



Employee Benefit Summary 2012



BENEFITS	WHO IS ELIGIBLE	WHO PAYS	WHEN YOU ARE ELIGIBLE	WHAT YOU RECEIVE
Voluntary Benefits	Full and Part-time Employees	Employee	Effective date is the first of the month following date of hire	The voluntary benefits available are accident, cancer, universal life and critical illness insurance.
Additional Benefits	<ol style="list-style-type: none"> 1. Provisions for Leave of Absence 2. Compassionate Leave 3. Compensation for Jury Duty 4. Employee Perks Program 5. Employee Assistance Program (EAP) 			

EMPLOYEE BENEFITS

BENEFITS	WHO IS ELIGIBLE	WHO PAYS	WHEN YOU ARE ELIGIBLE	WHAT YOU RECEIVE
Health Insurance	Full and Part-time Employees	Co-shared	Effective date is the first of the month following date of hire	Health insurance coverage through Sanford Health Plan offers employees three options of health coverage: SANFORD HEALTH 750, SANFORD HEALTH 1,000 and SANFORD HEALTH 2,000. Includes prescription drug coverage.
Dental Insurance	Full and Part-time Employees	Co-shared	Effective date is the first of the month following date of hire	Diagnostic, preventative, restorative and orthodontic coverage as outlined in the contract with BCBSND. Employees select from two options of dental coverage.
Vision Coverage	Full and Part-time Employees	Employee	Effective date is the first of the month following date of hire	Vision coverage on routine eye exams, laser eye surgery, and eye wear as defined by the vision plan. Coverage through Sanford Vision administered by Sanford Health Plan.
Paid Time Off (PTO)	Full and Part-time Employees	Sanford	Upon Employment	This benefit provides flexibility in using time off for personal time, holidays and illness. Employees will accrue PTO on each hour paid and will move through the PTO accrual levels based on years of service. The maximum PTO balance that employees may carry is 324 hours. Employees may donate PTO to other eligible employees or employees may convert PTO to cash.
Flexible Spending Accounts	Full and Part-time Employees	Employee	Effective date is the first of the month following date of hire	This benefit plan allows employees to pay for health care expenses (i.e. deductibles, co-pays, etc.) and/or dependent care expenses with pre-tax dollars. Employees estimate eligible expenses and elect the amount of money to be deposited into each spending account on a per pay period basis. Administered by Sanford Health Plan.
Base Term Life Insurance	Full and Part-time Employees	Sanford	Effective date is the first of the month following date of hire	Term life insurance equal to annual base salary rounded to next \$1,000 (Up to a maximum of \$250,000).
Voluntary Term Life Insurance	Full and Part-time Employees	Employee	Effective date is the first of the month following date of hire	Additional term life coverage, available in increments of \$25,000 to a maximum of \$500,000.

BENEFITS	WHO IS ELIGIBLE	WHO PAYS	WHEN YOU ARE ELIGIBLE	WHAT YOU RECEIVE
Dependent Life Insurance	Full and Part-time Employees	Employee	Effective date is the first of the month following date of hire	Spouse coverage available in increments of \$25,000 to maximum of \$75,000 and dependent coverage available for \$10,000.
Short Term Disability	Full and Part-time Employees	Sanford	Effective date is the first of the month following date of hire	60% of normal monthly income while disabled after a 7 calendar day waiting period to a maximum of \$10,000 per month.
Long Term Disability	Full and Part-time Employees	Sanford	Effective date is the first of the month following date of hire	60% of normal monthly income while disabled after 180 day waiting period to a maximum of \$12,500 per month.
401(k) Retirement Savings Plan	Full-time, Part-time and PRN Employees	<ul style="list-style-type: none"> This plan provides an incentive that if you contribute 6% of your pay, we reward you with a match of 4%. Specifically, we will match 100% on your first 2% and 50% on your next 4%. There is also an opportunity for an additional 1% employer contribution based on organizational performance. 	<ul style="list-style-type: none"> You are eligible for the per pay period 4% match the first of the month following 1 month of employment. You are eligible for Sanford's 1% match after completing 12 months of service and you completed at least 1000 hours of service in the plan year. 	Retirement savings account balance made up of employer and employee contributions and investment earnings. Wells Fargo is the 401(k) plan administrator for the Sanford Health System 401(k) retirement savings plan.
403(b) Retirement Savings Plan	Full-time, Part-time and PRN Employees	Employee	Upon employment	Employee owned retirement savings plan. Contributions and earnings grow tax deferred until withdrawn. One-on-one counseling provided by a Gardner and White Representative.
Pre-Paid Legal Services	Full and Part-time Employees	Employee	Effective date is the first of the month following date of hire	Coverage and assistance for many personal legal issues.
Identity Theft	Full and Part-time Employees	Employee	Effective date is the first of the month following date of hire	Coverage and assistance when your identity is stolen so you can prevent loses.
Adoption Assistance Plan	Full and Part-time Employees	Sanford	Effective date is following 90 days of employment	This benefit provides financial assistance to employees who wish to adopt an eligible child. Employees are eligible for reimbursement of qualified adoption expenses up to \$5,000. Qualified adoption expenses include reasonable and necessary adoption fees, court costs, attorney fees and other expenses.