 10%			Deductible, then 20%					
	Inpatient/Outpatient Hospital and Surgery (Includes ambulatory facilities)	Deductible, then 20%			\$50 copay at stand-alone imaging centers; \$100 copay everywhere else				Deductible, then 15%								
	Laboratory and Imaging (X-Ray/CT/MRI)	FREE			FREE				FREE			Deductible, then 20%					
	Diabetic & Ostomy Supplies	20%			FREE				Deductible, then 15%								
	Urgent Care	10%	20%		25%	\$10 copay			\$100	Deductible, then 15%		Deductible, then 25%		Deductible, then 100% covered			
	Emergency Department	Deductible, then 25%			\$300 copay, waived if admitted				Deductible, then 25%								
	Vision Hardware	No coverage			100% coverage up to \$250 for eyewear per 12 months				No coverage	No coverage		100% coverage up to \$250 for eyewear per 12 months		No coverage			
Network		In-Network		Out-of-Network	In-Network		Out-of-Network		In-Network			Out-of-Network	In-Network		Out-of-Network		
		Allina First Network	National Network		Allina Health Pharmacy	Allina First Network			National Network	Allina Health Pharmacy	Out-of-Network						
Pharmacy Benefits	RETAIL	Generics	\$5 copay	\$10 copay	\$5 copay			Deductible, then \$5 copay	Deductible, then \$10 copay	Deductible, then 40%	Deductible, then 100% covered						
		Brand-Name Preferred	25%	40%	\$25 copay			Deductible, then 25%	Deductible, then 40%		Deductible, then 100% covered						
		Non-Preferred	50%	60%	\$60 copay			Deductible, then 50%	Deductible, then 60%		Deductible, then 100% covered						
	Preventive	Same as retail*			Same as retail*			Same as retail* Deductible does not apply		No coverage cx	100% covered Deductible does not apply						
	Specialty	Same as retail*		N/A, see sidebar	\$25 copay			N/A, see sidebar			Same as retail*						
	Mail Order (93-day supply)	Same as retail*		No coverage	\$5 copay for generics; \$50 copay for brand-name preferred; \$120 copay for non-preferred			Same as retail*			Same as retail*						

### 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 Premier 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 [HRConnect](http://HRConnect) 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.



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



## Flexible Spending Accounts help your dollars go further

Allina Health offers three types of Flexible Spending Accounts. 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 Flexible Spending Account, up to \$610 can be rolled over to the next year; any other unused contributions will be forfeited at the end of the year.

### 1. Health Care FSA

This health care reimbursement account is used to pay for deductibles, copayments and coinsurance related to medical, prescription, dental and vision expenses. Choose to set aside \$100 – \$3,050 annually.

### 2. Limited Purpose FSA

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 Premier Health Savings Plans offered by Allina Health. This account reimburses you for eligible dental and vision expenses. Choose to set aside \$100 – \$3,050 annually.

### 3. Dependent Care FSA

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, 20 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 FSA Account.*

# Financial security and more

## 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.

- **Voluntary Short-Term Disability coverage:**

You are eligible to purchase voluntary STD if you work at Abbott Northwestern, United or Mercy hospital. This program provides a benefit that is 60% of your pay for 80 calendar days after you have been disabled for 10 consecutive days. If your disability extends beyond the income protection payment period, then you may file a claim for Long-Term Disability.

- **Long-Term Disability coverage:** Most benefits-eligible employees are automatically enrolled in Long-Term Disability coverage that's paid for by Allina Health. The LTD plan is designed to provide a benefit if you suffer a disability lasting longer than 90 days. With LTD coverage, 65% 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 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. Most benefits-eligible employees are automatically enrolled in a benefit level of one times (1x) base salary and the coverage adjusts automatically with salary changes.

## Education benefits

Allina Health believe the best way to provide safe and compassionate care for our patients is by investing in our employees. That's why we devote education resource benefits to help you grow and thrive in your career. Our employees have access to many valuable education benefits and tools to be successful in their current and future roles.

### Tuition reimbursement

This valuable benefit covers eligible education expenses to enhance your skills and build your career.

### Student loan coaching

Allina Health employees have access to one-on-one expert guidance through EdAssist by Bright Horizons. Employees and their dependents can receive free student loan coaching to help create repayment plans for student loan debt and

## Supplemental Group Term Life insurance

In addition to the Basic Life insurance Allina Health provides, you have the opportunity to purchase Supplemental Group Term Life insurance at group rates for yourself, your spouse and your dependent child(ren). This policy also includes Accidental Death and Dismemberment coverage.

### Voluntary benefits

Employees can enroll in additional insurance to help cover out-of-pocket expenses not paid by your medical plan. You pay the full cost and the benefits are paid to you so you can use the money in any way you choose.

Offerings include:

- Accident Insurance
- Choice Auto and Home Program
- Critical Illness Insurance
- Hospital Indemnity Insurance
- Vision Insurance
- Legal Plan
- Identity Theft Protection
- Pet Insurance
- Purchasing Power Program.

guidance on applying for the Federal Public Service Loan Forgiveness Program (PSLF).

### Minnesota's 529 College Savings Plan

The Minnesota 529 College Savings Plan, administered through TIAA-CREF, provides individual investment accounts that offer tax incentives to save for higher education and training.



# Family-building and parental support benefits

Allina Health understands the importance of offering expanded benefits to meet diverse family needs. As part of your employee benefits, you have access to resources, tools and family planning support that encompasses all types of family journeys including fertility benefits, adoption reimbursements, parenting classes and more!

## Adoption assistance

Allina Health recognizes families are built in many ways. In order to support employees who are adoptive parents, eligible employees may get reimbursed for adoption expenses like court fees, legal guardianship fee, agency fees and more.

## Advanced Care Team (ACT) Maternity Program

If you are an expectant mother with medical coverage through an Allina Health employee medical plan, you have access to a free Maternity Program through the Advanced Care Team. The Maternity Program provides support throughout your pregnancy, including assessment and support from an RN coordinator, help identifying community resources for financial, daycare, housing, food needs, connecting to education resources and more.

## Amma Parenting

Enroll in classes that support new and expectant parents, infant development and provide solutions to everyday parenthood that make this season of life easier at no cost to you. Classes are offered in several locations across the Twin Cities metro area and include Preparing for Childbirth, Breastfeeding, Infant CPR, New Mama and New Dad classes and more.

## Back-up Care

If you need to be at work and your regular care is unavailable, you have access to short-term solutions via center-based back-up childcare and home-based child and adult/elder care through Bright Horizons.

Care is accessible whenever you need to be at work — 24 hours a day, 7 days a week — and is provided by a comprehensive national network through Bright Horizons.

## Doula reimbursement program

Get reimbursed for expenses related to doula services. Doulas provide continuous emotional and physical support throughout birth and labor, and intermittently during the prenatal and the post-partum periods.

## Emotional Well-being Solutions from our Employee Assistance Program

Get help managing difficult life situations or emotions in a safe environment — choose phone, face-to-face or online.

## Fertility Benefit through Progyny

If you have coverage through an Allina Health employee medical plan, you have access to fertility benefits through Progyny. Access inclusive fertility and family building benefits to support all paths to parenthood, no matter where you are in your family building journey. Progyny removes barriers to care and has designed the benefit to give you the best chance of fulfilling your dreams of family. The Progyny benefit offers comprehensive treatment coverage leveraging the latest technologies and treatments, access to high-quality care through a premier network of fertility specialists, and personalized emotional support and guidance from dedicated Patient Care Advocates (PCAs).

# Build a secure future through contributions to your retirement savings plan.



## Your 401(k) Retirement Savings Plan

The Allina 401(k) Retirement Savings Plan gives you the opportunity to actively plan for your retirement. You may contribute your own before-tax dollars in your Retirement Savings Plan account through payroll contributions, up to IRS limits.

Allina Health has partnered with Fidelity, our retirement plan administrator, and with ProManage, to help employees plan and save more for retirement. These easy savings features include:

- auto-enrollment at 4% contribution rate
- your contributions will auto-increase 1% each year up to 10%
- auto-enrollment in the ProManage *PROgram*™. Through this program, an independent professional investment service manages your investments for a fraction of what it would typically cost to pay an outside financial advisor.

You can opt-out of any of these easy savings features at any time by calling Fidelity at 1-800-343-0860.

*Benefits for MNA-represented nurses at Abbott Northwestern, Buffalo, Cambridge Medical Center, Mercy, River Falls, St. Francis Regional Medical Center and United hospitals*

### Twin Cities Hospitals Minnesota Nurses Association Pension Plan

If you meet the eligibility and vesting requirements identified in the Twin Cities Hospitals Nurses Association Pension Plan Summary Plan Description, you will receive a defined pension benefit from the plan. The cost of your benefit is funded by Allina Health and the plan is administered by Wilson-McShane Corporation.

*Benefits for MNA-represented nurses at Owatonna Hospital, New Ulm Medical Center and non-nurse MNA-represented professionals at St. Francis Regional Medical Center*

### Allina Health Pension Plan for Collectively Bargained Employees

If you meet the eligibility and vesting requirements identified in the Allina Health Pension Plan for Collectively Bargained Employees Summary Plan Description, you will receive a pension benefit from the plan.

You earn benefits under the Plan based on your pay and length of service with Allina Health. The cost of your benefit is funded by Allina Health and the plan is administered by McGriff Employee Benefit Solutions.

### Allina Health 401(k) matching contribution

Allina Health provides 50 cents match per \$1 you contribute, up to 2% of your eligible annual pay (up to IRS limits). If you contribute 4% of your eligible annual pay, you will receive the maximum match.

# Remember to check eligibility before enrolling in your benefits!

As an Allina Health employee, if you're classified on both payroll and personnel records as a full-time or part-time employee who is regularly scheduled to work 16 hours or more per week (.4 FTE or greater), you're eligible to participate in all of the benefit programs described in this guide.

## Are your dependents eligible for benefits?

When you enroll in benefits, you have the option to add eligible dependents to your benefit plans. You will be required to provide documentation to validate the eligibility of your dependents after you enroll. See *HRCconnect* after you begin employment with Allina Health for full details.



## 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).

**Delta Dental** administers the Allina Health dental plans and is America's largest dental benefits carrier. Do you have a question about coverage or need help finding an in-network provider? Call 1-800-553-9536 to speak with a Delta Dental customer service representative or visit [deltadentalmn.org/allina-health-members](http://deltadentalmn.org/allina-health-members).

**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).

**EyeMed** administers the Allina Health vision plans and is America's largest vision benefits carrier.

**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.

**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.

**Optum Financial** administers Health Savings Accounts and Flexible Spending Accounts for Allina Health.

*This guide provides a high-level benefits overview. Benefits may vary based on collective bargaining agreements. 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.